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## Reviews

This book is definitely worth buying. This really is for all who statte there had not been a worthy of studying. You will not sense monotony at at any moment of the time (that's what catalogs are for concerning should you check with me).

(Mr. Martin Baumbach)

# WE DON T NEED NO STINKIN BADGES: WEALTH WITHOUT WALL STREET S BADGES FEES, COMMISSIONS (PAPERBACK)



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Buy financial services direct and keep more. I have been in the financial services business for over 20 years and I am getting out now. The changes I have seen do not bode well for Wall Street's way of doing retail business. Most of the changes in the financial advice business have involved the trend to the commoditization of most financial products. The trend will continue to reduce our commissions, fees, and charges so I am leaving. The old way is dead. Smart investors just don't need our fancy badges -the titles, trappings and costs that go with the traditional Wall Street model. The new model has a fee schedule of 0.05-0.50 not the old rates of 1.5-3. Most retail brokerage products are structured to provide the firm with revenue and product features that compete well with other retail firms. It is really the fault of Mr Bogle's Vanguard Group. John Bogle started his index fund of 500 stocks in 1976 with a low-cost ownership model. Cost matters is his motto. He says: Stop trying to find the needle in a haystack. Invest in the haystack. // site/bogle Now the industry has stock discounters. For \$5 or less, you can now buy and sell shares of companies, mutual funds, and market index funds (ETF) online without assistance. You can trade more sophisticated securities too. Direct to consumer insurers and agencies have joined discounters on TV. You can create your own portfolio and manage it for less.

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