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Juvenile Fiction

Toby Gold and the Secret Fortune
Craig R. Everett
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Toby Gold and the Secret Fortune is a wonderful work of fiction for middle readers that seamlessly incorporates financial information. It discusses the importance of saving money and the different ways smart investors grow their money so they can enjoy its dividends. And it relays this information using the character of a resourceful, handsome orphan, Toby Gold, who has powers that he does not yet understand.

As he moves from one foster home to the next, Toby learns to rely on his two friends, Marc and Bridget, and also on the fact that many of the adults he encounters are not trustworthy. He spends his time with his friends, doing homework, and walking dogs to earn a few extra dollars and he realizes he never wants to be short of money. It's not that his Goodwill clothes bother him, it's just that as he observes the adults around him he sees that those who do not manage their money well are often stressed and unhappy, while those who do seem more generous, comfortable, and able to enjoy luxuries like the Porsche driven by one of his dog-walking clients.

As the book progresses, Toby's affinity for numbers becomes striking. He relaxes by watching the stock market ticker, describing its movement as "visual music." He realizes that he can predict what the stock market will do and why it behaves a certain way. Then he starts receiving coded messages through the ticker and discovers that people are watching him and know all about him—more, in fact, that he knows about himself. Trouble is, they don't necessarily have his best interests at heart. Some even fear his potential and want to destroy him. The only way that Toby can survive and protect his friends is to outsmart his enemies.

Craig Everett has created a book full of suspense, fantasy, teenage pranks, early flirtations, and tension, elements that will keep young readers riveted to the story. But the Pepperdine University finance professor has also inculcated a theme of personal finance, explaining financial terms and principles without ever coming across as being didactic or

instructional. An excellent writer who happens to be a father of five, Everett clearly understands young readers and delivers a piece of fiction they will thoroughly enjoy and also learn from.

Lauren Kramer