Summary: The subtitle of the book somewhat summarizes its contents. It states “Achieving Financial Security and True Wealth by Avoiding the Lies Others Tell Us—and the Lies We Tell Ourselves”. The book gives direction how you can and should select and control your own investments. Even if you choose to turn to advisors for assistance, the knowledge you gain from the book may give you the confidence you need to converse intelligently and at times challenge the logic (and possible misdirected motives) of your financial advisor or broker.

The Positive: In addition to what is mentioned above, the book gives investment advise and insight they will help many readers to manage their investments. There is a very interesting section that deals specifically with the diversification and allocation of your investments. This section is laid out and explained very well and helps you determine which of the 43 portfolio models is best for you.

The Negative: This book is not intended for the casual investor who wants a full spectrum money management book. They would be very disappointed. To get through the 300 plus pages you should have a curiosity and interest in investing and resource allocation. If you do, it is a very worthwhile read.

So, should you buy it? It all comes down to what you want learn from your reading experience. If your desire is to increase your insight into mutual fund selection and creating a balanced portfolio that is appropriate for your age and circumstance, this would be an excellent choice. It is very well written in a logical easy to understand style. The Author has two previous financial best sellers and his investment firm is the largest in the US in terms of the number of clients they serve.

I would like to thank Maria DeLucia-Evans for introducing me to this report format when reading her excellent report.