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I would say that it is from time to time the duty of the serious investor to accept the depreciation of his holdings with equanimity and without reproaching himself." -- William J. Bernstein, The Investor's Manifesto: Preparing for Prosperity, Armageddon, and Everything in Between

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As recently as a generation or two ago, the lack of financial ability wasn't a handicap for the average person. But in today's world-where most of us have been forced to manage our own investment and retirement portfolios-it has become essential to understand the finer points of our financial life...