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# INVESTING TRUTHS TO LIVE BY

1. You MUST have a financial plan.
2. The stock market rewards the patient and punishes the rest.
3. Rising prices (inflation) can be your best friend or your worst enemy.
4. Long-term returns come from investing in the great companies (equities) of the world.
5. All savings need to be automatic or they won't happen.
6. The media does not have your financial futures in mind.
7. Disciplined behaviour will ensure your financial success.
8. There will always be negative news to report. Learn to ignore it.
9. Tax is likely to be your biggest expense, learn to control its impact.
10. Never forget truth #1.