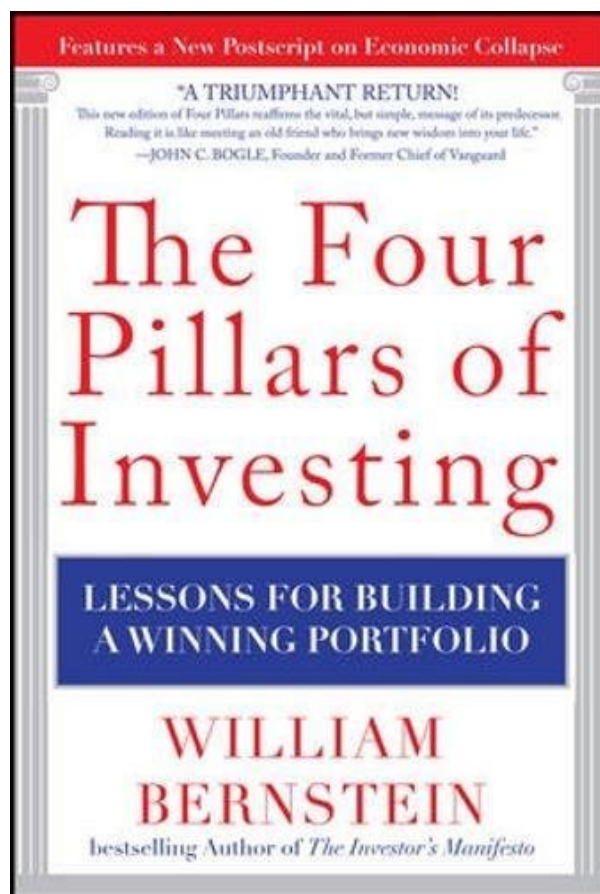
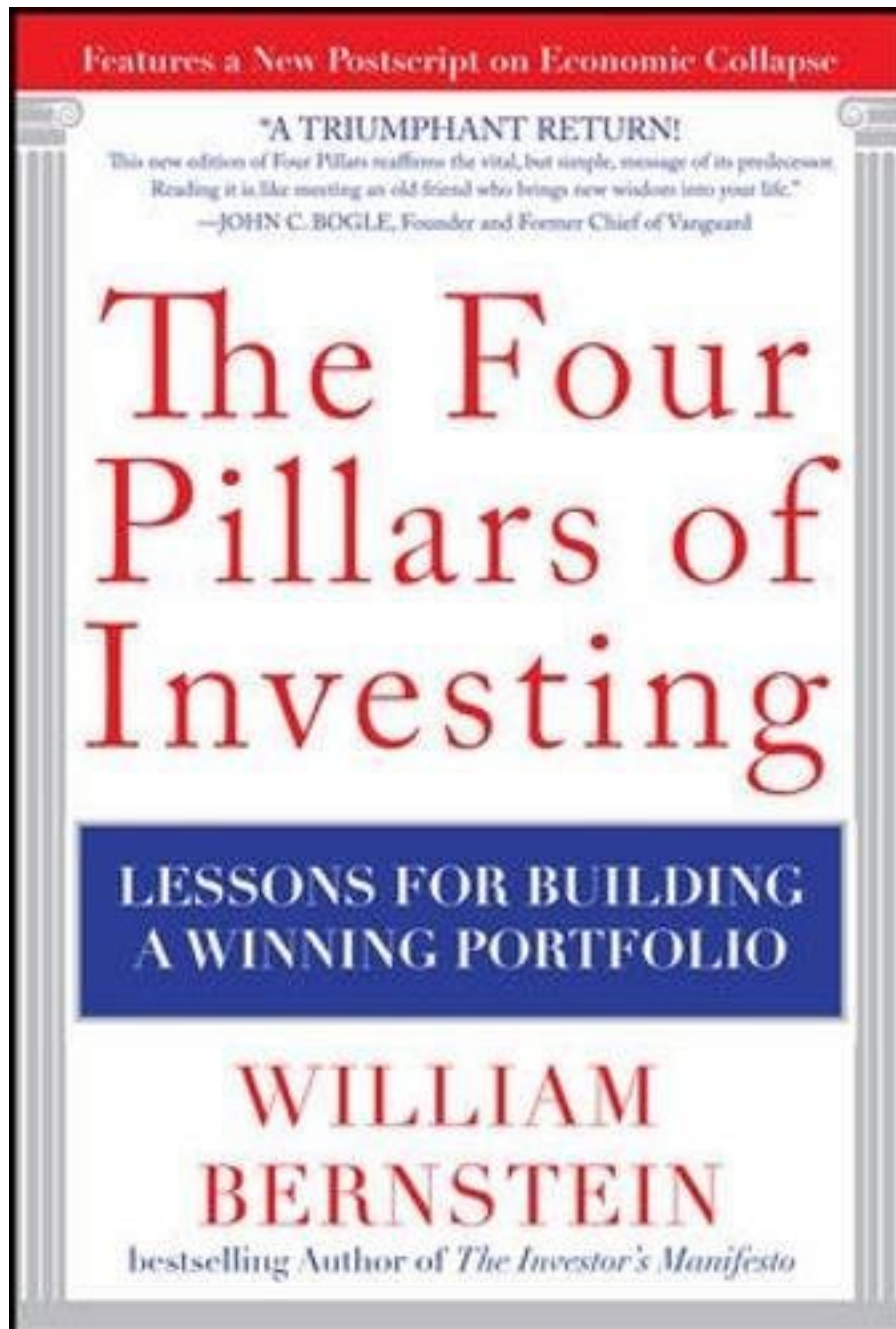


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PORTFOLIO (PERSONAL FINANCE &
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From the Back Cover

Since its initial publication, **The Four Pillars of Investing** has become a staple for the independent-minded investor looking to make better-informed investment decisions. Written by noted financial expert and neurologist William Bernstein, this time-honored investing guide provides the knowledge and tools for achieving long-term profitability.

Bernstein bridges the four fundamental topics successful investors use to generate exceptional profits on a consistent basis:

- **The Theory of Investing:** “Do not expect high returns without risks.”
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About the Author

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Four Pillars of Investing, and The Investor's Manifesto?and two volumes of economic history, The Birth of Plenty and A Splendid Exchange. Bernstein is currently working on a history book exploring the effects of access to technology on human relations and politics.

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The classic guide to constructing a solid portfolio?without a financial advisor!

“With relatively little effort, you can design and assemble an investment portfolio that, because of its wide diversification and minimal expenses, will prove superior to the most professionally managed accounts. Great intelligence and good luck are not required.”

William Bernstein’s commonsense approach to portfolio construction has served investors well during the past turbulent decade?and it’s what made The Four Pillars of Investing an instant classic when it was first published nearly a decade ago.

This down-to-earth book lays out in easy-to-understand prose the four essential topics that every investor must master: the relationship of risk and reward, the history of the market, the psychology of the investor and the market, and the folly of taking financial advice from investment salespeople.

Bernstein pulls back the curtain to reveal what really goes on in today’s financial industry as he outlines a simple program for building wealth while controlling risk. Straightforward in its presentation and generous in its real-life examples, The Four Pillars of Investing presents a no-nonsense discussion of:

- The art and science of mixing different asset classes into an effective blend
- The dangers of actively picking stocks, as opposed to investing in the whole market
- Behavioral finance and how state of mind can adversely affect decision making
- Reasons the mutual fund and brokerage industries, rather than your partners, are often your most direct competitors
- Strategies for managing all of your assets?savings, 401(k)s, home equity?as one portfolio

Investing is not a destination. It is a journey, and along the way are stockbrokers, journalists, and mutual fund companies whose interests are diametrically opposed to yours.

More relevant today than ever, The Four Pillars of Investing shows you how to determine your own financial direction and assemble an investment program with the sole goal of building long-term wealth for you and your family.

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- Dimensions: 9.20" h x 1.30" w x 6.30" l, 1.41 pounds
- Binding: Hardcover

- 352 pages

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This should be required reading at the high school or college level. It's fair to say this book, along with "Boglehead's Guide to Investing," changed my life. If you have to pick one, pick "Boglehead's", but this one is more detail and an overall better reference book. Until i read these books, investing seemed too complicated for me, so I either neglected it or paid a "financial advisor" (ha ha) to manage my investments for me. Once i read this book and "Boglehead's", i realized how simple investing is. I have a much greater peace of mind about my retirement accounts, and i will probably have a much more secure retirement as a result of these two books. After reading these books, i laugh when i hear them ask some hedge-fund manager on CNBC "What's your play?" My "play" is this: stick with my chosen asset allocation in my diversified, four-fund Vanguard account, rebalance once every year or two, and otherwise i tune out the day to day financial "noise" i hear in the media. Buy it, read it, do what it says, give it to your kids.

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By JDC

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