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### KEY=PDF - JOSEPH SANTIAGO

**Modern Portfolio Theory and Investment Analysis John Wiley & Sons** An excellent resource for investors, Modern Portfolio Theory and Investment Analysis, 9th Edition examines the characteristics and analysis of individual securities as well as the theory and practice of optimally combining securities into portfolios. A chapter on behavioral finance is included, aimed to explore the nature of individual decision making. A chapter on forecasting expected returns, a key input to portfolio management, is also included. In addition, investors will find material on value at risk and the use of simulation to enhance their understanding of the field. **Investments Solutions Manual McGraw-Hill/Irwin Student Solutions Manual for Investments McGraw-Hill College Solutions Manual for Investments McGraw-Hill Education** This manual provides detailed solutions to the end-of-chapter problem sets. **Essentials of Investments Irwin Professional Pub** The Solutions Manual, prepared by Bruce Swensen, Adelphi University, provides detailed solutions to the end-of-chapter problems. **Investments Fundamentals of Investing Prentice Hall Principles of Investments Principles of Investments** by Bodie, Drew, Basu, Kane and Marcus emphasises asset allocation while presenting the practical applications of investment theory. The authors concentrate on the intuition and insights that will be useful to students throughout their careers as new ideas and challenges emerge from the financial marketplace. It provides a good foundation to understand the basic types of securities and financial markets as well as how trading in those markets is conducted. The Portfolio Management section is discussed towards the end of the course and supported by a web-based portfolio simulation with a hypothetical \$100,000 brokerage account to buy and sell stocks and mutual funds. Students get a chance to use real data found in the Wall Street Survivor simulation in conjunction with the chapters on investments. This site is powered by StockTrak, the leading provider of investment simulation services to the academic community. Principles of Investments includes increased attention to changes in market structure and trading technology. The theory is supported by a wide range of exercises, worksheets and problems. **Student Solutions Manual For Options, Futures And Other Derivatives: Middle East, Asia, Africa, Eastern Europe Edition, 7/E Pearson Education India Mergers, Acquisitions, and Other Restructuring Activities An Integrated Approach to Process, Tools, Cases, and Solutions Academic Press** Two strengths distinguish this textbook from others. One is its presentation of subjects in the contexts wherein they occur. The other is its use of current events. Other improvements have shortened and simplified chapters, increased the numbers and types of pedagogical supplements, and expanded the international appeal of examples. **Introduction to Probability Models Academic Press** Introduction to Probability Models, Tenth Edition, provides an introduction to elementary probability theory and stochastic processes. There are two approaches to the study of probability theory. One is heuristic and nonrigorous, and attempts to develop in students an intuitive feel for the subject that enables him or her to think probabilistically. The other approach attempts a rigorous development of probability by using the tools of measure theory. The first approach is employed in this text. The book begins by introducing basic concepts of probability theory, such as the random variable, conditional probability, and conditional expectation. This is followed by discussions of stochastic processes, including Markov chains and Poisson processes. The remaining chapters cover queuing, reliability theory, Brownian motion, and simulation. Many examples are worked out throughout the text, along with exercises to be solved by students. This book will be particularly useful to those interested in learning how probability theory can be applied to the study of phenomena in fields such as engineering, computer science, management science, the physical and social sciences, and operations research. Ideally, this text would be used in a one-year course in probability models, or a one-semester course in introductory probability theory or a course in elementary stochastic processes. **New to this Edition:** 65% new chapter material including coverage of finite capacity queues, insurance risk models and Markov chains Contains compulsory material for new Exam 3 of the Society of Actuaries containing several sections in the new exams Updated data, and a list of commonly used notations and equations, a robust ancillary package, including a ISM, SSM, and test bank Includes SPSS PASW Modeler and SAS JMP software packages which are widely used in the field Hallmark features: Superior writing style Excellent exercises and examples covering the wide breadth of coverage of probability topics Real-world applications in engineering, science, business and economics **Options, Futures, and Other Derivatives Pearson Education India** Suitable for advanced undergraduate or graduate business, economics, and financial engineering courses in derivatives, options and futures, or risk management, this text bridges the gap between theory and practice. **Building Wealth with Silver How to Profit From the Biggest Wealth Transfer in History Thomas Herold** The greatest transfer of wealth in the nation and the world is now unfolding. Money is about to flow away from the financially uninformed and flow towards the financially well-informed in the years ahead. Whenever governments start to dilute their money investors transfer their money into gold and silver. Although gold is a great way to preserve your wealth, it's silver you could actually make a fortune with. Protect your savings and create a substantial investment income every single month. Financial ignorance is the only reason you are not yet cashing in on the biggest wealth transfer in history. A Solid Method to Achieve Financial Freedom This book will show you exactly how to live and prosper by the new laws of money in the new economy. It will show you how to beat the new money thieves (Banks and Governments) at their own game while quietly profiting from the money meltdown that is now underway. We are approaching a monetary crisis of epic proportions never before seen. You are probably aware of the rising price of gold that's been going on for almost 10 years now. Most recently, gold started climbing with even greater speed. History repeats itself again and again. Whenever governments start to dilute their money investors transfer their money into gold and silver. Gold and silver have intrinsic value and will always prevail in any economy. Many financial experts predict that gold could at least double to \$3,000 . . . \$3,500 . . . and some say even \$5,000! But experts also predict the price of silver could rise seven to eight times its current value before hitting its peak. What most non-investors and investors - including yourself - probably don't realize is that although gold is a great way to preserve your wealth, it's silver that could actually make you rich! The price of gold has already risen dramatically, but silver is just beginning its parabolic climb. Over the last 9 years the silver price increased an average of 29% per year! Compare this to the stock and real estate market, which declined when adjusted for inflation. Nine Reasons Why Silver is a Unique Wealth Building Instrument Silver, like gold, has intrinsic value Silver has been in a commodity bull cycle since 2000 Silver is a safe hedge against currency inflation Silver is a security choice during times of financial crisis Silver is rarer than gold Silver is used in 90% of all electronics - and its mostly non-renewable Silver leasing - the scam will be exposed soon Silver investment markets are expanding thanks to the Chinese What You Will Learn From Building Wealth with Silver You will discover why the Federal Reserve was created and why you and I have been kept in the dark about its true purpose. You will find out why the U.S. dollar is quietly being destroyed without fanfare and the reason this process is being publically denied and covered up. Learn Why Silver is the Best Investment Opportunity Right Now. Get the facts on silver production and consumption, and all the details behind silver's projected five- to eight-fold increase over the next several years. Financial Education Is The Solution To Financial Freedom Discover the facts about our global banking and government system that will change the way you look at money forever. You will learn how to buy silver at the lowest price. Professional trading techniques that leverage and maximize your profit. Understanding how the money system works will give you financial freedom. During the next few years the global financial system will be restructured on a scale that has never seen before. There are a few opportunities for you to profit from it - silver is one of them. Special Bonus: This book also includes a \$200 coupon for the author's Wealth Building Course. **Student Solutions Manual to Accompany Loss Models: From Data to Decisions, Fourth Edition John Wiley & Sons** An update of one of the most trusted books on constructing and analyzing actuarial models for the C/4 actuarial exam This new, abridged edition has been thoroughly revised and updated to include the essential material related to Exam C of the Society of Actuaries' and Casualty Actuarial Society's accreditation programs. The book maintains an approach to modeling and forecasting that utilizes tools related to risk theory, loss distributions, and survival models. Random variables, basic distributional quantities, the recursive method, and techniques for classifying and creating distributions are also discussed. Both parametric and non-parametric estimation methods are thoroughly covered along with advice for choosing an appropriate model. The book continues to distinguish itself by providing over 400 exercises that have appeared on previous examinations. The emphasis throughout is now placed on calculations and spreadsheet implementation. Additional features of the Fourth Edition include: extended discussions of risk management and risk measures, including Tail-Value-at-Risk; expanded coverage of copula models and their estimation; new sections on extreme value distributions and their estimations, compound frequency class of distributions, and estimation for the compound class; and motivating examples from fields of insurance and business. All data sets are available on an FTP site. An assortment of supplements (both print and electronic) is available. Loss Models, Fourth Edition is an essential resource for students and aspiring actuaries who are preparing to take the SOA and CAS preliminary examinations C/4. It is also a must-have reference for professional actuaries, graduate students in the actuarial field, and anyone who works with loss and risk models in their everyday work. To explore our additional offerings in actuarial exam preparation visit [www.wiley.com/go/c4actuarial](http://www.wiley.com/go/c4actuarial). **Financial Theory and Corporate Policy** This classic textbook in the field, now completely revised and updated, provides a bridge between theory and practice. Appropriate for the second course in Finance for MBA students and the first course in Finance for doctoral students, the text prepares students for the complex world of modern financial scholarship and practice. It presents a unified treatment of finance combining theory, empirical evidence and applications. **New Venture Creation Entrepreneurship for the 21st Century** This new 7th Edition of New Venture Creation: Entrepreneurship for the 21st Century, is the most heavily revised edition since its existence, yet it still maintains the market defining "Timmons Model of the Entrepreneurial Process." As always, Timmons & Spinelli cover the process of getting a new venture started, growing the venture, and successfully harvesting it. Through text, case studies, and hands-on exercises, this how-to text guides students in discovering the concepts of entrepreneurship and the competencies, skills, tools, and experience to equip students to successfully launch a new venture and recognize entrepreneurial opportunities. **Inclined to Liberty Ludwig von Mises Institute So You Think You're Smart 150 Fun and Challenging Brain Teasers International Puzzle Feature** So You Think You're Smart is an eclectic collection of word games, riddles and logic puzzles to tantalize, tease and boggle the brains of readers of all ages and educational levels. The brain teasers are about ordinary words and things that everybody knows about so only common sense and a bit of resourcefulness are needed to solve them. The book is in its 17th printing and has appeared on Saturday Night Live. **Fundamentals of Corporate Finance** Fundamentals of Corporate Finance's applied perspective cements students' understanding of the modern-day core principles by equipping students with a problem-solving methodology and profiling real-life financial management practices--all within a clear valuation framework. KEY TOPICS: Corporate Finance and the Financial Manager; Introduction to Financial Statement Analysis; The Valuation Principle: The Foundation of Financial Decision Making; The Time Value of Money; Interest Rates; Bonds; Valuing Stocks; Investment Decision Rules; Fundamentals of Capital Budgeting; Risk and Return in Capital Markets; Systematic Risk and the Equity Risk Premium; Determining the Cost of Capital; Risk and the Pricing of Options; Raising Equity Capital; Debt Financing; Capital Structure; Payout Policy; Financial Modeling and Pro Forma Analysis; Working Capital Management; Short-Term Financial Planning; Risk Management; International Corporate Finance; Leasing; Mergers and Acquisitions; Corporate Governance MARKET: Appropriate for Undergraduate Corporate Finance courses. **Fundamentals of Investment Management** Designed for undergraduates, this updated text focuses on presenting a balance of theory and applications. It provides a survey of important areas of investments, including: valuation, the marketplace, fixed income instruments and markets, and equity instruments and markets. **Fundamentals of Investments Valuation and Management McGraw-Hill** Fundamentals of Investments was written to: 1. Focus

on students as investment managers, giving them information they can act on instead of concentrating on theories and research without the proper context. 2. Offer strong, consistent pedagogy, including a balanced, unified treatment of the main types of financial investments as mirrored in the investment world. 3. Organize topics in a way that makes them easy to apply--whether to a portfolio simulation or to real life--and support these topics with hands-on activities. The approach of this text reflects two central ideas. First, there is a consistent focus on the student as an individual investor or investments manager. Second, a consistent, unified treatment of the four basic types of financial instruments--stocks, bonds, options, and futures--focusing on their characteristics and features, their risks and returns, and the markets in which they trade. **Financial Institutions Management An Introduction to Management Science Quantitative Approaches to Decision Making** This volume provides an applications-oriented introduction to the role of management science in decision-making. The text blends problem formulation, managerial interpretation, and math techniques with an emphasis on problem solving. **Study Guide and Full Solutions Manual for Fundamentals of General, Organic, and Biological Chemistry Prentice Hall Real Estate & Wealth Investing in the American Dream Createspace Independent Pub** Perfect for new real estate investors or first-time home-buyers. How to find a good deal, how to calculate profits and where to go for financing. We live in an extremely different marketplace now than when the first edition of Real Estate and Wealth: Investing in the American Dream was originally published. The initial volume served as an incredible resource for thousands of people, so bearing in mind the tremendous resurgence in the real estate market, real estate expert Sonia Booker felt that it was vital to offer this second, up to date best seller to make it relevant to financing and marketing changes in our current economic climate. This book offers a wealth of information, new topics and ideas with a particular appeal to first-time home buyers who are vacillating about their ability to purchase their "dream house". Sonia encourages her readers to begin by beginning... by purchasing a property with the intention of selling or renting the property and moving on up within a few years. A Portion of the Proceeds From This Book Go to Assist the Philanthropic Endeavors of Habitat for Humanity. **Investments McGraw-Hill Education** The integrated solutions for Bodie, Kane, and Marcus' Investments set the standard for graduate/MBA investments textbooks. The unifying theme is that security markets are nearly efficient, meaning that most securities are priced appropriately given their risk and return attributes. The content places greater emphasis on asset allocation and offers a much broader and deeper treatment of futures, options, and other derivative security markets than most investment texts. Connect is the only integrated learning system that empowers students by continuously adapting to deliver precisely what they need, when they need it, and how they need it, so that your class time is more engaging and effective. **Financial Reporting, Financial Statement Analysis, and Valuation A Strategic Perspective South-Western Pub** Rev. ed. of: Financial reporting, financial statement analysis, and valuation: a strategic perspective / Clyde P. Stickney, Paul R. Brown, James M. Wahlen. 6th ed. **Introduction to Operations Research** This operations research text incorporates a wealth of state-of-the-art, user-friendly software and more coverage of modern operations research topics. This edition features the latest developments in operations research. **Student Solutions Manual to Accompany Investments, Seventh Edition [by] Zvi Bodie, Alex Kane, Alan J. Marcus McGraw-Hill/Irwin** Prepared by Bruce Swenson of Adelphi University, the student solutions manual provides detailed solutions to the end of chapter problems. The author's involvement in the completion of the Solutions Manual ensures consistency between the solution approaches in the examples featured within the text and those presented in the manual. This manual is available bundled with the text for students to purchase by permission of the instructor. **Essentials of Investments McGraw-Hill LLC** "Essentials of Investments, Twelfth Edition, is intended as a textbook on investment analysis most applicable for a student's first course in investments. The chapters are written in a modular format to give instructors the flexibility to either omit certain chapters or rearrange their order. The highlights in the margins describe updates and important features in this edition"-- **Loose Leaf Investments with Solutions Manual McGraw-Hill Education** The integrated solutions for Bodie, Kane, and Marcus' Investments set the standard for graduate/MBA investments textbooks. The unifying theme is that security markets are nearly efficient, meaning that most securities are priced appropriately given their risk and return attributes. The content places greater emphasis on asset allocation and offers a much broader and deeper treatment of futures, options, and other derivative security markets than most investment texts. Bodie Investments' blend of practical and theoretical coverage combines with a complete digital solution to help your students achieve higher outcomes in the course. **Tropiline Bajan Design Createspace Independent Publishing Platform** This black and white (B&W) Edition of Tropiline Bajan Design (USA Design Patent Des 328198 S) was designed to be of special value to students, artists, and academics. It is about the best modern product design ever to come out of an emerging market and is a major advance in international modern art with cultural, personal, and regional influences all synthesized to produce a masterpiece. It is a single line drawn in space as the essence of the design, like Malevich's rotated linear squares, Saarinen's St. Louis Arch, and Brancusi's Bird in Space! "Even less is even more" permeates the philosophy, which is an amazing chronology of the creative process, the struggles of innovative artists, perseverance and determination (as the design moves around the world from Barbados, to Denmark, to China); with a challenge to all emerging markets (and communities) to move forward modern progressive principles in an age of increasing globalization and international cooperation. The B&W version has a chiaroscuro that is very powerful allowing the brilliant modern forms throughout the book to emerge purely. **Three Steps to Wealth & Financial Security All That Glitters Isn't Gold CreateSpace** "I recommend this book highly as one of the 10 most important 'must read' books published this year," Robert Plotkin, Founding President, World Trade Center San Diego. "Three Steps to Wealth & Financial Security - All That Glitters Isn't Gold" is a back to basics, easy to use guide to reassert financial control and secure your financial future. The book draws on real world examples that husband-and-wife authors attorney Gary Laturno, Esq. and Victoria Kuick, MBA, have encountered in counseling over two thousand homeowners in financial distress since 2007. As a result, the book will be an easy read for people who find financial matters confusing or even frightening. The authors' straightforward guidance and recommendations will help many take charge of their financial futures. Comments by Readers: I read your book last night. I'm incredibly impressed! It's a huge undertaking to present an enormous wealth of REALLY important and helpful information in a streamlined way...but you guys did it! And, I think your readers will really appreciate the genuine tone and straightforward approach—life changing stuff. Great job! I see this book distributed in high schools, colleges (law schools particularly—some lawyers are not great when it comes to financial matters), vocational schools, and the like. I hope you're aiming to reach the masses with this one—the subject matter is so salient right now, and this information is really resonating with people. Jennifer Manganello, Esq., University of California, Hastings College of the Law I just finished reading your book. Outstanding! I love the unique way it was written in PowerPoint format—original, straightforward, and easy to follow. The information the book contains, and how it is explained, makes it stand out. You do not allow the reader to blame others or make excuses about their financial situation. You tell them to look in the mirror, take responsibility, and you show them that money problems are not hopeless but fixable. The stock and real estate investing sections are informative and easy to understand. You take the complexity out of stock market investing. You show real estate investors the pitfalls to avoid. Readers will especially benefit from how you compare and contrast real estate investing with the stock market and other investments — bonds, precious metals and cash. It's evident the book was written from firsthand experience, making it truly authentic. I am impressed both by your credentials and your experience counseling over 2,000 homeowners in financial distress since 2007. This book cuts to the core of what people need to know and do to put their financial house in order. I highly recommend your book! Read it and you will substantially increase your financial I.Q. Dory Laramore, Certified Registered Tax Preparer, and author of Get Your Finances Right: The Foundation for Success "Three Steps to Wealth & Financial Security" is well written, concise and provides a wealth of financial advice for every American. The authors ask and answer a number of profound questions. What are the lessons of the housing crisis? Why are savings rates in the United States so low? Why do so many retire on Social Security only? Why do so many mismanage their financial affairs? How do we put our financial house in order? What do we need to know and do to be financially secure? Understand the mistakes that so many made and continue to make. Fine tune your financial plan and money management skills. Recommendation: Read the book! Money management, financial planning, and wealth building are mandatory subjects not electives. Andrew J. Sussman, Esq., Partner, RSR Law Group, San Diego, California **Accounting Prentice Hall** With its tried-and-true framework and respected author team, Horngren/Harrison/Oliver's Accounting—when combined with MyAccountingLab—is the trusted choice for instructors and students of Principles of Accounting. To package MyAccountingLab with Accounting, order ISBN 0132785862. Accounting and the Business Environment; Recording Business Transactions; Completing the Accounting Cycle; Merchandising Operations; Merchandise Inventory; Internal Control and Cash; Receivables; Plant Assets and Intangibles; Current Liabilities and Payroll; Long-Term Liabilities, Bonds Payable, and Classification of Liabilities on the Balance Sheet; Corporations, Paid-In Capital, and the Balance Sheet; Corporations: Effects on Retained Earnings and the Income Statement; Statement of Cash Flows; Financial Statement Analysis; Statement of Cash Flows; Financial Statement Analysis; Introduction to Management Accounting; Job Order and Process Costing; Activity-Based Costing and Other Cost-Management Tools; Cost-Volume-Profit Analysis; Short-Term Business Decisions; Capital Investment Decisions and the Time Value of Money; The Master Budget and Responsibility Accounting; Flexible Budgets and Standard Costs; Performance Evaluation and the Balanced Scorecard MARKET: For anyone interested in learning the principles of accounting. **What's Your Green Goldfish? Beyond Dollars: 15 Ways to Drive Employee Engagement and Reinforce Culture** What's Your Green Goldfish is based on the simple premise that employees are the key drivers of customer experience and that "Happy Employees Create Happy Customers." The book focuses on 15 different ways to drive employee engagement and reinforce a strong corporate culture. It's the second book in the goldfish trilogy. The first book was an Amazon Best Seller entitled, What's Your Purple Goldfish. Purple focused on customers, whereby Green focuses on employees. Both books are based on a revolutionary new approach called marketing g.l.u.e. (marketing by giving little unexpected extras). The book is based on the findings of the Green Goldfish Project, an effort which crowd sourced 1,001 examples of signature added value for employees. Key themes emerged from the Project. The book is filled with over 200 examples. PRAISE FOR WHAT'S YOUR GREEN GOLDFISH "Stan is the sherpa that guides executives along the journey between the heart and mind of business stakeholders. Stakeholders aren't always customers though. At a time when company vision and culture matters more than ever, it takes inspired and engaged employees to bring them to life." - Brian Solis, author of What's the Future of Business #WTF, The End of Business as Usual and Engage "So often overlooked, and so very vital to building company value... empowering employees to support each other and the brand. Stan Phelps 'gets' it and Green Goldfish will walk you step-by-step though achieving this critical goal." - Ted Rubin, author of Return on Relationship "Great customer centric organizations only exist because of engaged and empowered employees. The Green Goldfish is packed with awesome examples of what world class companies are doing today to inspire and reward their employees. If you see value in truly building an "A Team," Green Goldfish will be, without question, your single best reference." - Chris Zane, Founder and President of Zane's Cycles, author of Reinventing the Wheel, the Science of Creating Lifetime Customers "Stan Phelps takes customer service to a whole new level by focusing on EMPLOYEE service, and how to do well by your employees - so they take care of your customers. Packed with stories, insights and R.U.L.E.S. any company can follow, this book is a must-read for managers of companies of all shapes and sizes who know that employees don't leave jobs - they leave managers, especially when they don't feel your love and appreciation. Pick this up, and start engaging your team and making more GREEN - Phil Gerbyshak, author of The Naked Truth of Social Media "Our large-scale research shows unequivocally that engaged employees are more likely to work longer, try harder, make more suggestions for improvement, recruit others to join their company, and go out of their way to help customers. They even take less sick time. Companies can tap into the enormous value of engaged employees by following the 15 ideas that Stan lays out in this book." - Bruce Temkin, author of The Six Laws of Customer Experience "Too often, the actual employment experience delivered on the job does not measure up to the version sold to job candidates during the interview process. In What's Your Green Goldfish, Stan Phelps offers 15 ways to close the gap." - Steve Curtin, author of Delight Your Customers: 7 Simple Ways to Raise Your Customer Service from Ordinary to Extraordinary (AMACOM, June 2013) "In What's Your Green Goldfish, Stan Phelps brilliantly applies the idea of 'doing a little something extra' for employees. You know, those people that actually get the work done and keep customers happy. Read it, put some of the ideas to work, and soon you'll be reaping more 'green' from your customers." - Bob Thompson, Founder and CEO, CustomerThink Corp. **The Investment of Trust Funds Essentials of Investments McGraw-Hill Education** The market leading undergraduate investments textbook, Essentials of Investments, 8e by Bodie, Kane and Marcus, emphasizes asset allocation while presenting the practical applications of investment theory. The authors have eliminated unnecessary mathematical detail and concentrate on the intuition and insights that will be useful to practitioners throughout their careers as new ideas and challenges emerge from the financial marketplace. The eighth edition has been fully updated to reflect the recent financial crisis and includes a new chapter on Hedge Funds. **Reset Rupel J Jones Publishing** Hopelessly in a funk with no apparent way out, mortgage industry veteran, Mark Stiles, grasped desperately to the only thing that could help: CHANGE. For the past few years, Mark has been stuck in a life of mediocrity - unfulfilled and simply getting by..... Slowly, but surely, both his personal and professional lives have derailed and are on a one-way track to disaster. Now, after a chance encounter with an old friend and colleague in the business, Mark is presented with a challenging opportunity that can radically change his life. A change that could not only allow him to achieve his dreams and provide an abundant life for his family, but a change that could inject long-forgotten purpose, meaning and fulfillment back into his career and very soul. Whether you're a

mortgage veteran or a newbie to the residential mortgage scene, this book is possibly the answer to your problems! It not only provides solutions to the issues you've faced with loan files, but it outlines a proven, strategic framework for re-structuring your life to reach all the goals you've set for yourself and achieve unlimited success. The only question is: are you prepared to hit the Reset button and change? **Principals of Inclusion** Dr. Griffiths' Principals of Inclusion is both a practical, realistic blueprint and an inspiring call to action for accelerating schools/school systems in their search to optimize all students' potential (inclusion). In an information age and an increasingly interconnected Global Village, no student's potential can afford to be wasted, especially by exclusionary educational practices/traditions (either conscious or unconscious). Dr. Griffiths writes clearly, using universal metaphors/tactics applicable to all educational situations. **Remember Who You Truly Are Createspace Independent Publishing Platform** This book will help you to remember who you truly are, and to be your true, authentic self, in its entirety, to unlock the beautiful spirit and essence of you. You have a soul mission: it's time to wake up to it and fulfill your destiny and be everything you ever dreamed of being, your soul and spirit self really are, unafraid to shine in a world that all too often might seem might seek to undermine or limit you...You are filled with infinite possibilities and great gifts. Many of us are waking up from the illusion of fear, lower consciousness and vibration that we have been trapped in. Though times may be dark, the light can prevail and by holding on to our dreams and visions, we will emerge with a higher consciousness. We will shed all the restrictions of the past, and break the chains of the judgmental and fear-based systems which have ruled and limited our lives in so many ways, to take a jump and leap of faith and really be the full expression of our unique and special souls. "I really love this book. As soon as I started reading it, it felt like it was talking directly to my soul.... I believe Sally is a gifted soul on a mission to genuinely help & empower people. It is a book I will treasure" "What a beautiful book; one that touches you and works on so many levels." "It doesn't matter where you are on your journey, in this book you will find something new, something to remind you of who and where you are, why you are following the path you have chosen and affirmation that you are not alone, the Universe is always supporting you. I found the book easy to read, to me the energy of the words just flow off the page, and hit the spot. Read it from cover to cover, dip in and out, the choice is yours and the book supports you in what ever way you wish to connect with it. Bursting with information and and workable ways to experiment and include in your spiritual practice. Sally has worked really hard to make this work appeal to as wider audience as possible and I feel she has pulled it off with a flourish. Well done Sally, when's the next one?" "I really love this book. As soon as I started reading it, it felt like it was talking directly to my soul and I felt curiously emotional. I believe Sally is a gifted soul on a mission to genuinely help & empower people. It is a book I will treasure & refer to when I am in need of uplifting"