



The Simple Path to Wealth: Your road map to financial independence and a rich, free life

By J L Collins

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“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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Editorial Review

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.

Users Review

From reader reviews:

Larry Hudgens:

This The Simple Path to Wealth: Your road map to financial independence and a rich, free life book is just not ordinary book, you have after that it the world is in your hands. The benefit you get by reading this book is information inside this reserve incredible fresh, you will get data which is getting deeper you actually read a lot of information you will get. That The Simple Path to Wealth: Your road map to financial independence and a rich, free life without we understand teach the one who reading it become critical in imagining and analyzing. Don't end up being worry The Simple Path to Wealth: Your road map to financial independence and a rich, free life can bring any time you are and not make your carrier space or bookshelves' become full because you can have it inside your lovely laptop even cell phone. This The Simple Path to Wealth: Your road map to financial independence and a rich, free life having fine arrangement in word along with layout, so you will not experience uninterested in reading.

Tami Anders:

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