



# **Winning With the Market: Beat the Traders and Brokers In Good Times and Bad (Wall Street Journal Book)**

*Douglas R. Sease*

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Say good-bye to expensive brokers! Forget gambling on their latest "hot stock," or their junk-bond or high-cost mutual funds recommendations. The results can be disastrous. Instead, veteran *Wall Street Journal* editor and CNBC commentator Douglas R. Sease shows you how to take back control of your money with a simple, safe, yet powerful investment program that can be tailored to your individual needs.

Writing with the solid backing of *The Wall Street Journal*, Doug Sease reminds us that many financial services providers try to make investing appear mysterious and difficult in order to justify their fees. They can sometimes draw you into feverish attempts to beat the market with the promise of huge profits, but that approach to investing can be an almost certain guarantee of failure.

The truth is that you can use a combination of inexpensive, easy-to-purchase investment vehicles -- stock-index mutual funds and inflation-indexed Treasury bonds -- to build a portfolio that will maximize your returns and minimize your risk. The low-cost market-matching performance of stock funds becomes the growth engine of your portfolio, while the bonds' steady, assured returns temper the stock market's volatility. In fact, combining a disciplined savings program with an equally disciplined investment program is a virtual guarantee of success. It puts more money into your investments instead of into Wall Street's pockets, and it gives you more of that most precious commodity: your time.

As one of the book's many special features, it provides interactive tools for readers to use to plan their financial futures at *winning.wsj.com*. Best of all, Sease offers several chapters filled with portfolio recommendations that you can adapt for your own use, depending on your income, age, financial goals, and risk tolerance. He also includes specific information about portfolio-building throughout the book to show you how to make the most of your money and your time at each stage of your working life. *Winning with the Market* is the only book to offer this indispensable aid -- and the only book you need for a lifetime of successful, broker-free investing.

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