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Social science economist (-1985); Stephen's work covers over 30 years of management consultancy & education in such fields as capital formation, asset productivity, liquidity for entrepreneurship and wealth valuation. He is an alumnus of the TU Berlin, the Henry George School of Social Science (NY/Philadelphia), Tokyo U and the Open U of Israel; in his youth, he received a professional apprenticeship in industry and worked in medical services. His overall research interest is the informatization of the human society/economy, and he participated in special financial training in Zurich and Frankfurt. Stephen is author of 10 books, 100+ articles and several online courses; he likes workshops, learning days/events and e-learning-technology, making human learning an exciting adventure or expedition. He is married (-1988), father of 3 children, likes the cantorial arts and loves humor, e.g. the saying that no good deed remains unpunished on this earth.