

# SAVING vs. INVESTING



- **Short term** goals and emergencies
- Kept in **checking or savings** bank acct
- Low risk, low return
- **Liquid** and easily accessible



- **Long term** goals and retirement
- Invested in **401(k), IRA or brokerage**
- High risk, high return
- Left completely **untouched**

# Investing Ideas

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## **Investing Ideas:**

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**The Nature of Ideas** Philosophical Union of the University of California, 1926

**Investing in Your Future** Southwestern Educational Publishing, 2003-02 Identical to student text Includes teaching suggestions and notes along the side of each page

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**Principles and Ideas for Doherty Men** Henry Latham Doherty, 1923

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author's own momentum investing method that combines U S stock world stock and aggregate bond indices a formula proven to dramatically increase profits while lowering risk Antonacci reveals how momentum investors could have achieved long run returns nearly twice as high as the stock market over the past 40 years while avoiding or minimizing bear market losses and he provides the information and insight investors need to achieve such success going forward His methodology is designed to pick up on major changes in relative strength and market trend Gary Antonacci has over 30 years experience as an investment professional focusing on under exploited investment opportunities In 1990 he founded Portfolio Management Consultants which advises private and institutional investors on asset allocation portfolio optimization and advanced momentum strategies He writes and runs the popular blog and website [optimalmomentum.com](http://optimalmomentum.com) Antonacci earned his MBA at Harvard      *Publications in Philosophy* University of California, Berkeley,1926      *The Origin of Ideas* Antonio Rosmini,1883

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