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freelance financial journalist*

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NAPFA-certified financial advisor*

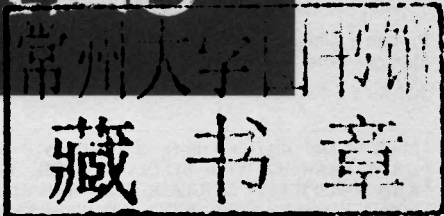


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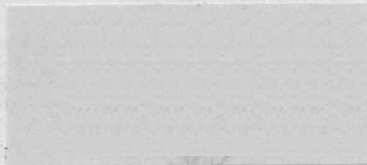
# *Exchange- Traded Funds*

FOR

# DUMMIES<sup>®</sup>



by Colin Davidson and Russell Wild



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## About the Authors

**Colin Davidson** has worked in financial services for more than 20 years, both in Australia and overseas, in London and Asia. A qualified chartered accountant, Colin worked in Hong Kong as a stockbroker selling equities to global and regional fund managers. In Australia, he has managed a major bank's online stockbroking business and direct banking business, and run Australia's largest direct managed funds broker. A freelance financial services writer, he previously worked at one of Australia's largest full-service retail stockbrokers, managing its financial planning and superannuation business. Colin also is the author of *Managed Funds For Dummies*.

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**Russell Wild** is a Certified Financial Planner and a Registered Investment Advisor. He is both fee-only (takes no commissions) and welcomes clients of both substantial *and* modest means. He calls his firm Global Portfolios to reflect his ardent belief in international diversification — using exchange-traded funds to build well-diversified, low-expense, tax-efficient portfolios.

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Wild holds a Master of Business Administration (MBA) degree in international management and finance, a Bachelor of Science (BS) degree in business/economics, and a graduate certificate in personal financial planning. A member of the National Association of Personal Financial Advisors (NAPFA) since 2002, Wild is also a long-time member and board member of the American Society of Journalists and Authors (ASJA).

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To the long-suffering family and to my Dad, John, who valiantly read my first *For Dummies* book cover to cover, and enjoyed it — Colin Davidson.

To the small investor, who has been bamboozled, bullied and beaten up long enough — Russell Wild.

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