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why they need to

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of compound

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beat 90per cent of

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at their own game;
and why they need
to be online and
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to build a simple
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investments. In

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will: • Discover the

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why the most
broadly diversified
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Understand the
right level of risk
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approach will yield

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investor means
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out the hype and
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factors. And you
need information
for today, not ten
or twenty years
ago. David and
Tom Gardner and
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shows why that's

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portfolio. Warren
Buffett and all of
the women of the
world have one
thing in common:
They are better
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average man. It's

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been proved by
psychologists and
scientists, and the
market calamities
of the past two
years have only
provided more
statistical and
anecdotal
evidence of the
same. Here are
just a few
characteristics of

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female investors
that distinguish
them from their
male counterparts.

- Women spend
more time
researching their
investment
choices than men
do. This prevents
them from chasing
“hot” tips and
trading on whims

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-- behavior that
tends to weaken
men's portfolios. •

Men trade 45%
more often than
women do, and
although men are
more confident
investors, they
tend to be
overconfident. By
trading more often
-- and without

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enough research --
men reduce their
net returns. But by
trading less often,
women get better
returns and also
save on

transaction costs
and capital gains
taxes. • A study by
the University of
California at Davis
found that

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women's portfolios gained 1.4% more than men's portfolios did. What's more, single women did even better than single men, with 2.3% greater gains.

- Women tend to look at more than just numbers when deciding whether

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to invest in a company. They invest in companies they feel good about ethically and personally. And companies with good products, good services, and ethics tend to have better long-term prospects -- and

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face fewer

lawsuits. Women,
with their

capability for

patience and good

decision-making,

epitomize the

Foolish investment

philosophy and

the investment

practices of the

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investor in history:

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Warren Buffett.

While men are
brash, compulsive,
and overly daring,
women tend to be
more studious,
skeptical, and
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volume from the
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Finance for
Every Budget --
and Every Stage
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control of your
personal
finances is the
first -- and
most important
-- step toward
successful**

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a very wealthy
man, but he*

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wasn't always. In fact, he was living on a salary of \$4,000 a year when some well-timed advice launched him down a highway of investing self-education that revealed what the true "rules" are and how to make

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***them work in
one's favor. Chief
among them, of
course, is Rule #1:
"Don't lose
money." In this
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the #1 national
bestseller, you'll
learn more of
Phil's fresh, think-
outside-the-box
rules, including: •***

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Don't diversify •

***Only buy a stock
when it's on sale •***

Think long

term—but act short

term to maximize

your return • And

most of all, beat

the big investors

at their own game

by using the tools

designed for them!

As Phil

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demonstrates in these pages, giant mutual funds can't help but regress to the mean—and as we've all learned in recent years, that mean could be very disappointing indeed.

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through a do-it-yourself process, equipping even the biggest investing-phobes with the tools they need to make quantum leaps toward financial security—regardless of where the market is headed.

Drawing on

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the past few
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need to make
smart investment
moves now,
including how to:
Figure out how
much money you
have to invest
Devise a sensible
-- and profitable --***

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strategy Select

winning stocks

Purchase stocks in

the cheapest and

fastest way

possible Protect

your investments

and learn when -- if

ever -- to let them

go Brimming with

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Workbook will help
you take control of
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destiny one step --
and one dollar -- at
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that have kept the
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portfolio beating
the Standard &
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percent. The key is***

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***investing in small
start-up
companies that
have historically
offered the
greatest
investment returns
(the "rule
breakers") as well
as huge
companies that
maintain legal
monopolies in***

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*their fields (the
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portfolio on a
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***stock market that
has seen company
valuations soar to
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heights and that
promises to
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ultimate
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make tough
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vulnerability-
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to open up,
change, and
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use -- one of
which requires
no math, no
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