



The Generation-X Files: (Dare To Be Average)

Hugh Wynn

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The Generation-X Files is a financial primer whose particular focus is the young investor. In the 1980's, most Americans considered stock market investing a dangerous proclivity. Today, vast numbers have become prosperous shareholders, and by extension, omniscient stock pickers and self-avowed Wazoos. Several forces conspired to infect Joe Average with the potentially pernicious investment bug...IRAs, unmanaged index funds, 401(k) and 403(b) plans, professionally managed mutual funds, and inexpensive trading options...fueled by a raging bull market. In an era of instant billionaires (and ex-billionaires), incomparable business opportunity, and bloated stock valuations, The Generation-X Files is a blunt reminder of the bedrock precepts of conservative investing...the p,d,q principles. Practiced separately, these principles won't survive the test of time. A diversified but low-quality portfolio represents little more than fireplace fodder. Absent diversification, a quality portfolio is vulnerable to the risks of market rotation. Lacking the patience to enjoy the amazing power of compounding, a high-quality, well-diversified portfolio is susceptible to the vagaries of a volatile market and to mindless herd instinct tendencies. Deployed as a package, the p,d,q principles represent a strong bid for financial success. The book also highlights million-dollar habits to avoid while optimizing employer-matching funds (FREE MONEY).

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