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“They were careless people, Tom
and Daisy--they smashed up
things and creatures and then
retreated back into their money
or their vast carelessness, or
whatever it was that kept them
together, and let other people
clean up the mess they had
made...” (179)

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Recovered. 1 Then Tobiah called
Raphael and said to him: 2
“Brother Azariah, take along with
you from here four servants and
two camels and travel to Rages. *
Go to Gabael’s house and give
him this bond. Get the money and
then bring him along with you to
the wedding celebration. 3 For
you know that my father will be
counting the days.

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"Dave Ramsey instructs couples how to work together as a team, gives singles some practical tips for financial accountability, and shows parents how to teach their children about money from a young age"--Container.

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how to win with money. Starting with the basics like working, spending, saving, and giving, and moving into more challenging issues like avoiding debt for life, paying cash for college, and battling discontentment, Dave and Rachel present a no-nonsense, common-sense approach for changing your family tree.

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insurance, mortgage options, marketing, bargain hunting and the most important element of all—giving. This is the handbook of Financial Peace University. If you've already been through Dave's nine-week class, you won't find much new information in this book. This book collects a lot of what he's been teaching in FPU classes for 20 years, so if you've been through class, you've already heard it! It also covers the Baby Steps Dave wrote about in *The Total Money Makeover*, and trust us—the Baby Steps haven't changed a bit. So if you've already memorized everything Dave's ever said about money, you probably don't need this book. But if you're new to this stuff or just want the all-in-

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The United States annually spends over \$300 billion on public elementary and secondary education. As the nation enters the 21st century, it faces a major challenge: how best to tie this financial investment to the goal of high levels of achievement for all students. In addition,

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Policy makers want assurance that education dollars are being raised and used in the most efficient and effective possible ways. The book covers such topics as: Legal and legislative efforts to reduce spending and achievement gaps. The shift from "equity" to "adequacy" as a new standard for determining fairness in education spending. The debate and the evidence over the productivity of American schools. Strategies for using school finance in support of broader reforms aimed at raising student achievement. This book contains a comprehensive review of the theory and practice of financing public schools by federal, state, and local governments in the United States. It distills the best available

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