

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 NINE

They left the factory and started walking back to the ship.

“I be liking Oliver,” said Rusty. “He be fun, and he works hard.”

“We be knowing about that,” said Owen.

“You guys have to work hard on the ship?” asked Joey.

“Aye, especially since the captain fired a crewmember a while back,” said Owen.

“He did? Why doesn’t he hire somebody new?” Joey asked.

“Because the pirate community be shrinking. Too many people be becoming landlubbers, so he can’t recruit anyone.”

“That’s too bad he had to fire someone. What’s that person up to now?” asked Joey.

Rusty and Owen gave each other an uncomfortable glance.

Joey felt the tension rise. He decided to drop the topic. “What’s that up there?”

In the distance they saw a man in a cage. They walked up to him.

“What you be doing in there?” asked Rusty. “You playing a game?”

“Do this be looking like a game?” the man asked angrily. He was very thin; it looked like he hadn’t eaten in weeks. He had a metal hook for a hand, which showed from underneath his brown shirt. He was losing his hair and was covered in scars. He walked back and forth on his peg leg.

“Why are you in there?” asked Joey.

“As a punishment. Why do you care?”

“What happened?” asked Owen.

“What happened was I took a loan from Captain Goodman, and I be late paying it back.”

“Oh, sorry to hear that,” said Joey. “I haven’t heard good things about Captain Goodman, probably charges really high late fees.”

“Aye, be charging an arm and a leg.”

“I’m sure,” said Joey.

“No,” said the man. “You don’t be understanding. An arm and a leg!” He shook his hook and peg leg.

“Ouch!” said Rusty.

“Now I be trapped in this cage, starving. Supposed to be a lesson to others. I’m afraid I be a dead man.” He looked away, his eyes full of sadness. “But you better get going. If they catch me talking to anyone for too long, they bring out the torture devices.”

Joey cringed. Owen walked away; he seemed very disturbed.

“Alright,” said Joey. “Sorry to hear about your troubles. I hope it all turns out okay.”

The man didn’t respond but stood there in silence, looking off far into the distance.



After a long walk, they finally saw the ship in the distance. It was a grand ship named the *Prosperous Guardian*. It rocked majestically on the ocean waters, lit up by the bright afternoon sun. The ship’s white sails flapped in the breeze.

As they got closer, it became clear that it had seen its fair share of battles. Some of the wood was damaged by cannon fire. There was a hole in the side, patched with wooden planks.

They boarded the ship. Joey looked around for the captain but didn’t see him.

Sandy walked over. “Where have you guys been?” she asked, sounding irritated.

“We be seeing the pirate hat factory,” said Owen with a subtle smile.

“Really?” she asked.

“Aye. And then we be learning about stocks and bonds,” said Rusty.

“Stocks and bonds?”

“Aye. Stocks be ownership in a company, and bonds be paying you interest until the bond reaches its maturity,” said Rusty.

Joey looked at Rusty, surprised and impressed that he was able to articulate what he had learned.

“I’ve heard of stocks and bonds before.” said Sandy. “Actually, do you know the difference between a bond and a man?”

Joey had studied a lot about finance, and even earned the prestigious Chartered Financial Analyst designation. But he had never heard of a correlation between a bond and a man. “No, what is the difference?”

“A bond matures.” Sandy laughed.

The male crew didn’t find it funny.

“Right…” said Joey, disappointed. He looked around for the captain.

“Giuseppe, why didn’t you wait for me before teaching stuff?” asked Sandy. “I like learning.”

“You can call me Joey, and—”

“Why do the captain be calling you Giuseppe if your name be Joey?” she asked.

“He doesn’t think Joey is a worthy pirate name, so he calls me Giuseppe.” Joey remembered being made fun of growing up for having the pirate name. They were memories he often tried to forget. “But I refuse to go by that name. My name is Joey.”

“Well, Joey, don’t be teaching these barnacle brains anything without me,” she said.

“I’m happy to teach. What finance questions do you have?”

Sandy took a deep breath. An issue had been on her mind for weeks now, and she hoped he could address it. “You seem to know what you be talking about. I’ve been stressed with an issue lately. Maybe you can help. If not, you’ll be walking the plank.”

Joey couldn’t tell if she was kidding or not.

“It be a pirate’s life for me, and I want it to be that way forever. I be working hard, harder than any of these blokes.” The crew

laughed at this until they realized she was serious. “But when I get too old for working this hard, I still want me independence and freedom. I want to sail to any sandy seashore me want, either to relax on it or conquer it. I wanna rely on meself, not on any man to take care of me. I chew up and spit out men for breakfast.”

“Wow, we have a feisty one here. I like it,” said Joey. “So, Sandy, it sounds like you want a plan to save for retirement. I can help you with that. But it isn’t easy. Are you ready for a challenge?”

She didn’t have to think about her answer. “I live for challenge.”

“Okay good, because it is worth it. Retirement is ultimate financial freedom. You can do whatever you want, whenever you want. It’s where you have enough money saved so you can just live off the interest. That’s the dream.”

Sandy nodded, seeming to picture her dream retirement.

“Unfortunately, most people don’t achieve this dream. They struggled financially during their working years, and didn’t save much money. Now they don’t have enough retirement savings, so they struggle financially during retirement. Imagine working for someone else all your life and not having anything to show for it at the end.”

This thought made Sandy even more determined to get her financial life in order. “That’s not gonna be me. I take control of me own life. I just be needin’ to figure out the steps.”

“Well, today is your lucky day. I will show you the steps. Most people don’t realize that they need to be responsible for their own retirement. Pensions are going away, and there’s a chance Social Security could be broke by the time young people need it.”

She wasn’t sure what Social Security was, but felt it didn’t sound like a good situation.

“Even if Social Security is around, don’t expect to live a lavish lifestyle with that money. People who only have Social Security as a source of income often have a much lower standard of living than when they were working.”

“How do those people be paying for unexpected expenses?”

“It depends. Sometimes if their car breaks down or they have a medical expense, many of those people have to rely on their children

or other family members for money. Just think of spending your last years on Earth begging your children for money, since you weren't responsible enough to plan for your own future."

"I'm gonna be the best mother ever," she snapped. The thought of being in that situation was unthinkable. "I'm gonna take care of me kids, not make them take care of me." Now she really wanted to know how to fix her current financial situation. "Come on already, tell me the steps."

"Boy, she's so demanding. Note to self, do not date this girl," said Joey.

Owen and Rusty laughed.

"What did you say?" demanded Sandy. She crossed her arms.

"Nothing," said Joey, smiling.

"Lots of guys want me. You would be lucky to date me."

"Please. First of all, you couldn't handle me," Joey said smiling. "Second, what makes you think you're better than other girls anyway?"

She thought about it for a second, then said, "None of your business. That's just the way it be."

"Okay, your highness." Joey rolled his eyes and continued the explanation. "There are three important factors that will determine how your retirement will look. The first is how early you start saving. The second is how much you save. The third is how long you wait to retire."

Sandy had calmed down and was listening intently. Her arms were no longer crossed. "Me pirate lads aren't saving for their golden years yet. They say I be having plenty of time."

"Do your pirate lads have lots of treasure?" asked Joey.

She laughed. "They don't have no treasure, they be borrowing treasure from me. Then when they don't pay me back I make them scrub the poop deck."

"Here's a tip: don't take financial advice from broke people." He remembered seeing an article saying that half of Americans aren't saving a penny for retirement. The article went on to say that most people rank home remodeling and vacation as higher priorities. "Usually following the crowd when it comes to money is a bad idea.

If all your friends jumped off the plank, would you?”

“Ha, no,” said Sandy.

“Saving for retirement can be tough, especially when fighting against two powerful enemies.”

Owen became tense and looked around. “Show me the enemies and I’ll show ‘em me blade.”

“I don’t think your cutlass will do any good against these enemies,” said Joey.

“I bet it will!” Owen exclaimed as he drew his sword, spinning around to look for the opponents.

“We’ll see. The first enemy is inflation.”

“Inflation?” Owen looked perplexed as he put away his cutlass.

“I be knowing that,” said Rusty. “The other day I saw a kid with a circular plastic inflation. He tried to attach it to the back of our ship with a rope to ride the waves.”

Joey smirked. He was starting to find Rusty’s bizarre comments amusing. “No, that’s an inflatable tube. Inflation is how things tend to cost more over time. For example, about seventy years ago you could go see a movie and get popcorn for one dollar. You could buy a Hershey bar for ten cents about fifty years ago. And twenty years ago gasoline was less than one dollar per gallon.”

Owen said, “I’ve never been to a movie, bought a Hershey bar, or driven a car. What does that have to do with us?”

Joey tried to put the concept into pirate terms. “How much does a bottle of rum cost today?”

“Twenty doubloons,” said Owen.

“In forty years, assuming a modest 2% annual inflation rate, that same bottle of rum will cost more than forty doubloons.”

Owen got upset that something he had never heard of would make his rum more expensive. “Argh, inflation. I’ll cleave it to the brisket!”

Sandy was not happy discovering that more challenges stood in her way to financial freedom. “What be the other enemy?”

“Taxes. They take away money from your paycheck, which makes it harder to save, and they eat away your investment returns over time.” He paused. “But there is a way to avoid taxes for decades

to come.”

“Don’t be thinking such stupid thoughts,” she said. “Everybody knows the tax man be getting his take, no matter what. The captain learned that the hard way.”

Joey looked around the ship for the captain. “Where is he anyway? And why did he run out of the tavern so quickly?”

Sandy shrugged her shoulders. “He’s probably down in his quarters trying to find Duarte’s treasure.”

Rusty and Owen looked at each other.

Joey felt anger bubbling up inside him. “What did you say?” he demanded.

“Captain Duarte Bonaventura, he be the most famous pirate of recent history. He accumulated—”

Joey cut her off mid-sentence. “I know who he was, or supposedly was,” he growled. “Why is the captain still looking for that riddle?”

“Because he always be looking for it.” She made it sound like this answer was obvious.

Rusty and Owen lowered their heads and backed away.

Joey felt blood and adrenaline pumping through his veins. He clenched his fists. “He told me he stopped looking for that stupid myth a long time ago. Are you saying that’s not true?”

Sandy gave him attitude back. “Do I look like his assistant? I don’t know what he’s been up to today. Go ask him yourself.”

Joey clenched his jaw in anger. How could he be so stupid? Of course the captain wouldn’t stop looking for that cursed object. He couldn’t; it was an addiction. Joey stomped over to the stairs and then skipped down two steps at a time. He walked to the captain’s quarters and slammed open the door.

CHAPTER TEN

The captain looked up in surprise.

Joey saw him reading a book. He recognized it instantly as Duarte's biography. "You told me you stopped looking for that stupid riddle!" he yelled, his face turning red.

"I did," said the captain calmly as he pushed his seat back away from Joey.

"You're looking for it right now; I caught you red-handed! You're looking in that stupid biography again, and even Sandy admitted you were searching for it." He paced back and forth. "The only reason I came here is because you said you were done with that wild goose chase. That treasure ruined my childhood, and I'm not going to let it ruin my adulthood."

Rusty, Owen, and Sandy tiptoed down the stairs to eavesdrop on the argument.

"I intended to stop looking for the treasure," said the captain. "But Rusty's comment got me thinking. Then I figured out a piece of the puzzle. I be close to finding it now. It's different this time," he insisted.

"You've been saying that for twenty years. It isn't any different this time. It's the same as always." Joey stopped pacing, his face filled with hurt. "You promised me you stopped looking for the riddle. You lied to me!"

"No, son, I didn't lie to you."

Joey couldn't believe his ears. "I don't want anything to do with that map, that treasure, or you, ever again." Joey stormed out of the

room and pushed past the crew.

“Wait,” yelled the captain.

Joey stomped up the stairs, not waiting to hear the explanation.

“Joey, I found the riddle!”

Joey stopped in his tracks.

The crew gasped in excitement.

Joey walked slowly back into the room. “What did you say?”

“I be saying I found the riddle. After all these years. I would never lie to you, son. I did stop looking for the riddle, just like I said. I didn’t need to look for it anymore, because I found it.” Captain Dailey had a twinkle in his eye.

Joey stood there speechless. “Really?” he finally asked, his voice full of skepticism.

“Really. A couple months ago I be finding the riddle on a remote island. It was inscribed inside a hidden cave. Looking back, it shouldn’t have taken me so long to find. The clues be obvious now that I figured out what they be saying. Now I just need to figure out the riddle in order to find the map.”

Joey shook his head. “And that’s just it. More clues, which will lead to more clues, which will lead to a treasure that doesn’t exist.”

“But the riddle exists!” The captain reached into a drawer and pulled out a small treasure chest. He took the ornate key from around his neck and unlocked it. He held up a dirty fragile piece of parchment. “It be right here.”

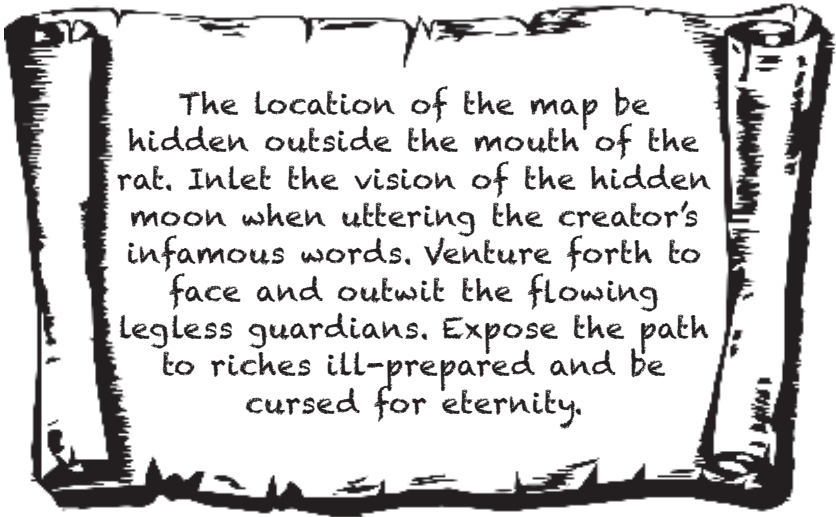
Joey looked at the paper. His imagination was filled with images of buried treasure and endless stacks of gold coins. The excitement built up inside him. He felt like a kid again. Then he paused. “You know, that piece of parchment actually excited me. Just like you got me excited all those years ago when I was a kid.” He pursed his lips. “And that excitement led to nothing but disappointment, and to a father who wasn’t there.” He shook his head. “I’m not going down that road again.” He turned to walk out of the room.

“At least listen to the riddle before you go.”

“No, I’m done. I’m happy for you that you found the riddle. But I’m not going to watch you waste your life away again, spending twenty more years searching for a map and then a treasure that

you'll never find." Joey walked up the stairs.

The captain opened the piece of paper and spoke in a booming voice.



The location of the map be
hidden outside the mouth of the
rat. Inlet the vision of the hidden
moon when uttering the creator's
infamous words. Venture forth to
face and outwit the flowing
legless guardians. Expose the path
to riches ill-prepared and be
cursed for eternity.

Rusty grabbed a piece of parchment and wrote down the riddle furiously. He loved jokes and riddles and would be sure to enjoy it later.

Seconds passed without any noise. Then they heard Joey's footsteps coming down the stairs. He walked into the room. He and the captain looked at each other in silence.

Joey broke the silence. "I think I know where your treasure is."

The captain's eyes widened. "Aye?"

"Aye. The mouth of the rat. I was just there for an investment conference."

"Where?" asked Owen, his eyes filled with greed.

He ignored Owen and said to the captain, "Boca Raton, which means 'mouth of the rat' in Spanish."

"Boca Raton," the captain repeated. He looked off in the distance, searching his memory. "Aye, Blackbeard is said to have buried treasure there."

"I'm not sure what the rest of the riddle means, but I would

head there,” Joey said. “Good luck.” He turned to walk away again.

“Come with us,” said the captain. “It will just take a day. I could use your help.”

Joey stopped and considered it. “No, I don’t want to get involved.”

“Think of the treasure, Giuseppe. Don’t it be worth taking a day to see if it be true?”

The captain had a good point. From a risk-adjusted, time-weighted, mathematical point of view, it made a lot of sense. He could earn a huge return on investment without putting up any money, and by only taking one day of his time. The probability of finding something was now much higher since, unlike before, they had the riddle and a destination. His co-workers back in New York could cover his work. Plus, he could also use a little adventure.

Joey bit his lip. “Because my Wall Street buddies would say that this is a good trade, I will go. But only under one condition.”

“Name it,” said the captain.

“You stop calling me Giuseppe.”

The captain smiled. “That’s a deal, Joey.” They shook hands, and then he pulled in Joey for a hug.

“It’ll be good to have you aboard again,” said the captain. “Crew, get ready to sail to Boca Raton. I’ll put a list of supplies together that we’ll need.” The captain walked to the storage room to investigate what they would need for the trip.

“That be pretty impressive you figured out the riddle,” Sandy told Joey.

“Well, I only figured out part of it. And let’s see if my hunch is right.”

“It still be impressive,” she said with a slight smile.

Joey’s heart leapt at the thought that she might be thawing toward him.

“Alright, here be the supplies we need.” The captain brought over the list. “Who wants to get them?”

“I’m not sure where to go, but I can help,” offered Joey.

“I’ll help you,” replied Sandy. “I can point you in the right direction to make sure you don’t get lost.”

“Well, thank you, Sandy,” he said, smiling.

“You be welcome,” said Sandy, returning his smile.

They held each other’s gaze for only a few seconds, which was long enough for Joey to feel a warm feeling inside.

“I be going too, that be fun!” shouted Rusty, clearly oblivious to what was going on.

Sandy turned away, hoping to hide her blushing cheeks.

“That’s terrific, Rusty,” said Joey, trying not to grit his teeth. “Why don’t you come join us?”

“Aye, aye!” Rusty had a big smile on his face.

“You all get the supplies,” said the captain. “Owen and me be preparing the ship.”

They said goodbye and parted ways.



“Sweet Calypso!” exclaimed Rusty as they walked away from the dock.

“What?” asked Joey, looking around.

“It be them.” Rusty felt a nervous excitement.

Joey looked ahead and saw two girls walking toward them. Their straight blonde hair fell to just above their chests. In their early twenties, they carried themselves like nothing could hurt them. Their never-ending curves were accentuated by their tight-fitting clothing. One was dressed in white, the other in black.

“Ahoy, Rusty,” said one of the girls.

“Ahoy, Tal,” said Rusty, trying not to pant.

Joey saw that they were even more stunning up close. Then he almost fell over when he realized they were twins.

“What be going on?” asked Tal. “I just got back from talking to Don, and you’ll never guess what he said.” She noticed Rusty wasn’t alone. “Who be your friends? Are they crewmates of yours? I be thinking I should work for Captain Dailey. I mean, he be so great and all. Anyway, I just be speaking to Don Harr and he said I should become a cook. Maybe I should be doing that? Did you know Don be dating Dawn Hardey now? Can you imagine, if they got married

it'd be the Hardey-Harr wedding. Wouldn't that be funny?"

"Aye," said Rusty. He couldn't decide which question to answer first. "This be Joey, and this be Sandy. Joey and Sandy, meet Tal Kalot."

"Nice to meet you," said Joey as he shook Tal's hand. Joey noticed her sister looking him up and down.

"Aye, nice to meet ya," said Sandy.

The other girl stepped forward. "Hi, I be her sister. Me name be Alicia, but I go by Lic." She looked Joey in the eyes and stuck out her hand, ignoring Sandy. "Nice to meet you, Joey." They shook hands, and she held onto his a little longer than expected. She subtly licked her lips.

Joey's heart started beating faster.

"What you be up to?" asked Tal. "We just went to get food and the cook told me his life story. Do you know his wife cheated on him last week? Oops, he said I wasn't supposed to say anything." She giggled. "Never mind, forget you heard that. Where you guys be going?"

"We be heading to get supplies," said Rusty. "We figured out Duarte's riddle and need to stock the ship!" He waved his note with the riddle on it.

Upon hearing this, Joey slapped his hand on his forehead.

Sandy stared at Rusty in disbelief.

"Really?" asked Tal excitedly.

"Haha, no that's not what he meant," laughed Joey. "He meant we are heading to find Duarte's riddle, which we think could be in a far off island. It's a wild goose chase, really. But we should get going, nice to meet you." He started to drag Rusty away while Rusty was asking what he did wrong.

"Wait, don't go yet," said Lic. She winked at him.

Joey stopped. He looked the twins up and down. He felt hypnotized by their Coke-bottle figures. "I guess we could stick around for a little bit longer."

Sandy slapped him on the arm. "No we can't! Need to be goin'. Bye." She dragged Joey away.

When they were out of earshot, Sandy said to Rusty, "Are you

crazy? Don't be telling anyone about the riddle!"

"Sorry, I didn't be realizing. I just be wanting to impress them."

Sandy tried to calm down. "How do you know them?"

"Tal be knowing everybody. She talks a lot, you can't keep her quiet."

"Argh," said Sandy. She pictured half the town knowing about their plan before they even got back to the ship.

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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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!*



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