



Fail-Safe Investing: Lifelong Financial Security in 30 Minutes

Harry Browne

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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 budge for pleasure

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

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Author : Harry Browne

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Lachlan says

It's fairly elementary in its content, laying out 17 rules for investing. If you've not read anything in this area, then give it a go. Otherwise there are better written and more interesting books on the topic available.

?Pablitolomix a.?l :) says

This book is most interesting in the world

Melissa says

Took me longer than 30 minutes, but maybe 30 minutes refers to absolutely-focused-zero-distraction reading of the 'rules' (the first half of the book). Many of the investing 'rules' Browne lays out are common sense (and for ones that might not be, his clear explanations make them nearly seem so), but of course, many forget common sense when it comes to investing. A good book to read for conservative investing, i.e. protecting your hard-earned money and keeping slow and steady growth through nearly all economic environments. Less one star for the two incorrect tables in the book.

Byron Kay says

Sensible, practical, worthy read

Harry tells it like it is. Not sexy. Not exciting. Practical and safe. The permanent portfolio is simple and easy to execute. It's actually quite brilliant in its simplicity and stout in its performance. Very much worth a read for any investor sophisticated or not.

Claire says

Very basic and repetitive. Some good philosophical approaches to investing, but very little useful information for me. It also feels a bit dated with no mention of ETFs or discount brokerage firms.

(Took me a bit over 2 hours to read.)

Alejandro Álvarez says

Taking a look to the way the public retirement system is struggling due to the european population ageing, more and more people are looking for new ways of getting better return to their savings and building a new source of income for their future retirement.

If you are one of those people, you should read Harry Browne's investing principles. He is not promising two-digits annual returns from your investments (although the US fund following his asset allocation has got this result in the last 25 years). He just gives you common sense lessons for keeping safe your savings and beat inflation after taxes with low volatility.

To sum up, if you are searching a good book about efficient and safe long-term investing, this is your book.

Jason says

A must read for anyone that is trying to achieve financial security in a volatile and fundamentally unsound economy. Amazing, down-to-earth advice and a very easy-to-read style. Can't say enough about how good this book is.

JP says

He makes some worthy points and does so in the simplest possible terms. His approach is probably viable, but I found his rules to be basic and repetitive. Most useful are his rules about building wealth based on a career and about ignoring gurus and salesmen.

Eliot Burdett says

17 bite-sized, simple, prudent and basic investment and personal finance rules. Perfect for sharing with my young kids (with a few of my annotations) and compliments more advanced finance/investment philosophy from folks like Kiyosaki, Graham and Buffett.

Clay says

Decent book, a little dated for the Personal MBA IMHO. I think it is a little conservative for a younger person as well. I think the balance of the portfolio assets should change as the person ages..

Jennifer says

Good concept and sound advice if you can ignore the libertarian bias. The material is repetitive (whose idea was it to have two sections covering same rules?) but there is a lot to be said for a short sharp shock of financial advice whose premise is it is on you and that it is doable.

Gennady says

Short (100pages) and easy read about Permanent portfolio for all-weather conditions.

Make a simple asset allocation.

Rebalance each year, or when weights move by 10% points

Uncorrelated assets:

25% stocks. 3 Index funds. They perform when the economy is doing well

25% long-term bonds. 30 year bonds preferably to get exposure to good times and disinflation.

25% gold. Physical gold. Performs best during inflation

25% cash: short term government bills. Best during the time of turmoil.

Permanent portfolio returned c9% pa over 1970-2003

Invest outside our home country to reduce risks, get uncorrelated returns.

Franck Chauvel says

A quick read about how to invest for the risk-averse. The idea is simple: block some money and diversify how you invest it using stocks, bonds, gold, and cash. Harry tell how futile it is to hope to "beat the market". He prefers to play it safe, and to create a portfolio that withstands and maybe appreciates whatever situation occurs, inflation, depression, growth, etc.

I know nothing about investment but I think I understood Harry's idea. Although, I would feel just fine without political comments scattered here and there, overall, I enjoy this short and punchy text about a topic that bores me.

Ann says

So, obviously it took me longer than half an hour to get through this, but that's my own doing - not the book's fault ;>

I found this book very interesting and insightful. It's not really an "ABC" book to financing or anything, and I do think it's probably good to have some idea of economics and financial terms before reading. That said, the book's really pretty easy to follow and understand, and Browne does a good job of explaining concepts in various ways so you'll understand.

Mainly this book talks about ways to invest and protect your money without having to spend sleepless nights worrying about if you've invested in the right something. It outlines how to create a Permanent Portfolio,

which should keep steadily growing through all economic swings.

While I can't say I can totally agree with absolutely everything Browne suggests, the majority of it I can. It's best to judge his advice for yourself, but at least he writes and discusses his ideas clearly enough so that you can evaluate it.

In short, if you're not too keen on speculating and risking (or even if you are!), this is a great book!

My mom wants me to read this book;> And, I know I probably should. So, I started it today. It's a very short book, so not like it will take too long. And, it's nice to show at least ONE non-fiction book in my 2008 collection.

Jan Senderek says

Very basic but fundamental and good investment advice that very much leans on being 'safe'.
