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John S. Tjia is Principal at TMG & Associates, a consultancy providing modeling services to banking and corporate clients. He is a member on the Board of Advisors at IBP Institute, the credentialing organization for investment banking professionals.

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More importantly, Mr. Tjia attempts to serve financial modeling neophytes by offering, for example, grossly simplified explanations of key financial ratios and metrics. I, for one, would have preferred to see him tackle more advanced topics, such as how to calculate the differences between book and taxable income to get the change in deferred taxes and advanced scenario planning.

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