

THE TWO HEADED QUARTER

How to See Through Deceptive Numbers and Save Money on Everything You Buy



The numbers presented in every sales pitch seem clear, but do the numbers also hide facts the seller does not want you to know? Here is an account of how a physicist evaluates the numbers in day-to-day financial decisions. Seeing numbers through his eyes will surprise you. Whether shopping for items large or small, negotiating a salary, or investing in stocks, you will want to know how numbers are routinely used to fool you. Useful, informative, and highly entertaining, *The Two Headed Quarter* will forever change the way you decide to buy.

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- Business/Personal Finance

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- Author: Joseph Ganem, Ph.D. is a professor at Loyola College in Maryland, teaching both physics and the mathematics of physics. His interest in deceptive numbers arose from applying his knowledge of math to his own financial decisions. He lives in Baltimore County, Maryland, with his wife and three children. Dr. Ganem blogs about deceptive numbers at <http://twoheadedquarters.blogspot.com>.

Awards

- A gold medal winner in the category "Finance/Investment/Economics" of the 2008 Independent Publisher Awards.

- A Finalist in the category "Business: Personal Finance" of the National Best Books 2007 Awards.

Endorsements

"If you liked *Freakonomics*, you'll absolutely love *The Two Headed Quarter*! A fascinating look into how clever marketing and advertising techniques are used to manipulate consumers."

—Lynnette Khalfani, author of the *New York Times* bestseller *Zero Debt: The Ultimate Guide to Financial Freedom*

"*The Two Headed Quarter* is written to be thoroughly accessible to lay people and is very strongly recommended for readers of all economic and financial backgrounds."

—*Midwest Book Review*

- Additional information and resources at:

<http://www.TheTwoHeadedQuarter.com>

<http://www.ComputeGasSavings.com>

Audiences

- Consumer groups
- Investment and financial planners
- Math and science educators
- Debt councilors
- Personal finance educators

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