



Lessons from the Lemonade Stand: A Common Sense Primer on Investing

James Berman

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Lessons from the Lemonade Stand explains investing, stocks and bonds, risk, diversification, commodities, and other sometimes mystifying topics in the context of that most classic of all American businesses: the corner lemonade stand.

Rooted in the fundamental truth that common sense is the best investment tool, this book slices important concepts into simple sections, sweetening them with folksy, easy-to-read language. The trials and tribulations of lemonade stand owner Lucinda highlight every concept from interest rates to retirement accounts to leverage. Readers learn investment basics as they follow Lucinda Lemonade Inc. along its sweet (and sometimes sour) journey as a start-up, from the squeeze of the first lemon to its initial private equity deal and its eventual foray into tech, all in the tidy town of Lemonville.

Lessons from the Lemonade Stand simplifies investment concepts without watering them down. A stock, for example, is not defined in financial gibberish but for what it truly is: a slice of the business that entitles the stockholder to a little drop of every dollar Lucinda Lemonade Inc. earns.

The book introduces ten simple Lemonade Laws:

- 1) Every topic in the investment world can be broken down to the basic concept of supply and demand.
- 2) If someone claims an investment is risk-free, run the other way.
- 3) Bigger returns mean bigger risks.
- 4) Hedging may help, but there's always a cost to it.
- 5) As Warren Buffett says, "If you're smart, you don't need leverage; if you're dumb, it'll ruin you."
- 6) You may not be able to count on your stocks, but you can always count on your taxes.
- 7) By the time you invest in a foreign country, it shouldn't be foreign to you.
- 8) Owning a home is (still) the best investment of all.
- 9) Investing without work is gambling: treat the market like roulette, and you'll land on zero.
- 10) Counterintuition, not intuition, is the investor's best friend.

Entertaining and fun, Lessons from the Lemonade Stand supplies readers with the ingredients they need to become savvy investors.

"By abstracting out the 'hard' stuff about investing and focusing on the most simple of businesses, Berman (a finance prof at NYU and an investment advisor) is able to gradually introduce more complicated concepts without overwhelming the reader with jargon. Really, Lessons from the Lemonade Stand encompasses much of an introductory finance curriculum in book form that reads, well, more like a book of fiction than one on investing."

- Tradestreaming

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