

Which path will you choose?

1. Develop a net worth mentality
It's how much you KEEP that's important!
2. Pay off credit card and high interest debt
3. Establish a 3-6 month emergency fund

**Start investing early,
the magic is in the compounding!**



Pay yourself first and start as early as possible!



KEEP INVESTING SIMPLE!



Your ego will betray you!

LOSS AVERSION

There is no way to completely avoid risk in life

HERD MENTALITY

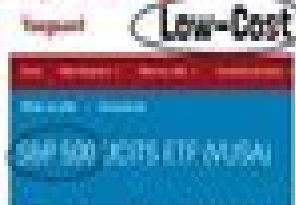
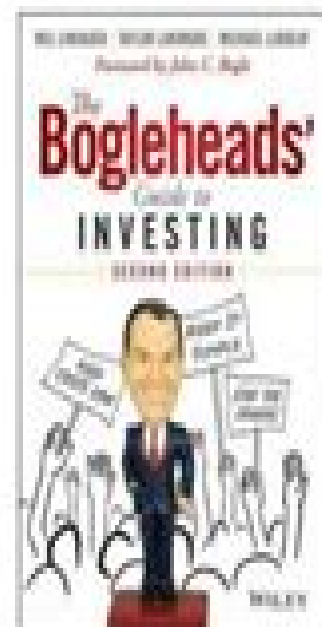


FEAR

TUNE OUT THE NOISE!

Mastering your investments means mastering your emotions

GREED



Simple Tax Efficient

Early Investor:
50% Domestic Large Cap Stocks
20% Domestic Mid Cap / Small Cap Stocks
30% Intermediate Term Bonds

+0.7- 5%
Track Progress & Rebalance Allocation Once per year

Asset Allocation

Stocks, Bonds etc.

Well-Diversified Investor:
30% Domestic Large Cap Stocks
10% Domestic Mid Cap / Small Cap Stocks
10% International Stocks
5% Real Estate Investment Trusts (REITs)
20% Intermediate Term Bonds
25% Inflation Protected Securities

Early Retirement:
30% Domestic Large Cap Stocks
10% International Stocks
20% Intermediate Term Bonds
30% Inflation Protected Securities

THE BOGLEHEADS' GUIDE TO INVESTING (SUMMARY)

The Bogleheads Guide To Investing

Christian G. Meyer



The Bogleheads Guide To Investing:

The Top Books of the Year The Bogleheads Guide To Investing The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have captivated audiences this year. The Bogleheads Guide To Investing : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. The Bogleheads Guide To Investing : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Pape, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and suspenseful novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

<https://about.livewellcolorado.org/results/Resources/index.jsp/Volvo%20Penta%20Marine%20Engines%20Trim%20Circuit%20Breaker%20Location%20Diagram.pdf>

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 $2 \text{ CO}_2(\text{g}) + \text{H}_2\text{O}(\text{g}) \rightarrow \text{C}_2\text{H}_2(\text{g}) + \frac{5}{2} \text{O}_2(\text{g}) \quad \Delta h = 94.5 \text{ kJ}$
 $\text{H}_2\text{O}(\text{g}) \rightarrow \frac{1}{2} \text{O}_2(\text{g}) + \text{H}_2(\text{g}) \quad \Delta h = 71.2 \text{ kJ}$
 $\text{C}_2\text{H}_6(\text{g}) + \frac{7}{2} \text{O}_2(\text{g}) \rightarrow \text{CO}_2(\text{g}) + 3 \text{H}_2\text{O}(\text{g}) \quad \Delta h = 283 \text{ kJ}$

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web chemistry 120 hess s law worksheet calculate h for the reaction $\text{C}_2\text{H}_4(\text{g}) + \text{H}_2(\text{g}) \rightarrow \text{C}_2\text{H}_6(\text{g})$ from the following data
 $\text{C}_2\text{H}_4(\text{g}) + 3 \text{O}_2(\text{g}) \rightarrow 2 \text{CO}_2(\text{g}) + 2 \text{H}_2\text{O}(\text{l}) \quad \Delta h = 1411 \text{ kJ}$
 $\text{C}_2\text{H}_6(\text{g}) + \frac{7}{2} \text{O}_2(\text{g}) \rightarrow 2 \text{CO}_2(\text{g}) + 3 \text{H}_2\text{O}(\text{l}) \quad \Delta h = 1560 \text{ kJ}$
 $\text{H}_2(\text{g}) + \frac{1}{2} \text{O}_2(\text{g}) \rightarrow \text{H}_2\text{O}(\text{l}) \quad \Delta h = 285 \text{ kJ}$

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web thus for reaction 9 2 in which 1 mole of H_2SO_4 and 1 mole of OH^- combine to form 2 moles of H_2O $\Delta H = 55.8 \text{ kJ}$ as shown note that the enthalpy change $\Delta H_{\text{products}} - \Delta H_{\text{reactants}}$ is positive if heat is absorbed that is if $\Delta H_{\text{products}} > \Delta H_{\text{reactants}}$

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web 3 12 hess s law in this experiment you will measure the amount of heat released in these three related exothermic reactions $\text{NaOH}(\text{s}) + \text{Na}^+(\text{aq}) + \text{OH}^-(\text{aq}) \rightarrow \text{H}_2\text{O}(\text{l})$ $2\text{NaOH}(\text{s}) + \text{H}^+(\text{aq}) + \text{Cl}^-(\text{aq}) \rightarrow \text{H}_2\text{O}(\text{l}) + \text{Na}^+(\text{aq}) + \text{Cl}^-(\text{aq})$ $\text{H}_2\text{O}(\text{l}) + \text{H}^+(\text{aq}) + \text{Cl}^-(\text{aq}) \rightarrow \text{H}_2\text{O}(\text{l}) + \text{H}^+(\text{aq}) + \text{Cl}^-(\text{aq})$

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