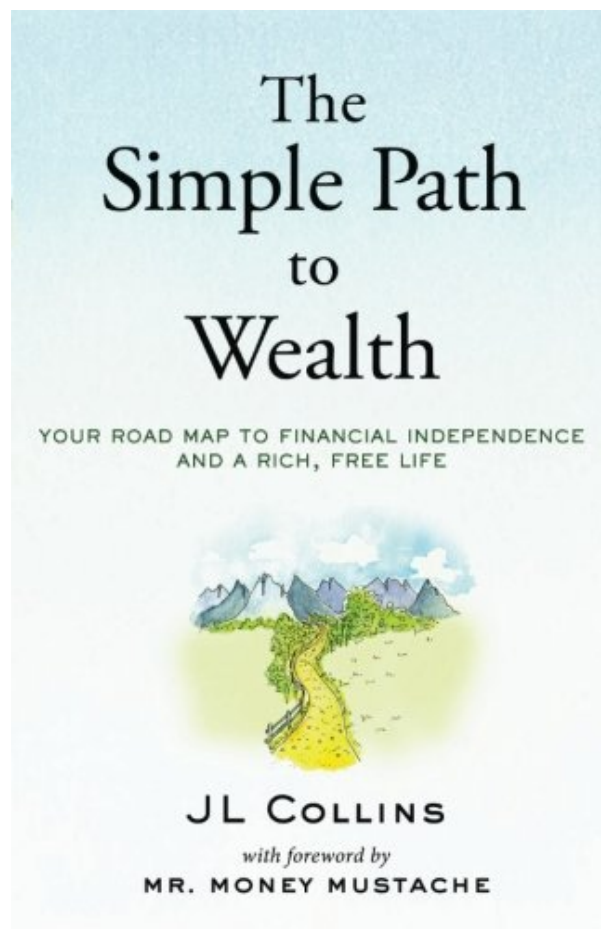


THE SIMPLE PATH TO WEALTH: YOUR ROAD MAP TO FINANCIAL INDEPENDENCE AND A RICH, FREE LIFE BY J L COLLINS



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The Simple Path to Wealth

YOUR ROAD MAP TO FINANCIAL INDEPENDENCE
AND A RICH, FREE LIFE



JL COLLINS

with foreword by

MR. MONEY MUSTACHE

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About the Author

These days, I'm a book author and financial blogger on jllcollinsnh.com, but it wasn't always so. I started selling flyswatters door-to-door and picking up empty pop bottles from the side of the road for the 2-cent deposit. Gimme a break. I was eight. My first real job was scrubbing out big metal ice cream cans. I was 13. It paid \$1.25 per hour. From there: Busboy, dishwasher, order-puller, grocery bagger, stock clerk, produce clerk and gas station pump jockey back in the day when someone pumped your gas, washed your windows and checked your oil (ask your grandparents). Mail clerk, tree-trimmer, landscaper, ad agency founder, account executive, ad space salesman, investment officer, entrepreneur, consultant, sales trainer, speaker, writer, radio talk show host and magazine publisher. Pretty much in that order although I've done some more than once. And I may have forgotten one or two. My work has taken me to most U.S. states as well as Canada, Germany and England. One of my few regrets is that I've never had an international posting. But I've had the good fortune to see a bit of the planet on my own: Mexico, Canada, Ireland, Wales, England, Greece, Crete, Puerto Rico, Tahiti, Venezuela, Curacao, Scotland, Italy, Germany, Spain, Paris, India, Kashmir, Goa, Nepal, Zanzibar, Tanzania, Eleuthera, St. Thomas, St. Martin, Barbados, Antigua, Martinique, Ecuador, Perú, Bolivia, Chile, Prague, Guatemala, Galápagos. Pretty much in that order although I've visited some more than once. And I may have forgotten one or two. I've traveled by plane, train, bus, boat, subway, taxi, hired car, motorcycle, bicycle, rickshaw, hitch-hiking, foot, horse, donkey and elephant. Not only traveled by elephant, but herded rhinoceroses by elephant back in Nepal. My degree in English Lit is from the University of Illinois at Champaign-Urbana. They still send me alumni letters mostly, I think, hoping I've become rich and famous. I'm working on it. Here's my favorite cartoon: The visual is two guys in a corn field, up on racks dressed in shabby clothes. Straw coming out from their shirt cuffs and pant legs. They are serving as scarecrows. One is looking over at the other and saying... "English Major. How about you?" A pal of mine once said I had won the family lottery. He is right. My wife Jane and I have been married for 34 years. Our daughter Jessica graduated Summa Cum Laude from the University of Rhode Island. She currently serves in the Peace Corp.

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This letter might not affect you to be smarter, yet the book *The Simple Path To Wealth: Your Road Map To Financial Independence And A Rich, Free Life By J L Collins* that our company offer will certainly evoke you to be smarter. Yeah, a minimum of you'll know more than others who do not. This is what called as the top quality life improvisation. Why ought to this The Simple Path To Wealth: Your Road Map To Financial Independence And A Rich, Free Life By J L Collins It's since this is your preferred style to read. If you similar to this The Simple Path To Wealth: Your Road Map To Financial Independence And A Rich, Free Life By J L Collins style about, why do not you read guide The Simple Path To Wealth: Your Road Map To Financial Independence And A Rich, Free Life By J L Collins to enhance your conversation?

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THE SIMPLE PATH TO WEALTH: YOUR ROAD MAP TO FINANCIAL INDEPENDENCE AND A RICH, FREE LIFE BY J L COLLINS PDF

“In the dark, bewildering, trap-infested jungle of misinformation and opaque riddles that is the world of investment, JL Collins is the fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger heart.” -- Malachi Rempen: Filmmaker, cartoonist, author and self-described ruffian

This book grew out of a series of letters to my daughter concerning various things—mostly about money and investing—she was not yet quite ready to hear.

Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical.

“But Dad,” she once said, “I know money is important. I just don't want to spend my life thinking about it.” This was eye-opening. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run.

Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms.

Here's an important truth: Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective.

The simple approach I created for her and present now to you, is not only easy to understand and implement, it is more powerful than any other.

Together we'll explore:

- Debt: Why you must avoid it and what to do if you have it.
- The importance of having F-you Money.
- How to think about money, and the unique way understanding this is key to building your wealth.
- Where traditional investing advice goes wrong and what actually works.
- What the stock market really is and how it really works.
- Why the stock market always goes up and why most people still lose money investing in it.
- How to invest in a raging bull, or bear, market.
- Specific investments to implement these strategies.
- The Wealth Building and Wealth Preservation phases of your investing life and why they are not always tied to your age.

- How your asset allocation is tied to those phases and how to choose it.
- How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts.
- TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions).
- What investment firm to use and why the one I recommend is so far superior to the competition.
- Why you should be very cautious when engaging an investment advisor and whether you need to at all.
- Why and how you can be conned, and how to avoid becoming prey.
- Why I don't recommend dollar cost averaging.
- What financial independence looks like and how to have your money support you.
- What the 4% rule is and how to use it to safely spend your wealth.
- The truth behind Social Security.
- A Case Study on how this all can be implemented in real life.

Don't let any of this intimidate you. Those that have gone before you say:

"...in his patented no-frills and often humorous style, JL makes it both approachable and simple. And powerful."

"...effective message told in a visual, funny style."

"...a refreshingly unique and approachable take on investing."

"JL Collins has the gift of making boring financial concepts funny and interesting."

"Instead of esoteric equations about measuring a stock's alpha and comparing it to its beta, he lights up the campfire and starts telling stories."

Enjoy the read, and the journey!

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- Binding: Paperback
- 286 pages

About the Author

These days, I'm a book author and financial blogger on jllcollinsnh.com, but it wasn't always so. I started selling flyswatters door-to-door and picking up empty pop bottles from the side of the road for the 2-cent deposit. Gimme a break. I was eight. My first real job was scrubbing out big metal ice cream cans. I was 13. It paid \$1.25 per hour. From there: Busboy, dishwasher, order-puller, grocery bagger, stock clerk, produce clerk and gas station pump jockey back in the day when someone pumped your gas, washed your windows and checked your oil (ask your grandparents). Mail clerk, tree-trimmer, landscaper, ad agency founder, account executive, ad space salesman, investment officer, entrepreneur, consultant, sales trainer, speaker, writer, radio talk show host and magazine publisher. Pretty much in that order although I've done some more than once. And I may have forgotten one or two. My work has taken me to most U.S. states as well as Canada, Germany and England. One of my few regrets is that I've never had an international posting. But I've had the good fortune to see a bit of the planet on my own: Mexico, Canada, Ireland, Wales, England, Greece, Crete, Puerto Rico, Tahiti, Venezuela, Curacao, Scotland, Italy, Germany, Spain, Paris, India, Kashmir, Goa, Nepal, Zanzibar, Tanzania, Eleuthera, St. Thomas, St. Martin, Barbados, Antigua, Martinique, Ecuador, Perú, Bolivia, Chile, Prague, Guatemala, Galápagos. Pretty much in that order although I've visited some more than once. And I may have forgotten one or two. I've traveled by plane, train, bus, boat, subway, taxi, hired car, motorcycle, bicycle, rickshaw, hitch-hiking, foot, horse, donkey and elephant. Not only traveled by elephant, but herded rhinoceroses by elephant back in Nepal. My degree in English Lit

is from the University of Illinois at Champaign-Urbana. They still send me alumni letters mostly, I think, hoping I've become rich and famous. I'm working on it. Here's my favorite cartoon: The visual is two guys in a corn field, up on racks dressed in shabby clothes. Straw coming out from their shirt cuffs and pant legs. They are serving as scarecrows. One is looking over at the other and saying... "English Major. How about you?" A pal of mine once said I had won the family lottery. He is right. My wife Jane and I have been married for 34 years. Our daughter Jessica graduated Summa Cum Laude from the University of Rhode Island. She currently serves in the Peace Corp.

Most helpful customer reviews

5 of 5 people found the following review helpful.

Simple and clear, but overly optimistic and aggressive about stocks

By K. Knox

Five+ stars for clarity and conciseness, but a one star deduction for investment recommendations that are both overly simple and overly optimistic. For those still in the accumulation phase, and particularly for those just starting their working and investing lives this book would be by far my number one recommendation, but real or prospective (and especially early) retirees would be far better served by other books, such as Darrow Kirkpatrick's "Can I Retire Yet"?

The author recommends just three investments: Vanguard's Total U.S. Stock and Bond index funds and a smattering of cash. He refers to (and encourages readers to rely on) the long-term historical 11.9% return of equities even though his (and my) hero and mentor Jack Bogle is calling for stock market returns of 4-5% and bonds yielding 2.5% for the next decade (and he's far from alone in suggesting this). Mr. Collins also argues against including any allocation to international stocks on the basis of arguments (such as the old canard about U.S. multinationals already offering enough exposure to other countries) that Vanguard itself has disproved in detail, with the company's own Target Date funds (even the most conservative) including significant exposure to what is after all about 55% of the investable universe. The preference for U.S. equities and bonds is a relatively minor quibble, but advocating dangerously high equity allocations (the author is retired and holds 75% stocks!) and encouraging planning based on returns which are very likely double what we'll see going forward is dangerous advice for anyone who doesn't have decades of productive and high-paying work ahead of them.

These disagreements notwithstanding this book is, as many other reviewers have pointed out, a magnificent dose of clarity and simplicity. I wish I'd had access to it when I was in my twenties, and will be sharing it with all of my friend just starting out in investing.

4 of 4 people found the following review helpful.

Perfect book for us savers who care nothing about investing

By BETTY A PRIOUX

All my life, I heard save save save from my very frugal parents. They were smart, and I'm smart. But the only tools for saving that we all understood were bank savings accounts and certificates of deposit (CDs).

My wife and I started consulting with a financial advisor several years ago. We didn't consider ourselves investors. We just wanted someone to help us maximize our savings and get good investment returns, all towards a comfortable and non-extravagant post-job life.

Our financial advisor did a good job helping us increase our savings rate. But our investments stagnated and lost money over the last several years. I've felt dissatisfied with the stagnation and loses. When I read a favorable review of this book on the[...], I thought, maybe this book can help me understand what's happened, and maybe I can learn what to do, since I'm smart.

The book delivered more than I imagined. The advice is so clear that I now feel confident I can manage our investments with no financial advisor help. I will very soon move our savings to a new company and new

investment allocations based on what I learned in the book. And the best thing is, I understand what I'm doing and why.

I care most about saving towards a time when my wife and I don't have to work to pay our bills. The information in this book helped me understand how to invest our savings in simple and highly effective ways. Sections of the book also helped me look more closely at the investments that our savings is currently in. Now I understand why our investments stagnated and lost money. No more of that.

I also now think of the stock market as the best wealth generator available to me, not just another casino like those glitzy places in Las Vegas that suck money from people's pockets. The author reframed "market risk" for me into "market volatility", and made a clear data-based case that, over long periods of time, the market rises. I can deal with volatility -- I can ignore stock market news altogether. I've thought for years that the stock market seems to always rise, no matter how badly it drops. The author explained in ways that I could understand, with data to back up his points, exactly why my thinking is correct.

I'm about to start re-reading the book for the fourth time. It's a fun read, full of good stories as well as clear and practical advice. I enjoy re-reading the book and have found that I learn and internalize more and more as I re-read it.

I still don't care about investing. But I care deeply about making my and my wife's savings work optimally for us, and I look forward to our comfortable and non-extravagant post-job life. Thanks to this book, I finally know what to do to make that happen.

JL Collins, thank you for sharing your lifetime of financial insights with your daughter and with the rest of us who are smart, but care nothing about investing.

3 of 3 people found the following review helpful.

I detailed the reasons why the author got five stars.

By Steve Schullo

I liked the author's podcast interview by the respected, data driven and the whimsical Mad Scientist. I bought this book for two important reasons: it was self-published and the author's persistent reference to Jack Bogle's genius. I support self-published financial authors because the traditional publishers deploy editors to tweak the author's voice, and original story, to make the final "processed" book more sellable. Instead, self-published authors do not have to satisfy shareholders, or generate sales, so the author's message about Bogle's investment philosophy and the company he founded, Vanguard, remains organic for the readers' best interest.

This book is perfect for beginners, and some seasoned investors who are sick and tired of searching for that short-term investment miracle. Collins stuck with Bogle's purest message from the beginning to the last word. As a Bogle devotee, I appreciate his courage to stand up, write a terrific book and argue effectively for the indexing strategy and against the delusional appeal of day-traders, hedge fund managers, active management strategies, timers, or individuals who claim they can successfully speculate and win big. Far too many normal investors get caught up in those phony, but exciting fantasies and lose. The new guy or gal investor gets the skills to construct a simple portfolio you understand, and then have the courage and the confidence to permanently ignore the media's seductive financial noise machine.

The Simple Path to Wealth basic message to beginners is well-known in the Do It Yourself (DIY) investing culture:

- think long-term
- live below your means
- plan ahead with a fully diversified portfolio (except international stocks, more on this below)
- invest in Vanguard's low-cost index funds

Sooooo, what is not to like? I'll admit it's a boring plan, and not all DIYers embrace it. But I love my boring

plan and it's exactly where the power of what we can do lies—after setting up our plan, we must be patient.

Collins writes much about psychology, for good reason. The power lies with us. It's not us versus the big intimidating stock market. With time and experience, we learn to be psychologically tough for long periods of time. In the movie *Wizard of Oz*, Glenda told Dorothy that she “always had the power to go home again?” It's the same for us investors. All of the features of a constructing a balanced plan remains under our control. It fairly easy to learn. But the hard part is the unfair and counterintuitive psychology. Thinking long-term is the best antidote. Over time the growth will pay enough of a return to meet or beat the inflation rate. Meeting or beating inflation is a simple, realistic goal, and psychologically attractive. This book shows you how to like saving with minimal time and effort to discover the investing process.

Patience, psychology, and philosophy are a difficult sell. Many investing aficionados are more interested in the adrenaline rush and chasing the opposite sex than building wealth over time. The market is not something to conquer or control. It is simply made up of wonderful organizations of hardworking people, called publicly traded corporations. The author explains how to harness all of that positive corporate energy, and just flow with it, whether it goes up or down, and over time it goes up. The author addressed the tough sell challenge with elegance and subtle toughness.

The author discusses investment costs, taxes, tax-deferred retirement plans offered by employers, the retirement years and strategies to keep from running out of money. My favorite chapters are “Why I don't like Investment Advisers” and “Some final thoughts about risk.” Financial advisers are an easy target with hundreds of reasons not to like. Most of us DIYers will never need a financial adviser, for two good reasons: Collins writes “Nobody cares about your money more than you do,” and “you can learn to manage your money yourself with far less cost and better results.” From my personal experience, knowing how to save investment costs alone was enough to pay cash for the Tesla Model S.

On the subject of risk, my favorite part, and I quote as the author was speaking to the zombie apocalypics among us especially the financial media: “Major Armageddon extinctions events, like the asteroid that took out the dinosaurs some 65 million years ago, have happened about five times. So that's about one every 10 million years or so. Are we really arrogant enough to think it's going to happen in the geological eye-blink we'll be around? That we'll be the ones to witness it? No likely.” Economic Armageddon ain't going to happen either.

There are a few minor omissions. The author is not well known, so he needs to talk more about himself about what he did. I felt like he had more to say as examples of his fears of risk and the mistakes he made. All of that would have made the book even more authentic and organic. What was the role of his wife? What exactly did the author and his wife do for a living? He did report that he worked as a financial analyst. So, was he in the financial industry? He did not explain why he had an overly aggressive portfolio for an individual in his 60s. He did not share his diversification plan, except that he doesn't own international stocks (he explains why).

Consequently, I give him an A for telling us how to set up a portfolio and his rationale, but I give him a B for not showing what exactly he did and for how long. His rationale is spot on, but portfolio construction and asset allocation strategies and information can be found in many books (*The Boglehead Guide to Investors*, any book written by Jack Bogle or his followers, Ferri, Swedroe, Roth, and Bernstein).

- Some other minor items that I found perplexing. On page 246, he writes, “Save and invest at least 50% of your income.” What? I reread this again and again, and could not comprehend why the author wrote this. In my working career, I could not even contribute the maximum allowed in my 403(b) plan let alone save 50%

of my income (No, I never had new car payments because I could not afford car payments and invest too). Yet, I reached financial independence at age 61. 50% of one's income is overreaching and discouraging. Just start with what you can afford. For example, I started at age 37 with \$200 a month in my 403(b), and that was a lot out of my meager income. But I kept it up for 24 more years.

- Back to his strategy about avoid international stocks. The author knows he will get pushback, and he probably has heard my argument for international investing many times. Diversification means investing in all available stocks, worldwide. So, let's take advantage of these opportunities to invest in just one fund, the Vanguard Total World Stock ETF (VT). The author won't have it. IMO, the author might be reflecting his age because he says that investing in the United States domestic market is enough diversification because of the worn-out global connections argument. He tries to offer valid reasons, but they are out-of-date, and one about excessive costs is flatly wrong. Vanguard's Global fund charges .14%. I don't know about you, but that is inexpensive.

Also, I am 69 years old and old enough to remember my elders saying that is too risky to invest in foreign stocks. We are well into the 21st century and the world has changed. Don't you think that international corporations want to grow and prosper too? Of course. Don't you think opportunities for diversification have evolved for the better? Yes. I want as much diversification as possible to reduce equity risk, and reduce volatility. I might even get higher returns, but that's not part of my expectations. The global index funds or ITFs make full diversification in just one investment a synch.

- Another minor objection is his downplaying the Roth IRA. I think he over complicated with trying to predict the tax rate to decide to use or not use the Roth IRA. It's futile and a waste of time to guess the future. Not having to pay capital gains taxes after investing in the Roth IRA is one of the best strategies for us regular investors (You can run the numbers on a brilliant Excel program created by The Finance Buff). After running the numbers on the Excel program, you will be thoroughly convinced to include the Roth IRA in your plan.

- One last objection. I recommend to readers who don't have a "lump sum" that is, a bundle of money to invest already, that you ignore the "Why I don't like dollar cost averaging" chapter. I had to use DCA during my entire working career investing in my 403(b). Because I started from NOTHING and had less than \$50,000 for years. If you have a lump sum to invest, follow the author's advice. But I think I can speak for most investors who have little choice but to use DCA. His opinion about DCA was more discouraging than encouraging.

Collin's strong opinions about some of his investment ideas represent more of his individuality than sound investment practice. Of course, the author never intended to be discouraging. I am just responding as a reader with a few of my opinions about his outstanding work. That's perfectly fine for him as his opinions worked for him and they might work for you too. My opinions worked well for me. In the final analyses, he follows the "Boglehead" way. For that, I am delighted he wrote a great self-published book showing once again the work of the legendary investor, advocate, and teacher, Jack Bogle. Outside of these minor differences of opinion, Mr. Collins earned a well-deserved five stars.

In sum, if any author self-publishes a book about investing, I think it is important to readers to know that the message is organic—no other agenda item hangs in secret, other than to explain and lay out a simple plan which will connect with new investors and get them results.

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About the Author

These days, I'm a book author and financial blogger on jllcollinsnh.com, but it wasn't always so. I started selling flyswatters door-to-door and picking up empty pop bottles from the side of the road for the 2-cent deposit. Gimme a break. I was eight. My first real job was scrubbing out big metal ice cream cans. I was 13. It paid \$1.25 per hour. From there: Busboy, dishwasher, order-puller, grocery bagger, stock clerk, produce clerk and gas station pump jockey back in the day when someone pumped your gas, washed your windows and checked your oil (ask your grandparents). Mail clerk, tree-trimmer, landscaper, ad agency founder, account executive, ad space salesman, investment officer, entrepreneur, consultant, sales trainer, speaker, writer, radio talk show host and magazine publisher. Pretty much in that order although I've done some more than once. And I may have forgotten one or two. My work has taken me to most U.S. states as well as Canada, Germany and England. One of my few regrets is that I've never had an international posting. But I've had the good fortune to see a bit of the planet on my own: Mexico, Canada, Ireland, Wales, England, Greece, Crete, Puerto Rico, Tahiti, Venezuela, Curacao, Scotland, Italy, Germany, Spain, Paris, India, Kashmir, Goa, Nepal, Zanzibar, Tanzania, Eleuthera, St. Thomas, St. Martin, Barbados, Antigua, Martinique, Ecuador, Perú, Bolivia, Chile, Prague, Guatemala, Galápagos. Pretty much in that order although I've visited some more than once. And I may have forgotten one or two. I've traveled by plane, train, bus, boat, subway, taxi, hired car, motorcycle, bicycle, rickshaw, hitch-hiking, foot, horse, donkey and elephant. Not only traveled by elephant, but herded rhinoceroses by elephant back in Nepal. My degree in English Lit is from the University of Illinois at Champaign-Urbana. They still send me alumni letters mostly, I think, hoping I've become rich and famous. I'm working on it. Here's my favorite cartoon: The visual is two guys in a corn field, up on racks dressed in shabby clothes. Straw coming out from their shirt cuffs and pant legs. They are serving as scarecrows. One is looking over at the other and saying... "English Major. How about you?" A pal of mine once said I had won the family lottery. He is right. My wife Jane and I have been married for 34 years. Our daughter Jessica graduated Summa Cum Laude from the University of Rhode Island. She currently serves in the Peace Corp.

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