

JOEY FEHRMAN

A Novel

PIRATES
OF FINANCIAL
FREEDOM



CHAPTER PREVIEWS

There is finally a way to master your finances while being entertained!

Pirates of Financial Freedom is a personal finance adventure novel for young adults and adults. Readers are entertained with plot twists, sword fights, interesting characters, treasure hunts, humor, and even a romance story while learning over 70 personal finance skills and concepts.

Topics include paying down debt quickly, budgeting tricks, investing in the stock market, spending guidelines, powerful money mindsets, retirement savings, securing a higher credit score, buying your first home, and much more. It all leads up to the exciting conclusion which delivers the most important lesson of all.

How is this different from other personal finance books? First, it is an adventure novel that also teaches finance, so it has entertainment at its core. Second, research shows that people learn best through stories, so these lessons are more memorable and easier to understand. Lastly, it focuses on taking action rather than just passive learning; the last chapter is dedicated to goal setting. Learn all the exciting details at POFFbook.com/details.

The following two chapters are excerpts from the book and will give you a taste of the material. Now get ready to experience a financial literacy adventure unlike any other!

PIRATES OF FINANCIAL FREEDOM

A Novel

JOEY FEHRMAN, CFA

LUDUS  MEDIA

CHAPTER ONE

Fire the cannons!” The pirate ship rocked with the explosive blasts of eight cannons firing simultaneously. The projectiles rocketed toward the enemy ship, but only one was a direct hit. Minutes earlier, their adversaries had ambushed them, coming out of nowhere in the night fog. The captain was satisfied with one hit, considering they had such little time to prepare.

Flashes of light and smoke emanated from across the rift between the two vessels. “Brace for impact!” the captain shouted.

The crew dove for cover as the cannon fire crashed into their wooden hull and cut through one of the main masts. They were taking damage quickly, but the captain maneuvered through the night’s ocean waters with expert skill. He aligned his ship to score severe damage to their enemy. “Fire!” he shouted.

“All the cannons don’t be loaded yet, Captain!” shouted back one of the crew.

He slammed his fist in frustration. “Argh. Fire what yar got!”

Two cannons fired on the enemy ship, one scoring a solid hit. The captain didn’t have much time before their attacker returned fire, and since his crew was short-handed, he knew this was a battle he couldn’t win.

“Abort the mission! Head north by northwest!” They steered the ship away and got a good distance before they heard the blasts again. Cannon fire rained down around their ship, causing more

damage. They set the sails to catch as much wind as possible, then sailed full-speed ahead. The enemy pursued but was no match for the fastest ship on the sea.

Feeling defeated, Captain Rich R. Dailey sat down on the deck and pondered his next move.

CHAPTER TWO

Owen entered the tavern and looked around. The place was a hole-in-the-wall with a consistently bad stench, but it was one of the few places left in town that still served pirates. The bullet holes in the wall, hook scratches on the chairs, and indentations covering the wooden floor all seemed normal to him.

Rusty sat at the bar, wearing his usual goofy grin as he gulped down his rum.

Owen walked over and took a seat next to Rusty. “What do the captain be wantin’ at this hour of the morning?” he complained, having just rolled out of bed ten minutes earlier. He hated getting up before noon on a Saturday.

“I hope it be to buy us some rounds of rum,” said Rusty hopefully. Twenty-one-year-old Rusty was the youngest member of Captain Dailey’s crew. Though he was full of optimism, his childish striped red pants reflected his lack of experience. He was clean-shaven with short brown hair and brown eyes. His black vest was a couple sizes too big and looked baggy on his thin frame.

Owen grunted as he adjusted his stylish tricorn hat. Of the current crew, he had served the longest with the captain. He was a shorter man in his late twenties and wore an eye patch. Even though it was summer, his outfit was all black, which matched the color of his thick beard. He ordered a glass of premium Jamaican rum on the rocks.

The bartender brought Rusty a second glass of coconut-flavored rum mixed with pineapple juice. No sooner had they taken

their first sips than the tavern doors burst open, revealing Ivan and Macon.

Owen scowled at them.

“Well, look who it be,” said Ivan as he walked in. Ivan “Patch” Hurtz was a member of the rival Captain Goodman’s crew. He wore dark clothing with an eye-patch and a purple bandana. His slightly-overweight build added to his intimidating look. It was said that he was born a landlubber and only recently became a pirate, which was in line with his reputation for being a bully.

“What be happenin’ the other day?” asked Macon as he walked over to them. Macon Paine was another new member of Captain Goodman’s crew. He followed Ivan around constantly and was rarely seen without him. He was taller and skinnier than Ivan, though wore a similar outfit with a matching purple bandana.

Macon punched Owen hard in the arm, causing Owen to spring to his feet.

“You can’t be winnin’ a sea fight but you think you can beat us in a land fight, aye?” laughed Ivan.

Macon laughed too, even harder than Ivan.

Captain Rich R. Dailey walked into the tavern.

“We be finishing this later,” said Ivan, and they turned away to take a seat in the far corner. Even though they didn’t like Captain Dailey, they respected him enough to not insult or injure his crew right in front of him.

The captain walked toward the bar. He was a tall man who wore traditional pirate garb: a black coat, red undershirt, long black boots, and a large hat. He wore an ornate golden key around his neck. He sat down next to Owen and Rusty. “Avast, me hearties.” The captain gave a half-smile, which showed through his graying black beard. The wrinkles around his eyes looked more pronounced than usual, and he seemed stressed.

“What be wrong?” asked Rusty.

The captain glanced over at Ivan and Macon. “We just barely be escaping the battle with Captain Goodman the other day. That be the second time, and we can’t let it happen again.”

“It be because we’re short on crew,” said Owen, shaking his

head. “Captain Goodman be wreaking more and more havoc and doesn’t seem to be stopping.”

“Aye, only I can stop it. But to do it we be needing a bigger crew,” Captain Dailey replied.

“That’s what we’ve been trying to do,” objected Owen. “But pirates be harder to come by nowadays. So many be leaving our unspoiled lifestyle behind, choosing to become landlubbers with their office jobs, cell phones, and modern ways.” He spit on the ground in disgust. “Betrayers is what they be.”

“I be trying to recruit more crew, Captain,” said Rusty. “But those landlubbers don’t want to join, even when I tell them all the benefits.”

The idea of promoting benefits to help with recruitment caused the captain to sit up straighter. “Which benefits do you tell them about?”

“The best ones. I told ‘em you don’t need to shower. If ya lose yer hand ya get to wear a hook. And ye get to pee off the side of the boat whenever ya want. But they don’t be interested.” Rusty couldn’t understand why everyone wasn’t excited by those perks.

The captain shook his head. “They don’t be caring about them benefits.”

“What are we gonna do then?” asked Owen. “We be workin’ like dogs since you fired the last crewmember.” They all paused upon hearing Owen’s comment since the firing topic was a sensitive issue. “You be regrettin’ that decision now?”

The captain sighed. “There be no way I could have known what would happen afterwards. But at the time, it be the right decision to fire her.”

“No sense in worrying about that now,” said Rusty. “We be needing to come up with a plan for here forward.”

“That’s why I called you here,” said the captain. “I figured out what landlubbers want. And it be the same thing us pirates want.”

Rusty and Owen leaned forward to hear the answer.

The captain whispered, “Treasure.”

At the sound of this magical word, their eyes widened and a grin spread across both their faces.

“They be wanting the pieces of eight, just like us,” the captain continued. “If I can show them how much treasure me crew be having, they’ll line up to join us.”

Rusty became excited at the thought. “Great idea,” he exclaimed. His excitement quickly turned to doubt. “But we be your crew, Captain. And we be broke.” His body slumped in disappointment.

“Aye, and that be the problem. You all have plundered much treasure over the years, but have nothing to show for it. I bet you don’t even know what you spent it on.” The captain sighed heavily. “So I reached out to the only person I be knowing who could help.”

“Who?” sneered Owen.

The captain turned his head. “Me son, Giuseppe.”

The corner of Owen’s lip tightened upon hearing this. “Giuseppe? What he be coming here for? Didn’t you say he stormed out the last time you be seeing him, cursing our pirate ways and vowing never to come back?”

“He didn’t be saying that exactly. He be saying he wouldn’t come back unless—”

“Aye, I remember what he be demanding. You don’t be accepting his terms, did ya now?” Owen said in an accusatory tone.

“Aye,” replied the captain with a heavy heart.

“What you be thinking!” exclaimed Owen. “You swore to me you’d never stop. Why you be succumbing to his demands after all this time?”

The captain slammed his fist on the table. “Don’t you be lecturing me. It be me only choice.”

Rusty looked at them in confusion. “What’s going on with Giuseppe? Captain, you always be saying good things about him and how you be wanting to see him.”

“Aye,” said the captain. “I be caring for me son, and I always be inviting him to see me. But he’d always refuse. He could never get over old wounds.”

“So how’d ye get him here?” Rusty scratched his head as he thought of ways the captain might motivate someone. “Did ye bribe him with a parrot?”

“No. I made a deal that be against every pirate bone in me body.

But what's done is done. Giuseppe be learning a lot in his profession, and we need that knowledge now."

"What's Giuseppe do? He be a great captain like his dad?" asked Rusty.

The captain shook his head in disappointment. "That's the way it should be. But alas, he be a landlubber."

Rusty was shocked by this, and his face showed it. "Say it ain't so."

"Aye. He be a landlubber." The captain scratched his neck. "If he didn't be making that devastating mistake a few years ago..."

"What be that?" asked Rusty.

"Him choosing to go to college. Now he be a successful finance lad, whatever that be meaning. I don't see him ever coming back to the high seas." He took a drink of his rum. "At least some good be coming from it. He taught me much about growing me treasure, and now he'll be teaching you."

"That be exciting," said Rusty.

Owen rolled his eyes.

"Aye," said the captain. "As ye know, Giuseppe don't be having a favorable view of pirates. I haven't seen me son in years, and I be wantin' to make a good impression on him."

"I always be having a good impression of ya, Captain," said Rusty with a smile.

"Suck up," said Owen under his breath.

"Thanks, Rusty." Captain Dailey wished his son felt the same. As he thought back over his life, he was proud of all he had accomplished. He had succeeded on many adventures and achieved many victories. But now he would trade it all for a good relationship with his son. Guilt bubbled up inside him. He remembered back to when Giuseppe was younger. The captain regretted how he would always choose to go on treasure hunts rather than play Hooking for Apples with his young son. "I'm going to hit the head before he gets here," said the captain as he headed toward the bathroom.

Rusty turned to Owen. "I be lookin' forward to meeting Giuseppe. Captain always be saying good things about him."

"I don't know why," retorted Owen. "I be a better pirate than he

could ever be, yet the captain don't be realizing it." Owen fantasized about becoming history's greatest pirate, visualizing himself as a captain one day.

The tavern doors opened, revealing Giuseppe.

UPCOMING CHAPTERS

Hopefully you enjoyed this preview of the first personal finance adventure novel for young adults and adults. Feel free to share this excerpt with others who could benefit from it.

Many lessons await the characters in the rest of the book, all building up to the exciting conclusion. Over seventy topics are covered. These include:

- Become debt-free faster without needing extra income
- Set up your accounts to become wealthy automatically
- Step-by-step instructions to improve your credit score
- The optimal investments for your 401(k)
- Harness your finances to blow money on things you want
- Save money on your mortgage and pay it off in less time
- And the ultimate lesson of all

In addition, there is a free bonus chapter that reveals a goal-setting system which can bring you the thriving life of financial success you deserve.

You have started to take control of your financial life by reading this excerpt, now keep up the momentum! Don't let another day go by without taking the necessary steps required to achieve financial freedom. Pirates of Financial Freedom will give you the foundation you need to achieve unbelievable future success, so get a copy of the whole book for you and your loved ones today at www.POFFbook.com/details.



ABOUT THE AUTHOR

Joey Fehrman, CFA, is an Ivy League graduate with over seven years experience in finance. He has managed millions of dollars for wealthy families and institutions for two large wealth management teams at top-tier investment banks. While there, he managed portfolios, provided financial advice, and developed profitable investment strategies. He studied for years to become a Chartered Financial Analyst charterholder, the gold-standard designation in the finance industry.

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Learn more at POFFbook.com/details

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Cover designed by R'tor John Maghuyop

Pirates of Financial Freedom Compass Logo designed by Darren Rutledge

Typesetting by Christopher Derrick

Ludus Media logo design by Moch. Yusuf Kurniawan

Headshot photographed by Victoria Janashvili

Editors of various drafts: Winslow Eliot, Tracy Seybold, and Jennifer Eolin

ISBN for Preview Edition: 978-0-9915474-3-2

Printed in the United States of America

10 9 8 7 6 5 4 3 2 1

First edition

READER'S NOTES

*An entertaining way to master
life-changing personal finance skills,
great for those in their teens
and twenties*

With his back against the wall, Captain Dailey is forced to make a deal that's against every pirate bone in his body. In return, his son must save the crew from their financial problems before it is too late.

In between gun fights, kidnappings, a blossoming romance, humorous pirateisms, mythical beasts, and a long-lost treasure so extraordinary that it threatens to tear the crew apart, they must master:

- Paying down debt quickly
 - Budgeting effectively
 - Effortlessly saving for retirement
 - Prudent spending habits
 - Securing a higher credit score
 - Buying a first home
 - Investing in the stock market
 - Achieving powerful money mindsets
- And much, much more

*Apply these powerful lessons in your life
right now and take control of your
financial destiny!*



ISBN 978-0-9915474-0-1



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