

TOM KRUPA

TEDDY EXPERTY  
saves money

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First issue

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ISBN: 978-83-67098-16-8

## ACKNOWLEDGMENTS

I would like to thank my wife and children for their help, support, and inspiration.

Thanks to Matt Wieczorek, Casper Bisanz, Charles Chojnacki, and the entire Expertia Publishing Team for their expert advice and faith in success.

Finally, thank you Adam Polkowski for the book's excellent illustrations.



# FOREWORD

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**S**o far, many bears have played important roles in the lives of children. There was Winnie the Pooh, Yogi Bear, the Care Bears, and the Gummi Bears. We present to you a completely different bear.

Teddy Expert is seemingly a bear like any other. He goes to school and has friends. He's always arguing with his big sister.

Likable, clever, and always trying new things. He is eager to work and constantly learns new things.

A mysterious visitor from the past, Gulden the ghost, helps him in his development.

Teddy Expert learns many things on his own and often makes mistakes. Thanks to the experience and knowledge he gains, he can later help his friends.

With each day he learns more and more, striving to become a true “Expert”. And our little readers learn along.

We would like Teddy Expert to become a friend and support for children. To be with them during pleasant and difficult moments.

With his attitude, the bear teaches coping with life, but at the same time shows that everyone experiences difficult moments. He also shows

that it is possible to come out of them victorious, even though it is not always easy.

To make the most of the book, we have prepared “Special Missions” for the readers. These are questions and tasks that will allow children entering the world of finance to deepen their knowledge and start their own research.

Have fun with Teddy Experty!

*Tom Krupa*

O.

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## DISHONESTY DOES NOT PAY

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***M**ost books start with the first chapter. However, our story begins in the distant past. So, we start with chapter o, which takes place more than 300 years ago...*

In the country we now know as the Netherlands, there lived a wealthy merchant. His name was Brant, but everyone called him Gulden. He was one of the richest men in the country.



Unfortunately, he acquired his riches through numerous frauds. He lowered the weight of goods, diluted wine with water, and added other, less valuable metals to gold bars.

He lent money to other people and then demanded a much larger sum to be returned. When they were unable to pay him back, he sent thugs after them, taking away all their possessions by force. Sometimes he ordered to kidnap the children of debtors. He didn't release them until their parents returned him all the money.

People were aware of Gulden's dishonesty, but he was the only one who imported goods that other merchants did not have.



One day, Brant got seriously ill. None of the called doctors could help him. One night, when he was very weak, a mysterious woman appeared in his room.

– “Hello, Gulden. Your time has come,” said the apparition.

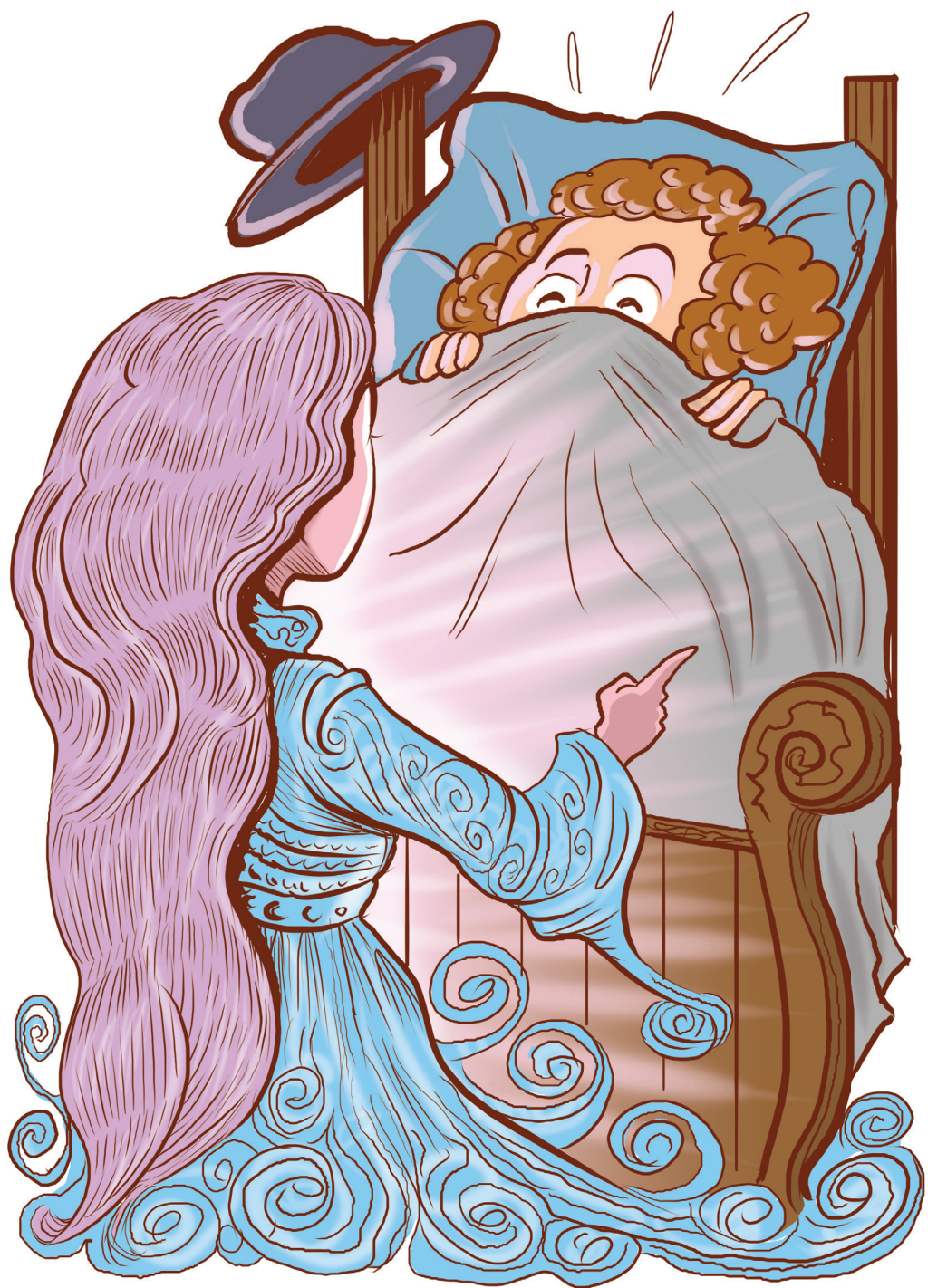
– “Who are you?” the frightened merchant asked.

– “I think you know...” the figure smiled, nodding.

– “Don’t take me today! I still have a lot to do in this world,” the dying man begged.

– “No way. I’ve heard the complaints of the people you’ve hurt. It’s time to suffer the consequences of your actions!” said the woman in a harsh voice.

– “But I also helped others...” Gulden tried to defend himself.



– “I know deep down, you’re a good man. You’ve helped a lot of people who were in a difficult situation. So, I’m gonna give you a chance to make up for the things you’ve done.”

An expression of hope appeared on Brant’s face.

– “What can I do?” he asked.

– “You will remain on Earth as a ghost for now. You’ll be giving advice to others. And when you manage to help five subsequent members of the same family for five years, you will be released.”

– “That’s a very harsh punishment!” the merchant tried to negotiate.

– “Until then, you’ll be living in a music box. You will be able to leave it only when its owner needs you,” Gulden has heard the verdict. And then came the sound of a box closing over him...

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## A GIFT FROM GREAT- GREAT-GRANDFATHER

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**I**n the evening, when Teddy Experty went to bed, Mom and Dad stopped by his room. Mom was holding some kind of weird object in her hand.

– “What do you have there, Mom?” asked the curious bear.

– “Listen, Experty, we have a birthday present for you. We’re giving it to you today because we won’t be home tomorrow morning. It’s a music

box that your great-great-grandfather brought from a trip to the Netherlands. It's been passed down in our family from generation to generation."

– "Music boxes are for girls! I don't want that old box," said the disappointed bear. He hoped to get a video game console or at least a smartwatch.

– "But it's a magic box," Dad explained.

– "Magic doesn't exist! Only small children believe in it," Teddy Expertly cried.

– "You'll see for yourself that it's not true. And now, sleep well my child," Mom replied calmly.

The bear woke up early in the morning, as usual. He liked to get up before the rest of the family, even on







To ten moment, kiedy łudzisz się,  
że przeczytasz książkę za darmo,  
a tutaj koniec darmowego  
fragmentu :)

**Kup książkę i wychowaj  
przedsiębiorcze dziecko.**