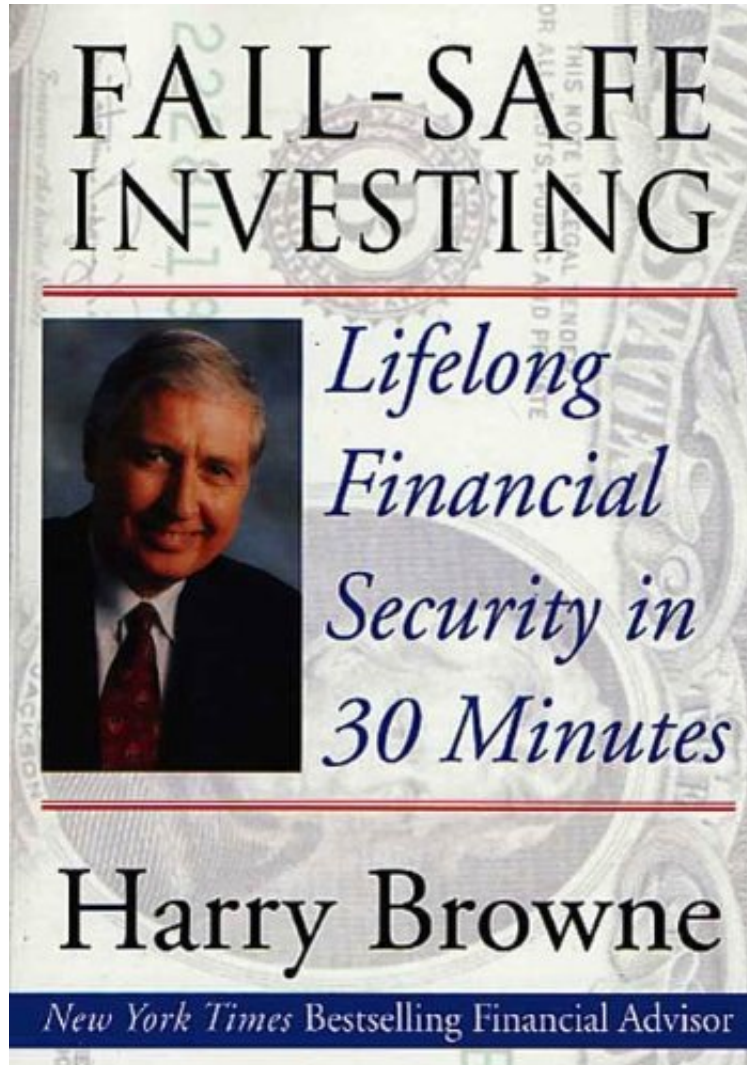


(Free read ebook) Fail-Safe Investing: Lifelong Financial Security in 30 Minutes

## Fail-Safe Investing: Lifelong Financial Security in 30 Minutes

Harry Browne

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**Harry Browne : Fail-Safe Investing: Lifelong Financial Security in 30 Minutes** before purchasing it in order to gage whether or not it would be worth my time, and all praised Fail-Safe Investing: Lifelong Financial Security in 30 Minutes:

5 of 5 people found the following review helpful. Wish I'd read this 40 years ago. By Joe Mudd During the Great Recession about 7 years ago my retirement accounts dumped a lot of my hard earned money. It took many years to just catch back up to where I'd been before. That hurt. The promise of Harry Browne's book is to never have that kind of pain again. The main goal of his investing plan is safety, while still earning at levels that keep you ahead of inflation. This book is written in a very conversational tone - easy to understand - without tons of jargon. Browne gives you 17 rules of financial safety. That's a lot of rules. Have no fear. They are mostly common sense, and designed to

help you avoid the snake oil salesmen of the financial world. They are each clearly and concisely explained. The rules are followed by the investment plan. The plan is simple, easy to understand, and very low maintenance. Many would call it boring. Having a safe retirement account, without constantly watching over it, is the kind of boring life I don't mind having.

3 of 3 people found the following review helpful. Simple investing for complex times  
By Cassandra87  
In an age when we are told we must diversify into international stocks, foreign bonds and 17 other types of assets some will find this approach refreshing. Your mutual fund megaplex will not approve. Yet the Permanent Portfolio has a 40 year track record behind it which is far longer than most of the mutual funds offered today. and why this method merits the title of "Fail-Safe Investing". The only negative is that it is a bit short on the details of implementation. For that I would consult Craig Rowland's "Permanent Portfolio" (2012) as it is quite up to date.

0 of 0 people found the following review helpful. Still solid and quite safe  
By ProfTom  
Great old book, and an easy read. Diversity, but keep it simple, not picking stocks (probably just good index funds or ETFs now), a surprisingly large percentage of gold, bonds, and cash. No outguessing the market, no out guessing the Fed. it's hardly any fun at all. check it only rarely, trust that one allocation will make up for the others. The Forever Portolio idea, like the other book basically, tho the other is more pointed toward failing currency. I like the book and should probably do it, but at this time I cannot see keeping any bonds or bond funds for any length of time.

Do you worry that you're not paying enough attention to your investments? Do you feel left out when you hear about the clever things other investors seem to be doing? Relax. You don't have to become an investment genius to protect your savings. Distilling the wisdom of his thirty years' experience into lessons that can be applied in thirty minutes, Harry Browne shows you what you need to know to make your savings and investments safe and profitable, no matter what the economy and the investment markets do. There are no secret trading systems here, no jargon to learn. Instead, Harry Browne teaches you in simple terms to, among other things:--Build your wealth on your career--Make your own decisions--Build a bulletproof portfolio for protection--Take advantage of tax-reduction plans--Enjoy yourself with a budget for pleasure

.com If you had to summarize Fail-Safe Investing in three words, it would probably be these: Embrace the obvious. Look at your job, Browne advises. You get ahead because of your experience, education, and common sense. Your job is the reason you have money to invest in the first place. So the first of Browne's 17 rules is, "Build Your Wealth upon Your Career." Don't jeopardize your career; it's going to take many years of smart investing before your earnings will surpass what you earn at your day job--if they ever do. The other rules aren't quite as obvious, but equally simple. Browne explains the difference between investing (making a long-term plan and sticking with it) and speculating (betting that you can beat the overall market during a specific period). He shows how life savings are easily lost when you borrow money to invest rather than investing only the money you already have. Browne also suggests a portfolio that he says is the simplest and safest possible for continual, steady returns above inflation: an equal division among stocks, bonds, gold, and cash. That covers an investor in times of prosperity (stocks), inflation (gold), deflation (bonds), and recession (cash). While many investment analysts would undoubtedly gag if you presented them with a portfolio that consisted of a 50 percent investment in gold and cash, Browne nonetheless makes a compelling argument that such an allocation makes it easier to sleep at night. And common sense tells you there are worse things than a good night's sleep.

--Lou Schuler "Harry Browne's Permanent Portfolio is a well-thought-out investment system that applies intelligent diversification to the objective of preserving capital and, indeed, increasing that capital's purchasing power over time." - Mark Tier, author of The Winning Investment Habits of Warren Buffett George Soros  
About the Author  
Harry Browne is one of America's best-known investment advisors, the author of eight investment books, a radio personality, and the 2000 Libertarian candidate for president. He lives in Tennessee.