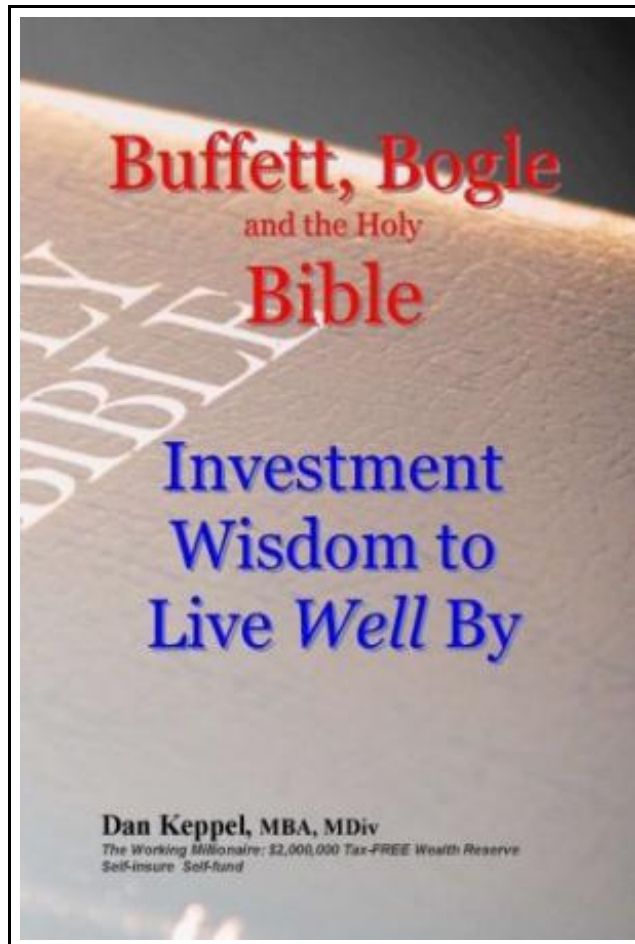


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(Dr. Kayden Gerlach)

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Createspace Independent Publishing Platform, United States, 2016. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book ***** Print on Demand *****.Simple but profound advice to live well by "The stock market is a device for transferring money from the impatient to the patient." Warren Buffett Patience is important in life and in building wealth. Most investors are not patient so most investors will not have enough later. In fact, the average investor earns only 3.79 annually (vs market returns of 11.06) according to DALBARs Qualitative Analysis of Investor Behavior. Most investors jump from one already popular security or mutual fund to another. Each time they do this, they are basically paying at the higher price AFTER the security has proved successful. Each time they are disappointed and then sell at a lower price. Instead Buffett says hold an index and be patient: "A very low-cost index is going to beat a majority of the amateur -managed money or professionally-managed money." Warren Buffett John Bogle, Vanguard founder, created low-cost index funds in 1975. The economist Paul Samuelson said my "prayer has been answered." Now we can earn 10-12 over time. How? Vanguard is NOT owned by Wall Street. It is owned by us--its shareholders. Bogle's vision was one of a fiduciary--a steward of our "mutual" assets. Wall Street will always take profits and reduce our earnings even though we take all the risks. The Bible's parable of talents: "The owner entrusted his property to his servant who went out and doubled his assets." Matt 25:14-30.



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