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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.

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That's why best-selling author William Bernstein - a grassroots hero to independent investors - has written The Investor's Manifesto. Approaching the problems of investing and saving from the perspective of someone who has had to figure it out for himself, Bernstein knows firsthand how difficult these endeavors can be - especially for those with little professional experience in this arena.

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