



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

By Harry Browne

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**Fail-Safe Investing: Lifelong Financial Security in 30 Minutes** By Harry Browne

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

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### Editorial Review

#### Amazon.com Review

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*

#### About the Author

**Harry Browne (1933-2006)** was one of America's best-known investment advisers, the author of a dozen investment and political books (including *Why the Government Doesn't Work* and *How I Found Freedom in an Unfree World*), a radio personality, and the 2000 Libertarian candidate for president. He lived in Tennessee.

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