



The Permanent Portfolio: Harry Browne's Long-Term Investment Strategy

By Craig Rowland, J. M. Lawson

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An up close look at an investment strategy that can handle today's uncertain financial environment

Market uncertainty cannot be eliminated. So rather than attempt to do away with it, why not embrace it? That is what this book is designed to do. *The Permanent Portfolio* takes you through Harry Browne's Permanent Portfolio approach—which can weather a wide range of economic conditions from inflation and deflation to recession—and reveals how it can help investors protect and grow their money.

Written by Craig Rowland and Mike Lawson, this reliable resource demonstrates everything from a straightforward four-asset Exchange Traded Fund (ETF) version of the strategy all the way up to a sophisticated approach using Swiss bank storage of selected assets for geographic and political diversification. In all cases, the authors provide step-by-step guidance based upon personal experience.

- This timeless strategy is supported by more than three decades of empirical evidence
- The authors skillfully explain how to incorporate the ideas of the Permanent Portfolio into your financial endeavors in order to maintain, protect, and grow your money
- Includes select updates of Harry Browne's Permanent Portfolio approach, which reflect our changing times

The Permanent Portfolio is an essential guide for investors who are serious about building a better portfolio.

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- Sales Rank: #322130 in Books
- Brand: Brand: Wiley
- Published on: 2012-10-09
- Original language: English
- Number of items: 1
- Dimensions: 9.10" h x 1.30" w x 6.20" l, 1.21 pounds
- Binding: Hardcover
- 352 pages

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Editorial Review

From the Inside Flap

Life is uncertain and that includes the financial markets. The fact is that when investing in the real world, you need to be prepared for surprises. So why not use an investment approach that takes this into consideration?

A few decades ago, the late Harry Browne—a successful financial advisor and author—created an ingenious investing strategy that did just this. The "Permanent Portfolio," as it is known, was not designed around predicting the future or outsmarting other investors. Instead, it embraced the idea of the unpredictable, the unknowable, and the surprising. Now, authors Craig Rowland and J. M. Lawson add their own experience and insights to this strategy to help you invest and save in a way that will allow you to safely reach your financial goals.

While the approach may appear simple, it is far from simplistic. It actually reflects a sophisticated understanding of economics and financial history and explores ideas about diversification that you may not have come across before. At the basic level, it's just four investment asset classes—stocks, bonds, cash, and gold. This book will show you how to effectively implement the permanent portfolio using such assets and how to avoid investing mistakes that are extremely expensive.

Along the way, you'll discover different implementation options that can fit any situation, and also be exposed to important issues associated with this discipline including storing part of your life savings in a foreign account to protect against natural or manmade disasters. Common pitfalls in the investing world are also covered, from the risk associated with active management and investment industry costs to dangerous biases in what passes for conventional investment wisdom and how to enjoy investing instead of constantly being concerned about it.

You don't need a complicated investment strategy to do well in the markets, you need the right investment strategy. *The Permanent Portfolio* still remains one of the most effective investment approaches you'll ever encounter. Designed to work under any economic condition, it will put you in a better position to prosper—all with less risk, less management, and less costs than more complicated strategies out there.

From the Back Cover

"The Permanent Portfolio is an easy-to-access how-to manual. . . . This book doesn't just cover the theories behind this method; it also gives details for putting the theories to work in the real world."

—From the Foreword by J.D. Roth

No matter how hard you try, market uncertainty cannot be eliminated. So rather than attempt to do away with it, why not embrace it? That's what the "Permanent Portfolio"—developed a few decades ago by the late Harry Browne, a successful financial advisor and author—was designed to do.

Authors Craig Rowland and J. M. Lawson understand the intricacies of this approach. And with this new book, they not only put them in perspective, but also add their own experience and insights to this proven strategy. Written in a straightforward and accessible style, this reliable guide will put you in a better position

to invest and save in a way that will allow you to safely reach your financial goals.

Along the way, it takes you through every step of the process, and reveals how to set up and maintain your permanent portfolio. Topics touched upon include everything from diversification of asset mix and performance to investing and taxes.

If you're looking to build a better portfolio without the stress that usually comes along with this endeavor, then look no further than *The Permanent Portfolio*.

About the Author

CRAIG ROWLAND is a serial entrepreneur who has been associated with several technology start-ups, two of which were ultimately purchased by Cisco Systems, Inc. At his last company, Psionic Software, Inc., he was founder, president, and CTO when purchased by Cisco. Another company Rowland was associated with was purchased by 3Com Corporation. He has provided consulting services to other start-up companies in addition to raising millions of dollars in venture capital for his own business.

J. M. LAWSON is an attorney and retirement plan consultant. His practice involves retirement plan design and compliance issues, as well as assisting employers in creating and monitoring retirement plan investment policies and procedures.

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Nancy Hartsell:

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