



# The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets (Little Books. Big Profits)

By David M. Darst

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If you've ever wondered how investors continue to see substantial market-beating investment returns with portfolios that just seem to grow and grow, *The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets* will reveal some secrets. David Darst, also known as Mr. Asset Allocations, shows you how to use savvy asset allocation strategies that you can use to invest like the rich do. This dynamic and easy-to-understand book allows you to rethink your asset allocation strategies and make the leap from mediocre to stellar returns.

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### Editorial Review

#### Review

"My favorite is **The Little Book that Saves your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets**...Darst says to thrive financially today you must practice asset allocation, compiling a financial portfolio with assets that make money when the economy is doing well, but also including assets that make money when the economy slows down."

- Susan Rucci, [BookPage](#), January 2009 Issue

"This 208-page, coat-pocket-size book also comments on why people often miff planning their financial futures. "We take eight weeks to buy a new necktie or dress but then make investment decisions that affect our entire life and net worth after an eight-minute phone conversation," the author writes. To help his readers avoid such pitfalls, he includes some probing questions to ask a prospective investment adviser."—WSJ

The timing couldn't be better . . . with the markets entering bear territory and anxiety over the economy deepening across the country. But Darst's lessons are timeless: the importance of diversification, matching assets to goals and not "confusing a bull market for brains." He imparts them and quite a bit more in a highly readable little book that would make a great present not only for first-time clients and prospects but junior planners as well.—Financial Planning

#### From the Inside Flap

"Insightful, tidy, essential, provocative, and witty . . ."

—Jerry Goodman, a.k.a Adam Smith, author of *The Money Game* and *Supermoney*

The markets seem so crazy these days that an investor—and we're all investors now with our 401(k)s, retirements, and college educations to finance—hardly knows where to turn. While we struggle, the affluent seem to do just fine. How do they do it? Two words: asset allocation. No one knows this better than David Darst, one of the world's foremost and visionary experts on what it takes to make the most with your money.

In *The Little Book That Saves Your Assets*, Darst distills his immense knowledge into a gem of a guide that anyone can use. Based on a lifetime of clear thinking and innovative research borne out of decades of real-world experience, this book presents the art and science of asset allocation in a crisp, down-to-earth fashion. It's like having your own chief investment strategist on call, just as the wealthy have, to guide you through the turbulent waters of the global financial markets.

Page by page, Darst describes the practical principles behind the process of managing your money in today's challenging investment climate and stresses the substantial investment returns that the right mix of stocks, bonds, cash, gold, real estate, commodities, and other assets can bring to your portfolio. He also explains the critical concept of correlation and how to spread your investments among uncorrelated asset classes to enhance returns and reduce the risks of long-term investing.

With the burden of investment responsibility shifted squarely onto the shoulders of individuals, positioning your portfolio for optimal long-term performance has taken on even greater meaning. Bottom line: if you don't manage your investments in a professional fashion, you'll suffer for it. With *The Little Book That Saves Your Assets* as your guide, Darst will put you on a path that will help you maximize your returns and achieve your life goals. Whether you decide to do it on your own or with the help of a trusted advisor, you need to

understand the ins and outs of asset allocation, and this book will help you learn what the wealthy have long known—that 80% of investment returns are found to come from correct asset allocation.

Wealthy individuals and financial institutions have successfully used the asset allocation strategies outlined by David Darst to protect and grow their assets. Let *The Little Book That Saves Your Assets* show you how to do this too.

#### From the Back Cover

"Darst delivers his wisdom like fine champagne: full of sparkle and so good you hate to finish it. All investors have much to gain from his sparkling advice."

—Peter L. Bernstein, author of *Capital Ideas*, *Against the Gods*, *The Power of Gold*, and *Capital Ideas Evolving*

"Asset allocation is an art, David Darst is the master. This entertaining and readable little book enables individual investors to do what the pros do, build and save their assets!"

—Consuelo Mack, Anchor and Managing Editor, Consuelo Mack WealthTrack on PBS

"David Darst is a walking encyclopedia of investment information. This book is an invaluable source and reference."

—Barton Biggs, Managing Partner, Traxis Partners

"David Darst has produced another winner! This book is a must-read for any investor who is serious about seeking the best risk-adjusted return on a portfolio."

—Samuel L. Hayes, Jacob H. Schiff Professor of Investment Banking, Emeritus, Harvard Business School

"With his decades of experience, Darst entertainingly debunks the mysteries of investing—helping you grow the value of your assets while achieving peace of mind in the process."

—Byron Wien, Chief Investment Strategist, Pequot Capital Management

## Users Review

### From reader reviews:

#### Raymond Blalock:

The book *The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets* (Little Books. Big Profits) can give more knowledge and also the precise product information about everything you want. So why must we leave a good thing like a book *The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets* (Little Books. Big Profits)? Some of you have a different opinion about guide. But one aim which book can give many facts for us. It is absolutely correct. Right now, try to closer with the book. Knowledge or info that you take for that, you can give for each other; you could share all of these. Book *The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets* (Little Books. Big Profits) has simple shape nevertheless, you know: it has great and big function for you. You can appear the enormous world by open and read a e-book. So it is very wonderful.

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People live in this new day time of lifestyle always try to and must have the time or they will get large amount of stress from both way of life and work. So , once we ask do people have spare time, we will say absolutely of course. People is human not just a robot. Then we request again, what kind of activity do you possess when the spare time coming to you actually of course your answer can unlimited right. Then ever try this one, reading guides. It can be your alternative with spending your spare time, often the book you have read is definitely The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets (Little Books. Big Profits).

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**Marylou Beauregard:**

As a university student exactly feel bored to be able to reading. If their teacher asked them to go to the library or make summary for some guide, they are complained. Just small students that has reading's heart and soul or real their hobby. They just do what the educator want, like asked to go to the library. They go to presently there but nothing reading really. Any students feel that looking at is not important, boring and can't see colorful pictures on there. Yeah, it is to become complicated. Book is very important for you. As we know that on this period of time, many ways to get whatever you want. Likewise word says, ways to reach Chinese's country. Therefore , this The Little Book that Saves Your Assets: What the Rich Do to Stay Wealthy in Up and Down Markets (Little Books. Big Profits) can make you really feel more interested to read.

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