



A Wealth of Common Sense: Why Simplicity Trumps Complexity in Any Investment Plan (Bloomberg)

By Ben Carlson

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A Wealth of Common Sense: Why Simplicity Trumps Complexity in Any Investment Plan (Bloomberg) By Ben Carlson

A simple guide to a smarter strategy for the individual investor

A Wealth of Common Sense sheds a refreshing light on investing, and shows you how a simplicity-based framework can lead to better investment decisions. The financial market is a complex system, but that doesn't mean it requires a complex strategy; in fact, this false premise is the driving force behind many investors' market "mistakes." Information is important, but understanding and perspective are the keys to better decision-making. This book describes the proper way to view the markets and your portfolio, and show you the simple strategies that make investing more profitable, less confusing, and less time-consuming. Without the burden of short-term performance benchmarks, individual investors have the advantage of focusing on the long view, and the freedom to construct the kind of portfolio that will serve their investment goals best. This book proves how complex strategies essentially waste these advantages, and provides an alternative game plan for those ready to simplify.

Complexity is often used as a mechanism for talking investors into unnecessary purchases, when all most need is a deeper understanding of conventional options. This book explains which issues you actually should pay attention to, and which ones are simply used for an illusion of intelligence and control.

- Keep up with—or beat—professional money managers
- Exploit stock market volatility to your utmost advantage
- Learn where advisors and consultants fit into smart strategy
- Build a portfolio that makes sense for your particular situation

You don't have to outsmart the market if you can simply outperform it. Cut through the confusion and noise and focus on what actually matters. *A Wealth of Common Sense* clears the air, and gives you the insight you need to become a smarter, more successful investor.

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Editorial Review

From the Inside Flap

Much of the financial advice available these days is so fraught with unnecessary complexity and industry jargon that many investors are either too confused or too intimidated to make wise investment decisions. So how can you approach your own portfolio and the financial markets more confidently? Financial specialist Ben Carlson shows you how. In *A Wealth of Common Sense: Why Simplicity Trumps Complexity in Any Investment Plan*, Carlson explores those issues you should pay attention to, as opposed to those that are used as an illusion of intelligence and control.

Drawing from his career in portfolio management during which he worked with complex and sophisticated portfolio strategies, Carlson reveals the secret of using basic common sense as you invest in the financial markets, effortlessly bridging the gap between sophistication and simplicity. *A Wealth of Common Sense* helps all investors make more informed decisions using sound thinking as a guiding framework to help alleviate some of the lasting damage from the market crash.

This practical guide discusses:

- Why long-term thinking trumps short-term gains
- How to identify market and portfolio risk
- Which market myths are true and which you can ignore
- How to define yourself as an investor
- Why diversification matters
- How to build self-awareness in your own investing abilities

There is an assumption that complex systems such as financial markets must require complex investment strategies and organizations to succeed. This is a false premise that far too many both inside and outside of the industry have come to believe. You can adapt to the changing market and economic landscape. Filled with practical advice and in-depth insights, *A Wealth of Common Sense* shows you how with basic, sensible guidance for improving long-term investment results and making rational decisions in all market conditions.

From the Back Cover

PRAISE FOR **A WEALTH OF COMMON SENSE**

"The content of this book lives up to the title. Ben Carlson has mastered the art of exposing the few big topics that matter most to investors, leaving out the complicated—but often unnecessary—topics found in other investment books. Any investor, from a beginner to a professional, can learn a tremendous amount from *A Wealth of Common Sense*."

—**Morgan Housel**, columnist for *The Motley Fool* and the *Wall Street Journal*

"Through hard work Ben Carlson has rapidly established himself as one of the nation's premier investment bloggers. In his new book, *A Wealth of Common Sense*, Carlson cements his position as a prudent and practical voice for the individual investor."

—**Tadas Viskanta**, founder and editor of *Abnormal Returns* and author of *Abnormal Returns: Winning*

Strategies from the Frontlines of the Investment Blogosphere

"Ben Carlson seemingly came out of nowhere and took the financial commentariat by storm with his straightforward, insightful blog posts. True investing wisdom—born out of experience and success—cannot be faked; it must be earned. This is precisely the type of wisdom that comes oozing out of every chapter in *A Wealth Of Common Sense*."

—**Downtown Josh Brown**, author of the bestselling book *Backstage Wall Street* and *The Reformed Broker* blog, star of CNBC's *The Halftime Report*,

YOUR NO-NONSENSE GUIDE TO COMMON SENSE INVESTING

Cut through the confusion and noise and focus on what actually matters. *A Wealth of Common Sense* clears the air and gives you the insight you need to become a smarter, more successful investor.

Complexity is often used as a mechanism for talking investors into unnecessary purchases, when all most need is a deeper understanding of conventional options. This book explains which issues are important—and which are not.

Take a look inside for guidance on how to:

- Keep up with—or beat—professional money managers
- Exploit stock market volatility to your utmost advantage
- Learn where advisors and consultants fit into a smart strategy
- Build a portfolio that makes sense for your particular situation

About the Author

BEN CARLSON, CFA, has spent his career managing institutional portfolios for endowments, foundations, and pension plans. He is also the creator and author of the blog *A Wealth of Common Sense* (awealthofcommonsense.com) and is a Yahoo! Finance Contributor.

Users Review

From reader reviews:

Ramona Johnson:

The publication untitled *A Wealth of Common Sense: Why Simplicity Trumps Complexity in Any Investment Plan* (Bloomberg) is the book that recommended to you you just read. You can see the quality of the reserve content that will be shown to an individual. The language that writer use to explained their way of doing something is easily to understand. The article author was did a lot of analysis when write the book, hence the information that they share to your account is absolutely accurate. You also can get the e-book of *A Wealth of Common Sense: Why Simplicity Trumps Complexity in Any Investment Plan* (Bloomberg) from the publisher to make you considerably more enjoy free time.

David Lalonde:

A lot of people always spent their free time to vacation or even go to the outside with them friends and family or their friend. Did you know? Many a lot of people spent that they free time just watching TV, or

maybe playing video games all day long. If you wish to try to find a new activity that is look different you can read the book. It is really fun in your case. If you enjoy the book that you read you can spent the whole day to reading a guide. The book A Wealth of Common Sense: Why Simplicity Trumps Complexity in Any Investment Plan (Bloomberg) it doesn't matter what good to read. There are a lot of people who recommended this book. These folks were enjoying reading this book. When you did not have enough space to develop this book you can buy the particular e-book. You can m0ore simply to read this book from the smart phone. The price is not too costly but this book provides high quality.

Sarah Petty:

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