



Lorna Tan is *The Sunday Times'* Invest editor and *The Straits Times'* senior correspondent. She joined the paper in 2000 and has primarily covered financial news, which include banking, wealth management and personal finance. She holds a BA (Social Sciences) and an MBA.

Lorna has won many accolades for her journalistic work. Among them are numerous in-house, national and international awards for excellence in business reporting. They include two awards from Hong Kong-based Society of Publishers in Asia in 2004 and 2006, and three awards from the Securities Investors Association of Singapore (SIAS), in 2003, 2005 and 2007. These include the prestigious Financial Journalist of the Year award from SIAS in 2007. Lorna also won annual excellence awards from Singapore Press Holdings (SPH) for two consecutive years in 2005 and 2006.

Prior to joining SPH, Lorna was a regional sales & support manager with Canada-based Thomson Financial.



"Lorna Tan does an excellent job of breaking highly complex finance and investment concepts into layman's terms. By including quotes from financial experts and practitioners, collective wisdom is provided on a wide range of topics. Real-life examples deliver concrete ideas to readers. *Talk Money* presents a balanced view on what to watch out for from financial advisors, and what remain as personal responsibilities. This book is highly recommended reading, and also serves as a valuable resource for future reference to the dos and don'ts of financial planning."

Hauw-Quek Soo Hoon,

Operating Partner, iGlobe Partners Pte Ltd

"The publication of this book is relevant and timely. The articles give useful insights and tips on ways and means to get maximum returns on our hard-earned income. I would like to commend Lorna for putting together the various aspects of financial planning for the benefit of investors and consumers. Various financial considerations are included in her discourse, such as loans, tax planning and even investment in stocks and shares. Complex financial concepts are simply explained for the layman to understand. I believe consumers will find this book an interesting read."

Yeo Guat Kwang,

President of Consumers Association of Singapore (Case)

"Lorna Tan is one of the most resourceful journalists of *The Straits Times*. She needed to be, for financial journalists like her have a professional duty to examine corporate behaviour in the best interests of readers. People's hard-earned savings deserve the fullest protection, hence the need for valuable investment information. Lorna has a well-earned reputation for putting her readers first, however uncomfortable her writing might sometimes be to some companies. Readers of this book can be assured they will be well served."

Cheong Yip Seng,

Editor-In-Chief of Singapore Press Holdings'
English and Malay Newspapers Division, 1987 to 2006

"Lorna's reader-friendly articles in *The Sunday Times* and *The Straits Times* have enhanced the financial know-how of many Singaporeans. In this book, she shares many useful tips and strategies on how to take charge of your financial future from a holistic perspective. I'm sure you will gain valuable insights from it. A must-read!"

David Gerald,

President of Securities Investors Association of Singapore (SIAS)

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