



Your Money

Financial Advisor Empowers People To Invest On Their Own

(NAPSA)—Considering investing on your own but nervous you don't know what you're doing? Author Dan Solin says that making the most of your money without the help of a financial advisor is not as difficult as you may think. Here are some of his tips:

- **Avoid any broker or advisor who claims he or she can "beat the market."** The same goes for trying to beat the market yourself by trading online—don't do it. Dan explains that very few brokers or advisors can "beat the markets" over the long term. In fact, most of them will underperform the markets.

- **Invest in the Market.** In his book "The Smartest Investment Book You'll Ever Read" (Perigee Books, \$19.95; Harper-Collins audio CD, \$22.95), Solin says that the most important decision that investors can make is deciding how much of their portfolio should be in stocks and how much should be in bonds. There are many questionnaires available online that will assist them in doing so. Once that decision has been made, they should only invest in broadly diversified index funds or Exchange Traded Funds.

- **Understand that market returns are superior returns.** Solin notes that the average

"A little gem
that belongs on every investor's bookshelf."

—William Bernstein, author of *The Four Pillars of Investing*

The Smartest Investment Book You'll Ever Read

The Simple, Stress-Free Way
to Reach Your Investment Goals

Daniel R. Solin

Author of *Does Your Broker Owe You Money?*



investor achieves far less than market returns and that fewer than 5% of mutual funds equal or exceed market returns over the long term. Solin says that the goal of investors should be to achieve market returns all the time.

A leading securities arbitration lawyer and a principal in Academic Wealth Management, LLP, Solin is a Registered Investment Advisor. He has appeared on "The O'Reilly Factor," "MSNBC's Week-end Economic Review" and "CNN/Money."