



COMPASS
PLANNING ASSOCIATES

Fee-Only Financial and Investment Planning

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On Course

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Welcome! With summer here, we thought we'd give you some good books that you will not only enjoy reading but also add to your financial savvy! Try reading at least one financial book a year (the more the better, of course!) to help you build your nest egg and ensure a secure future.

If you want to make the most of your income and assets, remember we're here to help you stay *On Course!*

Jenfee

-Jennifer Lane, CFP

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Summer Reading

Here are just a few of the many books on investing. Enjoy!

The Classic

- ***A Random Walk Down Wall Street: The Time -Tested Strategy for Successful Investing*** by Burton Malkiel. One of my favorite books, it was first published in 1973 and is updated regularly. *Forbes Magazine* and *The Chicago Tribune* call this book a classic. Malkiel uncovers truths about Wall Street and investing and shows how to maximize gains and minimize losses for our volatile markets and the new ranges of investment choices.

Excellent choices

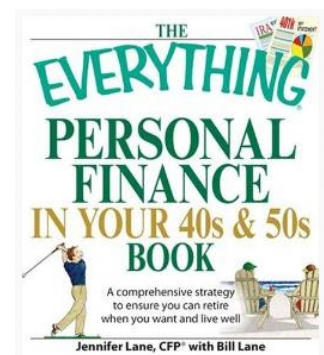
- ***The Opposite of Spoiled*** by Ron Lieber, a *New York Times* money columnist. This book talks about how, when, and why to talk to kids about money, whether they are three years old or teenagers. Written in a warm, accessible voice, grounded in real-world experience and stories from families with a range of incomes, this book is a practical guidebook and a values-based philosophy.
- ***Unconventional Success: A Fundamental Approach to Personal Investment*** by David F. Swensen. This book shows individual investors how to manage their financial assets and provides the guidance and financial knowledge for improving the personal investor's financial future.
- ***Simple Money: A No-Nonsense Guide to Personal Finance*** by Tim Maurer. The author has made a career out of distilling complex financial



Jennifer's Hint

If you use the internet to gather financial information and advice, be sure to confirm what you read by researching it yourself, using regulatory sites, or checking with your advisor.

Get more tips in Jennifer's book



concepts into understandable, doable actions. In this eminently practical book, he shows readers how to better understand goals to simplify money decisions, budget major expenses intelligently, and reduce and eliminate debt.

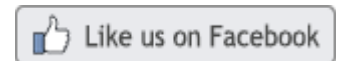
- **Asset Allocation: Balancing Financial Risk** by Roger Gibson. In this book, Roger Gibson explains how and why strategic asset allocation works. He discusses how adding new asset classes to a portfolio improves its risk-adjusted returns and how strategic asset allocation achieves financial success.

([click here for link](#))

Helpful Websites

[Amazon.com](#)

[The Wall Street Journal Personal Guidebook](#)



For the younger set

- **Bunny Money** by Rosemary Wells (ages 4-8). Max and Ruby (surely known to all parents and grandparents who watch Nick, Jr.) shop for Grandma's birthday present while Max slowly goes through all the money Ruby has saved. In the end, they find the perfect gifts and everyone gets a lesson on the value of money.
- **Alexander, Who Used to Be Rich Last Sunday** by Judith Viorst (ages 4-8). The story begins "Alexander has two dollars and three quarters and one dime and seven nickels and eighteen pennies. Alexander has . . . bus tokens." And it continues to tell of how Alexander managed to let his allowance somehow slip through his fingers in just a week.

Q&A

Q: Do I need to find an investment to fill each of the squares in the Morningstar style box?

– Patrick, Worcester

A: Patrick, no, you don't. You may meet your asset allocation with a blend fund instead of a growth or value stock, or you may decide on an allocation that uses only high-quality bonds and ignores riskier low-quality, high-yield bonds.

What's New

- Jennifer recently answered NECN viewer questions about **insurance for homeowners**. Click [here](#) to watch the segment on her blog.
- Follow us on Facebook! Visit www.facebook.com/AskJennifer and like us!
- Jennifer appears on NECN every other Monday morning at 9:30 am in addition to her Tuesday 6:30 pm appearance.

Compass Planning Associates helps families, individuals, and small-business clients achieve financial security, knowledge, and control over their money. Our **fee-only, client-centered approach** provides education and guidance for achieving financial goals and dreams.

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