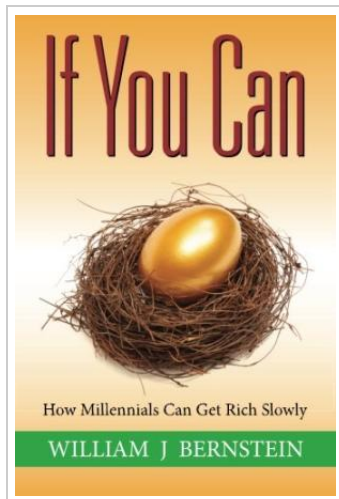



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By William J Bernstein

Efficient Frontier Publications. Paperback. Condition: New. 48 pages. Dimensions: 9.0in. x 6.0in. x 0.1in. First and foremost, this booklet is available for free on my website efficientfrontier-dot-com, you'll have to click through a few links. (Amazon doesn't allow discrete web links.) Many readers, however, have asked for a hard copy version suitable for gift giving; here it is. With that out of the way: For years I've thought about a project to help today's young people invest for retirement because, frankly, there's still hope for them, unlike for most of their Boomer parents. All they'll have to do is to put away 15% of their salaries into a low-cost target fund or a simple three-fund index allocation for 30 to 40 years. Which is pretty much the same as saying that if someone exercises and eats a lot less, he'll lose 30 pounds. Simple, but not easy. Not easy because unless the millennials learn a small amount about finance, they'll fall victim to the Five Horsemen of Personal Finance Apocalypse: failure to save, ignorance of financial theory, unawareness of financial history, dysfunctional psychology, and the rapacity of the investment industry. If You Can is just the ticket to guide the...

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