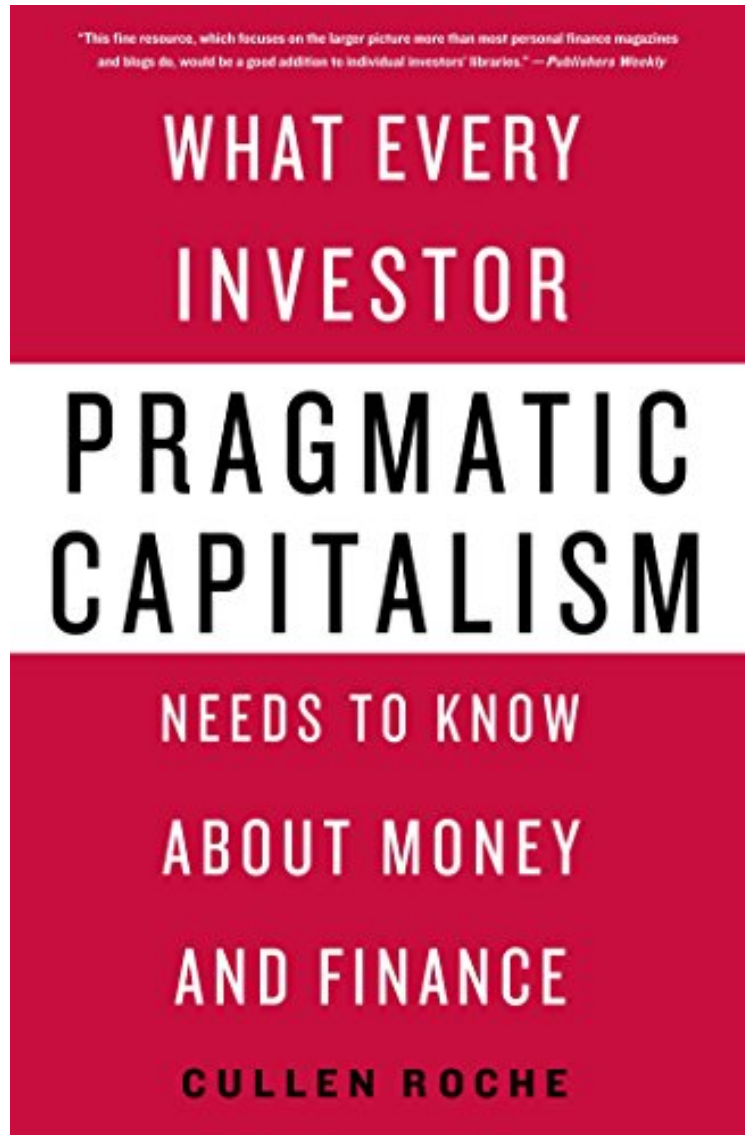


# Pragmatic Capitalism: What Every Investor Needs to Know About Money and Finance

*Cullen Roche*

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**Cullen Roche : Pragmatic Capitalism: What Every Investor Needs to Know About Money and Finance** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Pragmatic Capitalism: What Every Investor Needs to Know About Money and Finance:

0 of 0 people found the following review helpful. I liked it and it's ok By Bradlanta This, for me, is a twener. I liked it and it's ok. Mr. Roche is a very well read and intelligent guy - his website and daily blogs are a wealth of timely and

very sound information. The big idea in this book is Chapter 7 on Monetary Realism - on which Mr. Roche is the purveyor of and why you should read this book. Chapter 7 will give you the ammunition you will need to talk and debate for hours at a cocktail party with another amateur economist. The line, "What every INVESTOR needs to know about money and finance" is something I would not have chosen but it fits nicely in the marketing sense of identifying your target market. I would also highly recommend subscribing to his blog to get a better feel for what he does. 0 of 0 people found the following review helpful. What a great book for someone who is just beyond the basics ...By Robert KirkI've read many economic books and this one should be required reading. I would classify it as an intermediate look at the field of economics. What a great book for someone who is just beyond the basics and wants to learn how the real world works. Although the information on investments is rather basic the book covers the field of governmental economics in a wonderful way. Highly suggested and a great way to invest in yourself. 0 of 0 people found the following review helpful. So glad I stumbled upon this bookBy Mind DocFinally a book to help investors make choices based on real understanding of global economics. One of the few books meant to educate the lay individual investor that kept my interest from beginning to end. So glad I stumbled upon this book. Loved the internal coherence and consistency in thinking.

From BooklistRoche, financial consultant and blogger, aims to offer a sensible framework for considering money, finance, and economics in our interconnected macroeconomic world and presents his principles and understandings of the global financial system to help us invest, save, and participate within this changing system. The author explains the new macroeconomy and how it is changing portfolios, including commentary on understanding risk, setting realistic goals, having realistic expectations, and learning important guidelines for picking active managers. He defines the field of behavioral finance as "the study of understanding the economy through the psychologically driven actions of its participants." Learning about ourselves and how we and others think is important preparation for participants, and our worst enemy in the financial world can be our human emotions. Roche shares lessons from his investing experience, which are never let emotions drive your decision-making process, never participate in what you don't understand, mistakes will be made and always learn from them, and hope is not a strategy. This challenging, thought-provoking book offers valuable information. --Mary Whaley "Chapters 7 and 8 should be required reading for all investors, economists and politicians (and anyone else wanting to understand the macroeconomic system). Cullen has done the world a great (and rare) service by seeking to talk about the economy as it actually is, rather than how it should be."--James Montier, Analyst, GMO and author of "The Little Book of Behavioural Investing"; "Inn"; Pragmatic Capitalism, Roche combines sensible advice for investors with a lucid primer on the role of money, banks and central banking in the modern world."--James Galbraith, Professor at University of Texas, Austin "It has never before been more crucial for investors to understand the way our modern monetary system affects the capital markets. Huge fortunes have been made in recent years as a direct consequence of this awareness, billions have been lost by those who've failed to make the right connections. Withn"; Pragmatic Capitalism, Roche has written the definitive book on the topic--investors of all experience levels are advised to read this to get up to speed."--Joshua M. Brown, author, "Backstage Wall Street," "The Reformed Brokers" blog, and on-air contributor to CNBC "Cullen Roche explodes all the myths that might hurt the performance of small or big investors in the financial markets. He explains in simple terms why investors can rely on neither mainstream macroeconomic theory nor the efficient market hypothesis. He shows how the monetary system truly works, such as the likely impact of public budget deficits or quantitative easing on price inflation and interest rates."--Marc Lavoie, Professor of Economics, University of Ottawa About the Author Cullen Roche is the founder of Orcam Financial Group, a San Diego based financial consulting firm that works with individual investors and institutions. He previously worked at Merrill Lynch before starting a small investment partnership. He is best known for his work on the Great Recession and having predicted the housing bubble. He is the founder of the popular financial blog "Pragmatic Capitalism," which feeds through to Seeking Alpha. He is regularly cited in The Wall Street Journal and the Financial Times.