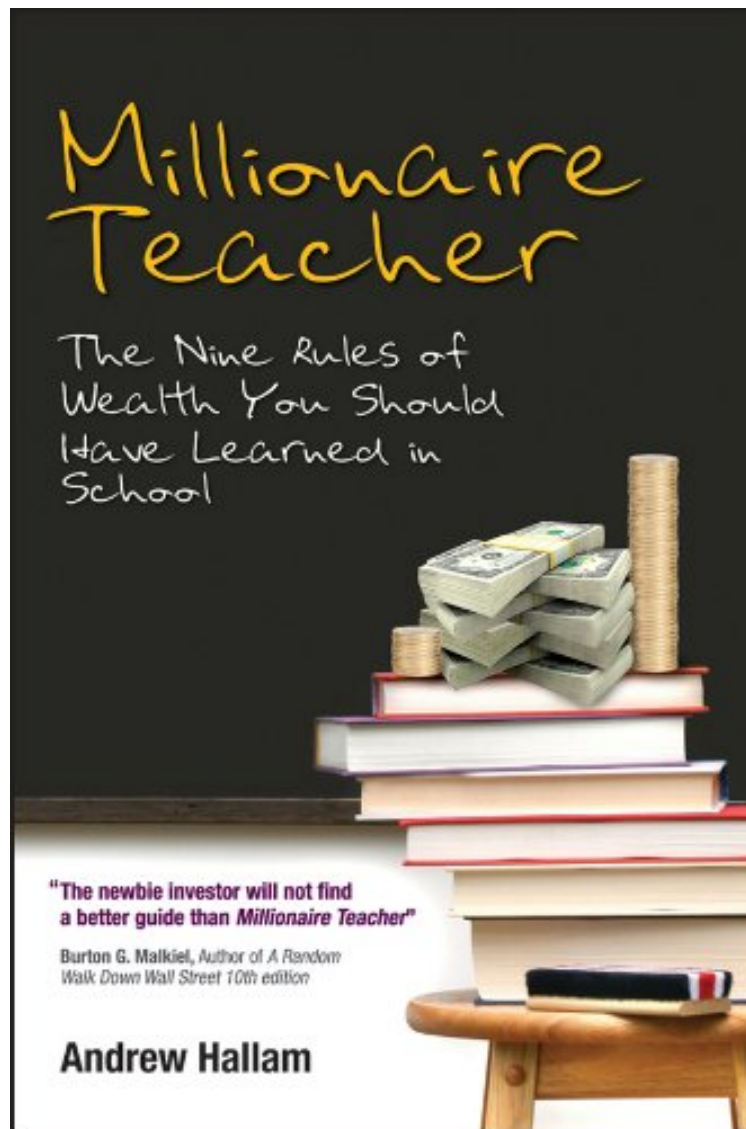


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Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School

Andrew Hallam

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Andrew Hallam : Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School before purchasing it in order to gauge whether or not it would be worth my time, and all praised Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School:

4 of 4 people found the following review helpful. Really Good Book, But.....By George Holmes A well-written and informative book for most people. I bought it for my children and eventually grandchildren to read. If more people would heed the advice of always living on less than you make, and only investing in index funds, they would be much

better off. People let brokers convince them that investing is way too complicated for the average person, and they "need" their expensive help with this investing stuff. That said, I will take exception with his suggestion to put what I consider lots of your money into bond funds. Since interest rates peaked in 1981 when money market funds were paying about 14%, owning bond funds has been a good thing. But with interest rates near zero, we may be looking at a 20 or 30-year bear market for bonds. The great Peter Lynch the author quotes to support his suggestion to put money into index funds also said put all your money into stocks and none into bonds. Warren Buffett is also quoted, but the fact that he recommends individual investors put all their money into stock index funds with none in bond funds is also ignored. Lynch did say to sell all stocks and go 100% into 30-year US Bonds if the yield on them hits 9%, but we are a long way from that. Ignoring half of what these two great investors said is why I give 4 stars instead of 5. I can't tell you that you are wrong to put half of your money into bond funds, but two really great investors do. 0 of 0 people found the following review helpful. An excellent book for all! By James Rogers I bought Andrew's book and found it amazing! Like Andrew, I am an expatriate and thus my situation is different than some others. This book is valuable for all however, not just expats. It is not only chock full of verifiable, excellent investing advice, it's written in very straight-forward language. You can really tell that Andrew, like myself, is a teacher. He is able to communicate extremely well and at the end, you'll be frustrated that he didn't publish his book sooner. If he had, I certainly would have avoided a lot of costly mistakes. My only wish was for more discussion on property and the role it can play in building wealth. Instead, I would recommend this book: The Expat Teacher's Property Guide 2 of 2 people found the following review helpful. Don't buy this book if you are interested in financing your financial adviser's retirement. By another trekker I have read a number of books on investing over the years. I strongly recommend Andrew's book be the first book a new investor reads because Andrew introduces the world of investing and shows you how to get started responsibly via index investing. He explains things in layperson's terms. He makes investing really easy to understand...and therefore, less intimidating. If you want to retire comfortably, buy his book. If you want your financial adviser to retire comfortably, then forget it.

The incredible story of how a schoolteacher built a million-dollar portfolio, and how you can too. Most people wouldn't expect a schoolteacher to amass a million-dollar investment account. But Andrew Hallam did so, long before the typical retirement age. And now, with *Millionaire Teacher*, he wants to show you how to follow in his footsteps. With lively humor and the simple clarity you'd expect from a gifted educator, Hallam demonstrates how average people can build wealth in the stock market by shunning the investment products peddled by most financial advisors and avoiding the get-rich-quicker products concocted by an ever-widening, self-serving industry. Using low-cost index funds, coupled with a philosophy in line with the one that made Warren Buffett a multi-billionaire, Hallam guides readers to understand how the stock and bond markets really work, arming you with a psychological advantage for when markets fall. Shows why young investors should hope for stock market crashes if they want to get rich. Explains how you can spend just 60 minutes a year on your investments, never open a financial paper, avoid investment news, and still leave most professional investors in the dust. Promotes a unique new investment methodology that combines low-cost index funds and a Warren Buffett-esque investment philosophy. *Millionaire Teacher* explains how any middle-income individual can learn the ABCs of personal finance and become a multi-millionaire, from a schoolteacher who has been there and done that.