



## Bypass Wall Street: A Biologist's Guide to the Rat Race

By Joanna Masel

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### **Bypass Wall Street: A Biologist's Guide to the Rat Race** By Joanna Masel

Pundits urge you to save more money for retirement. But you can't eat piles of saved money; unless this money is used to increase our ability to produce food, medicine and nursing, the money might as well be destroyed today and reprinted later. How is money saved today converted into something that will be useful decades from now? In the meantime, who benefits from these pools of saved money? In a radical rethink, evolutionary biologist Joanna Masel uses insights about competition and demography to deconstruct the false economic premises behind our bloated financial system. By returning to the basics of what investment means, Masel delivers accessible advice not only for policy makers, but also for individuals, suggesting alternatives that work for your benefit rather than the benefit of financiers. Ordinary individuals can bypass the middleman, and take direct control over how their saved money is converted into enduring wealth. This book challenges you to think differently, and gives new meaning to the old advice to invest only in things you understand.

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## **Bypass Wall Street: A Biologist's Guide to the Rat Race** By Joanna Masel Bibliography

- Sales Rank: #1903771 in Books
- Published on: 2016-01-15
- Original language: English
- Number of items: 1
- Dimensions: 9.00" h x .81" w x 6.00" l, 1.05 pounds
- Binding: Paperback
- 324 pages

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### **Editorial Review**

#### About the Author

Joanna Masel is an Associate Professor in Ecology & Evolutionary Biology at the University of Arizona, following undergraduate work at the University of Melbourne, a D. Phil. at Oxford and postdoctoral work at Stanford. She has been a Rhodes Scholar, a Pew Scholar, and an Alfred P. Sloan Fellow. She has published academic work in behavioral economics in addition to her primary research program in evolutionary theory, and she teaches Evidence-Based Medicine.

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