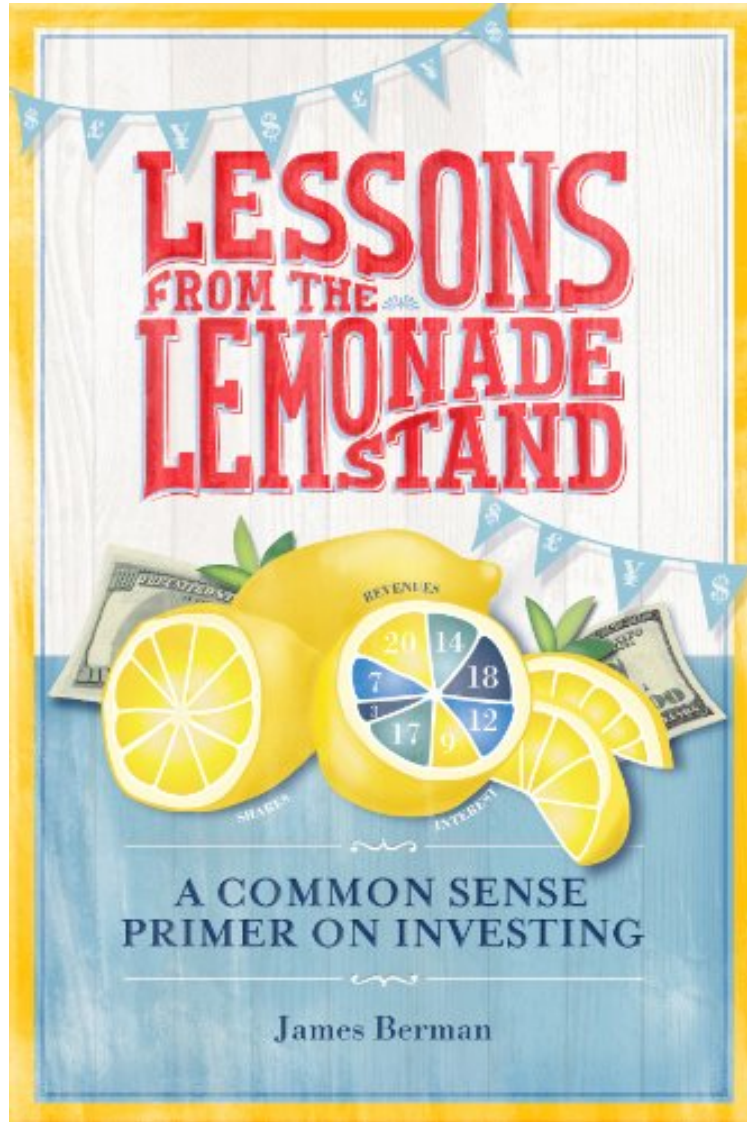


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Lessons from the Lemonade Stand: A Common Sense Primer on Investing

James Berman

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Berman's NYU class. It's a fun and interesting read that address complex topics in a reader-friendly manner. Reading about finance has never been more fun! 0 of 0 people found the following review helpful. Helpful Resource By Karen I worked in the Financial Services Industry for many years, and I still find the stock market confusing. I can only imagine that the average person finds it very difficult to comprehend. I appreciate that this book simplifies much of the terminology and concepts, in a way that makes it easier to grasp. A few things I took from this book are: ALL investments come with a risk. Personally, we learned this lesson the hard way when we sold our home last year! Know what you're investing in. You shouldn't invest money in a company you know nothing about. Personally, with so much information available easily on the internet, there isn't an excuse for not doing your homework. Real Estate is a solid investment. This one is hard for me. The sale of our home honestly makes me not want to buy again. However, realistically I know that we will again. When we bought the last house, we had no idea we'd be transferring across the country in 5 years in an economy where so many of our neighbors were being foreclosed on while our home was on the market, nose diving the sale price. Ideally, our next house will be the "forever" house, so I don't have to move again! I really enjoyed this book, and think it's a quite useful resource for anyone interested in learning more about investing. Disclosure: I received a complimentary PDF of this book to help facilitate this post. All thoughts and opinions expressed are solely my own. 4 of 4 people found the following review helpful. how to make your financial mind open and say "ah, ha!" By Margaret Blackstone This book gives you access to all you need to know--from investing concepts to investing experts "private" vocabulary--to be a smart investor in a global economy, which resembles a lemonade stand much more than any of the pundits want us to know. Leveraging and hedging, stock price versus value, become clear in this translation of expert-speak to human-speak. "Lessons" will give you the knowledge and language you need to have the tools for life long financial success. And it's wonderfully written, filled with knowledge, brilliance, insight, and...humor. You'll refer to it again and again. This is truly a gift that will leave you richer in insight and understanding, as well as financially. There is always a risk attendant with investment, but this is a win-win deal.

Lessons from the Lemonade Stand explains investing, stocks and bonds, risk, diversification, commodities, and other sometimes mystifying topics in the context of that most classic of all American businesses: the corner lemonade stand. Rooted in the fundamental truth that common sense is the best investment tool, this book slices important concepts into simple sections, sweetening them with folksy, easy-to-read language. The trials and tribulations of lemonade stand owner Lucinda highlight every concept from interest rates to retirement accounts to leverage. Readers learn investment basics as they follow Lucinda Lemonade Inc. along its sweet (and sometimes sour) journey as a start-up, from the squeeze of the first lemon to its initial private equity deal and its eventual foray into tech, all in the tidy town of Lemonville. Lessons from the Lemonade Stand simplifies investment concepts without watering them down. A stock, for example, is not defined in financial gibberish but for what it truly is: a slice of the business that entitles the stockholder to a little drop of every dollar Lucinda Lemonade Inc. earns. The book introduces ten simple Lemonade Laws: 1) Every topic in the investment world can be broken down to the basic concept of supply and demand. 2) If someone claims an investment is risk-free, run the other way. 3) Bigger returns mean bigger risks. 4) Hedging may help, but there's always a cost to it. 5) As Warren Buffett says, "If you're smart, you don't need leverage; if you're dumb, it'll ruin you." 6) You may not be able to count on your stocks, but you can always count on your taxes. 7) By the time you invest in a foreign country, it shouldn't be foreign to you. 8) Owning a home is (still) the best investment of all. 9) Investing without work is gambling: treat the market like roulette, and you'll land on zero. 10) Counterintuition, not intuition, is the investor's best friend. Entertaining and fun, Lessons from the Lemonade Stand supplies readers with the ingredients they need to become savvy investors. "By abstracting out the 'hard' stuff about investing and focusing on the most simple of businesses, Berman (a finance prof at NYU and an investment advisor) is able to gradually introduce more complicated concepts without overwhelming the reader with jargon. Really, Lessons from the Lemonade Stand encompasses much of an introductory finance curriculum in book form that reads, well, more like a book of fiction than one on investing." - Tradestreaming

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