

Index

- absolute return, 355–356
- Acheson, Edward Goodrich, 40
- active management, 324
- ADR. *See* American Depository Receipts
- Africa, 34
- after-tax returns, 189
- Against the Gods: The Remarkable Story of Risk*, 97
- AIG, 380
- al Khassaf, 164
- Albright, Madeline, 44
- Alcoa, 40, 49, 97
- Allen, Woody, 331
- Alliance Capital, 210
- alpha, 290
- alternative managers, 326–327
- Alternative Minimum Tax, 271
- America
 - as indispensable nation, 43–45
 - creative capital in, 34–37
 - decline and, 13–15
 - venture capital in, 39–42
- American Depository Receipts, 219, 224
- American distinctiveness, private wealth and, 19–21
- Amin, Guarav S., 291
- AMT. *See* Alternative Minimum Tax
- analysis, waterfall, 300–301
- Anouilh, Jean, 3
- Anson, Mark, 291
- APT. *See* asset protection trusts
- Arffa, Robert C., 199
- Arnott, Robert D., 339
- Aronson Johnson Ortiz, 215, 224
- asset allocation guidelines,
 - investment policy statements and, 152–153
- asset allocation modeling
 - modern, 196–197
 - traditional, 195–196
- Asset Allocation: Balancing Financial Risk, 199
- asset class strategies, 333
- asset custody, 371–378
- asset location, 332–333, 341–347
- asset protection trusts, 342–343
- assets, safekeeping, 167–168
- Atwill, Timothy, 330
- auction rate securities, 270
- Australia, 230
- bank custody reports, 357
- Barker, John, 306
- Barry, Dave, 273
- Barber, Brad, 98
- basis risk, 224
- behavioral finance, 87–90
- Behavioral Finance and Investor Types*, 98
- bell curves, 81–82
- beneficiary trusts, rise of, 170–171
- Berman, Paul, 23, 50
- Bernstein, Peter L., 97
- Bernstein, Sanford C., 210
- Berra, Yogi, 64, 149
- beta, as alpha, 284
- big trust institutions, 171–172

- Black-Litterman model, 196, 201
 Black, Fischer, 196, 201
 Blank, Arthur, 50
 Bogan, Louise, 10, 22
 Bogle, John, 83, 90, 93–94, 98
 bond managers, 259–261
 bond investors, mistakes of, 259–261
 bond management, paying for, 262
 bond portfolios, building, 262–269
 bonds
 corporate, 267
 high-yield, 267–269
 kinds to own, 264
 Boomerang, 71
 borrowing, 61–63
 Bortnick, Jeffrey S., 291
 bottom-up free market strategies, 59
 Bouchey, Paul, 330
 Brazil, 232, 237
 BRIC countries, 228, 231–233
 broad market risk, individual stock risk vs., 78–79
 brokers, as custodians, 377
 Brunel, Jean L.P., 338
 Brzezinski, Zbigniew, 23
 bubbles, financial, 17
 Buffett, Warren, 36, 203, 347, 378
 Built from Scratch, 50
 bullies, underdogs and, 45–47
- Campbell, John Y., 201
 Cantor, Eric, 64–65
 CAPE. *See* cyclically adjusted price-earnings
 capital, 280
 investing, 67
 private, 33
 capital asset pricing model, 196
 capitalism
 contradictions, 7–10
 democracy and, 6
 history of, 26–27
 moral arguments for, 28–33
 Carborundum Company, 40
 Cardozo, Benjamin, 163
 Carnegie, Andrew, 36, 39, 48
 Case, Steve, 74
 cash guidelines, 369
 cash, managing, 269–270
 CCC Alliance LLC, 393
 Central America, 34
 Chamfort, Nicholas de, 90
 charitable lead annuity trusts, 343
 charitable lead unitrusts, 343
 charitable remainder annuity trusts, 343–344
 charitable remainder unitrusts, 344
 Chaytor, A.H., 177
 Chernow, Ron, 23
 Chesterton, G.K., 183
 Chhabra, Ashvin B., 200
 children, wealth and, 400
 China, 6, 15–17, 34, 232, 237
 Cisco Systems, 49
Civilization: The West and the Rest, 69
 claims, current vs. growth, 193
 CLAT. *See* charitable lead annuity trusts
 closed-end funds, 241–242
 CLUT. *See* charitable lead unitrusts
 Cohen, G.A., 48
 Cohen, James R., 291
 Cold War, 57–59
Coming Apart: The State of White America, 405–406
 commodities, 249–255
 diversified portfolios and, 253–254
 commodities indexes, 251
 commodities investing, sources of return, 250

- commodity funds, 247
commodity returns, 252–253
common-law trust, history of,
164–166
communism, 59
competition, 5–6
concentrated security positions,
378–383
 diversifying, 382–383
 emotional impact of, 381–382
conflicts, between reports,
358–359
convertible security arbitrage
 hedge funds, 275
Copies in Seconds, 48
corporate bonds, 267
correlation, 184
 commodities, 252
 increasing, 283
costs, 311–313
 open-architecture trusts, 170
covariance, 184
CRAT. *See* charitable remainder
 annuity trusts
creative capital
 America, 34–37
 vibrant societies and, 42–43
creative capitalists, 43
crisis
 cause of, 55–56
 permanent, 54–55
Croce, Jim, 288
CRUT. *See* charitable remainder
 unitrusts
Cuba, 34
current claims, growth claims vs.,
193
Curtis, Gregory, 199
custodian, 392
 broker as, 377
 evaluating, 373–374
 services offered, 372–373
custody pricing, 374–375
cyclically adjusted price-earnings,
196–197, 210
data inputs, developing, 187
de Gaulle, Charles, 395, 405
decisionmaking, documenting, 370
decline, America and, 13–15
declinists, addressing, 17–18
deflation, 271
demand, law of supply and,
76–77
democracy, capitalism and, 6
democratic capitalism, 2
designing investment portfolios,
192–195
developed country stocks,
216–219
development, 239
DFA. *See* Dimensional Fund
 Advisors, 224
Dick, Jane and, 83–86
Dimensional Fund Advisors, 224
direct ownership, 242
directed trusts, 169–170
discretion, exercise of, 166
disinflation, 271
distressed debt hedge funds,
275–276
diversification, 218
 importance of, 295
 necessity of international,
217–218
 of concentrated security
 positions, 382–383
Don't Count On It! The Perils of
Numeracy, 90, 98
Dow Jones-UBS commodities index
(DJ-USB), 251
Drexel Burnham Lambert, 268
drilling programs, 246
du Pont, E. I., 36

- Duncan, John P.C., 173–174, 179
duration, 271
dynasty trusts, 344
- economic competition, 5
economic system, top-down, 34
EDC. *See* European Defense Community
education, Japan and, 18
Einstein, Albert, 199
emerging markets, 220–221
emotional impact, of concentrated security positions, 381–382
The End of History and the Last Man, 68
energy master limited partnerships, 247–248
Enron, 380
entitlement, 239
Equity: A Course of Lectures, 177
Eratosthenes, 225
ETFs. *See* exchange-traded funds
Europe, 230
private equity, 298–299
European Defense Community (EDC), 69
European Great Experiment, 62–66
event-driven hedge funds, 276
events, extreme and commodities, 254–255
everything, fear of losing, 83
exchange-traded funds, 212
experiment, American, 2
exploration, 246
- Fabrikant, Geraldine, 292
Fama, Eugene F., 191, 200
families
investment risk and, 73–76
prudence vs. returns for, 157–159
family happiness, stewardship and, 403–404
family investment committee, 150–152
future of, 153–155
family investment partnerships, 387–389
family investment portfolios, designing, 192–195
Family Office Exchange, Inc., 393
family office
alternatives to, 387
beginning, 386
establishing, 384–387
responsibilities of, 384–385
Family Wealth Alliance, 393
Family Wealth-Keeping It in the Family: How Family Members and Their Advisers Preserve Human, Intellectual, and Financial Assets for Generations, 69
family, letters to, 370
Far East, 230
fat tails, 190–192
fear of losing everything, 83
fee structures, 282–283
fees, 282, 311–313
fulcrum, 313
Ferguson, Niall, 69
Fey, Tina, 407
fiduciary matters, 168–169
Filters Against Folly, 98
financial crisis, permanent, 54–55
Fineburg, Chris, 257
fixed income, 270–271
float, 224
Ford, Henry, 36, 39
Foster, Jim, 200
Frank, Robert, 2–9
free market democracy, 2
Free to Lose: An Introduction to Marxist Economic Philosophy, 21

- frequency of rebalancing, 364
Frick, Henry Clay, 36
Friedman, Gregory R., 330
Friedman, Thomas, 225
frontier markets, 221–222
Fukuyama, Francis, 54
fulcrum fees, 313
fundamental management, 325
The Future of Long-Term Investing, 161
- gains, offset against losses, 336
Galilei, Galileo, 225
gas, oil and, 243–249. *See also* oil and gas
Gates, Bill, 36, 39
general obligation issues (GO), 265
generation-skipping trusts, 344–345
Germany, 66
Gettysburg Address, 13
Ghaleb-Harter, Tanya E., 290
Gibson, Roger C., 199
Global Crossing, 184
global equities, 229–230
global equity manager, succeeding as, 230–231
global investing
 private equity, 298–299
 reasons against, 228–229
 reasons for, 226–228
global macro hedge funds, 276
global manager, U.S. portfolio vs., 231
Global Resources: Perspectives and Alternatives, 98
GO. *See* general obligation issues
Google, 49
Grant, James, 290
grantor retained annuity trusts, 345
GRAT. *See* grantor retained annuity trusts
Gray, John, 21
Greece, 64–66
Greenfield, Stewart, 38
Gross, Bill, 54
growth claims, current claims vs., 193
Gulf Oil, 97
- H. Koppers Company, 40, 97
Haas Business School, 88–89
Hall, Charles M., 40
Hammond, Brett P., Jr., 201
happiness, wealth and, 405
Hardin, Garrett, 90, 98
Harvard College v. Amory, 155
Harvard University, 153
Haskel, Eric, 256
He, Guangliang, 201
hedge fund advantages, as disadvantages, 281–282
hedge fund investors, challenges for, 277–285
The Hedge Fund Mirage: The Illusion of Big Money and Why It's Too Good to be True, 291
hedge fund portfolio, building, 285–288
hedge funds, 366
 defined, 274–275
 types of, 275–277
 who should invest in, 288–290
hedging, to protect value, 245–246
Hegel, Georg Wilhelm Friedrich, 31–32
hierarchy of needs, 8–9
The High-Beta Rich: How the Manic Wealthy Will Take Us to the Next Boom, Bubble, and Bust, 405

- high-risk investments, 75–76
 high-yield bonds, 267–269
 higher education, 37–38
 historical commodity returns,
 252–253
 historical correlation, commodities,
 252
 Hobbes, Thomas, 99
 holding periods, 336
 Holmes, Oliver Wendell, 326
 Homestead Steel Strike, 36
The House of Morgan, 23
How Not to Get Sued, 177
 Hughes, James E., Jr., 69
 Hydson, Richard L., 200
- Ibbotson Associates, 186
*Ibbotson Stocks, Bonds, Bills, and
 Inflation Yearbook*, 186
 Idzorek, Thomas M., 201
 illiquidity, 299–300
 implementation issues, 347–353
 index management, 324–325
 India, 232, 237
 Indicopleustes, 225
 indispensable nation, America as,
 43–45
 individual stock risk, broad market
 risk vs., 78–79
 industrial revolution, 56–57
 inflation, 92
*Imnumeracy: Mathematical
 Illiteracy and Its
 Consequences*, 330
 Institute for Private Investors,
 393
 insurance wraps, 345
*Integrated Wealth Management:
 The New Direction for
 Portfolio Managers*, 339
 intentionally defective trusts,
 345–346
- Internal Revenue Service, total
 return trusts and, 175
 international developed country
 stocks, 216–219
 international diversification,
 necessity of, 217–218
 International Finance Corporation,
 224
 interpretation, of reports,
 359–360
 investing quickly, reasons for,
 349–350
 investing slowly, reasons for,
 350–351
 investing strategies, oil and gas,
 246–248
 investing, risks imbedded in,
 78–85
 investment committee policy
 manual, 370
 investment committee
 dynamics, 151–152
 operating manual, 154–155
 origin, 150–151
 outside experts and, 153
 investment consultant reports,
 357–358
 investment costs, 92
 investment decision making, 160
 investment management
 corporation, 153
 investment partnerships, family,
 387–389
 investment policy statements,
 367–369
 asset allocation guidelines and,
 152–153
 investment portfolios, designing,
 192–195
 investment return, 81–82
 investment risk, families and,
 73–76

- investments
 adding value through
 opportunistic, 207–209
 high-risk, 75–76
 low-risk, 74–75
 private, 242
investor behavior, 82–83
IPS. *See* investment policy statement
IRS. *See* Internal Revenue Service
Israel, 233
- j-curve effect, 299–300, 306
*J.K. Lasser Pro Expert Financial
 Planning: Investment Strategies
 from Industry Leaders*, 199
Jackwerth, Jens Carsten, 200
Jacob, Nancy L., 291
Jacobson, Eric, 271
Jane, Dick and, 83–86
Japan, 237
Japan, education and, 18
Jeffrey, Robert H., 339
Jesus, 27
joint venture, 242
Jones, Alfred Winslow, 274
- Kagan, Robert, 45, 49
Kahneman, Daniel, 39
Kant, Emmanuel, 44–45
Kaplan, Steven N., 305
Kat, Harry M., 291
Kimes, Mina, 330
Koppers, Heinrich, 40
kurtosis, 188, 279–280
Kuwait, 221
- Lach, Jonathan, 291
Lack, Simon, 291
Lamm, R. McFall, Jr., 290, 292
large trust institutions, 171–172
large-capitalization U.S. stocks,
 212–214
- Laskow, Mark J., 257
Lateran Council, 27
law of supply and demand,
 76–77
lease-up, 239
Lee, Yi-Taung, 98
Leibowitz, Martin L., 201
lending, securities, 376–377
*Lenin's Tomb: The Last Days of
 the Soviet Empire*, 23
letters, to family, 370
leverage, real estate, 240
Leviathan, 99
Lewis, Michael, 71
Lincoln, Abraham, 13
Litterman, Robert, 196, 201
Liu, Yu-Jang, 98
Lochoff, Roland, 292
long only funds, 247
Long-Term Capital Management,
 82
 long-term price volatility, 218
 long/short equity hedge funds, 276
 long/short funds, 247
losing everything, fear of, 83
losses
 harvesting, 337–338
 offset against gains, 336
Lovejoy, David, 305
low-risk investments, 74–75
Luce, Edward, 24
- Maastricht Treaty, 62
Madoff, Bernard, 288
Maitland, F.W., 177
Malthus, Thomas, 99
manager guidelines, 369–370
manager performance, monitoring,
 360–362
manager selection, adding value
 through, 205
manager talent, 280

- managers
 alternative, 326–327
 bond, 259–261
 characteristics, 317–319
 finding, 320–323
 identifying tax-aware, 335–337
 monitoring, 323–324, 360–362
 reports, 356–357
 tax-aware, 333–337
 traditional, 313–326
- Mandelbrot, Benoit, 200
- Mao, 16, 32
- Marcus, Bernie, 50
- market impact, 223
- market risk, stock risk vs., 78–79
- marketable securities, 76
- Markowitz, Harry, 183–185, 199
- marriage, 406
 wealthy and, 400–401
- Martin, Steve, 367
- Marx, Karl, 7, 59
- Maslow, Abraham, 8–9, 22
- master custodians, 392
- master limited partnerships,
 247–248
- A Mathematician Plays the Stock
 Market*, 315
- A Mathematician Reads the
 Newspaper*, 330
- mean variance optimization,
 problems with, 185–192
- Medicare, 64–65
- Meinhard v. Salmon, 177
- Mellon Bank, 97
- Mellon, Andrew W., 39–41, 97
- Mellon, Paul, 37–38
- Mellon, Thomas, 97, 393
- mezzanine financings, 330
- mid-capitalization U.S. stocks,
 212–214
- Milken, Michael, 268
- Mills, Daniel Quinn, 291
- The Misbehavior of Markets*, 200
- MLP. *See* master limited
 partnerships
- The Mind and the Markets*, 47
- money management, business of,
 308–313
- money manager reports, 356–357
- monitoring
 adding value through, 209–210
 difficulty of, 284–285
- Monte Carlo simulations, 189–190
- morals, 26
- Morgan, J.P., 39
- Morley, J. Kenfield, 211
- mortgage-backed securities, 242
- Motivation and Personality*, 22
- MSCI EAFE, 230
- MSCI Emerging Markets Index,
 220–221, 230
- Muhaseb, Majed R., 291
- Müller, Jerry Z., 47
- multinational companies, investing
 in, 233
- multistrategy hedge funds, 276–277
- multivariate modeling, 187–188
- municipal bonds, 264–266
- Murray, Charles, 405–406
- MVO. *See* mean variance
 optimization
- Napoleon, 198–199
- nation, indispensable, 43–45
- Nelson, Charles A., 48
- Nemtchinov, Vassilii, 330
- NIMCRUT, 346
- A Ninth Century Treatise on the
 Law of Trusts*, 177
- numeracy, 90
- Odean, Terrence, 88–89, 98
- Of Paradise and Power: American
 and Europe in the New World
 Order*, 49

- offshore trusts, 346
- oil and gas, 243–249
 - building a business, 248–249
 - value creation mechanisms, 244–245
- open-architecture trusts, 163–164
 - bundled trusts vs., 166–172
 - costs
 - deductibility issues, 170
 - establishing, 169–170
 - semi-open, 172
- open-end funds, 241
- opportunity costs, 155–160, 223
- outside experts, investment committee and, 153
- Owen, David, 48
- ownership, direct, 242
- Papell, David H., 69
- partners, 406
- partnerships, family investment, 387–389
- Paulos, John Allen, 315
- PE. *See* private equity
- Pelosi, Nancy, 64–65
- performance monitoring, 356–362
- performance reports, interpreting, 359–360
- performance-only services, 366
- performance, recent, 314–317
- permanent financial crisis, 54–55
- perpetual life, 166
- philanthropy, 389–391
- Phillips, Kevin, 21, 23
- Phillips, W. Brantley, Jr., 161
- Philosophical Letters*, 47
- Philosophy of Right*, 31
- PIMCO, 54
- Pioneering Portfolio Management: An Unconventional Approach to Institutional Investment*, 288, 292, 330
- Post-Liberalism: Studies in Political Thought*, 21
- Plato, 27
- politics, 38–39
- Pompian, Michael, 89
- portfolio assets, matching to risk types, 194–195
- portfolio claims, satisfying, 197
- portfolio repositioning, adding value through, 206–207
- Portfolio Selection: Efficient Diversification of Investments*, 199
- portfolios
 - bond, 262–269
 - designing with after-tax perspective, 332
 - diversified, 253–254
 - objectives, 192–193
 - rebalancing taxable, 362–364
 - preserving wealth, 96–97
- price volatility, 79–81
 - long-term, 218
- prime brokers, conflicted, 281
- Princeton University, 153
- private capital, 2
 - nature of, 33
- private equity funds, 247
 - working with, 328
- private equity partnerships, 366
- private equity
 - defined, 293
 - funds of funds, 247, 298
 - gaining exposure to, 297–298
 - global investing, 298–299
 - Europe, 298–299
 - returns, 296–297
 - secondary investing, 302
 - why invest in, 294
- private foundations, 346–347
- private fund, 242–243
- private investments, 242

- private partnership, 242–243
- private trust companies,
173–174
- private wealth, American
distinctiveness and, 19–21
- Prodan, Ruxandra, 69
- production aggregators, 246
- production buildups, 246
- professional management, 165
- prospective commodity returns,
252–253
- providential societies, 10–12
- prudence
returns and, 159–160
returns vs., 155–160
- PTC. *See* private trust companies
- Putin, Vladimir, 65
- Qatar, 221
- qualitative performance reports,
357–358
- rebalancing, 363–364
- Radical Visions: Stringfellow Barr,
Scott Buchanan, ad Then
Efforts on Behalf of Education
and Politics in the Twentieth
Century*, 48
- Rahe, Paul, 47
- Randall, David K., 98
- ranges
rebalancing to, 363–364
setting, 363
- real asset exposure, use of,
255–256
- real estate, 239–243, 366
how to invest, 241–243
leverage, 240
why invest, 240–241
- real estate investment trusts, 241
- real estate operating companies,
241
- rebalancing
adding value through, 209–210
commodities and, 254
frequency, 364
taxable portfolios, 362–364
- recent performance, 314–317
- Reddy, Thrupthi, 177
- Reinhart, Carmen M., 55, 62–63,
70
- REIT. *See* real estate investment
trusts
- relationships, 406
- relative performance, 355–356
- Remnick, David, 23
- REOC. *See* real estate operating
companies
- reports
bank custody, 357
conflicts between, 358–359
interpreting, 359–360
investment consultant,
357–358
money manager, 356–357
- Republic, 27
- Republics Ancient and Modern:
Classical Republicanism and
the American Revolution, 47
- returns
commodities, 251–252
persistence of, 294–295
prudence and, 159–160
prudence vs., 155–160
- revocable trusts, 347
- rich
differences in, 398–400
stereotypes of, 396
- Rio Tinto Alcan, 49
- risk, 77, 279
commodities, 251–252
imbedded in investing, 78–83
matching to portfolio assets,
194–195

- society and, 10–12
strength and, 12–13
Rockefeller, John D., 36, 39–40,
173, 393
Roemer, John, 21
Rogers, Will, 313
Rogoff, Kenneth S., 55, 62–63, 70
Rothschild, Nathan, 198–199
royalty pools, 246
royalty rights, purchase of, 247
Rubinstein, Mark, 200
Rusal, 49
Russell 1000, 230
Russell 3000, 230
Russell, Bertrand, 355
Russia, 65, 232, 237
- S&P Goldman Sachs commodity
index (GSCI), 251
Safire, William, 24
Schill, Michael J., 237
Schoar, Antoinette, 305
secondary funds, selecting, 304
secondary investing
 evolution of, 302–303
 private equity, 302
 strategies, 303–304
sector funds, 247
securities lending, 376–377
securities, marketable, 76
security positions, concentrated,
378–383
*Self-Ownership, Freedom, and
Equality*, 48
semi-open architecture trusts, 172
services, custodian-offered,
372–373
settlement date, 358–359
Sharpe ratios, commodities,
251–252
Shiller, Robert J., 196–197, 201,
210
Shishkin, Philip, 22
short-selling hedge funds, 276
Singapore, 6
skewness, 188, 279–280
small-capitalization U.S. stocks,
214–216
Smith, Adam, 30–31, 47
Social Security, 64–65
socialism, 59
society, taxes and, 60–61
Socrates, 47
South America, 34
spending, 93
spending policy statements, 369
St. John's College, 37–38
stabilized, 239
Stalin, Joseph, 32, 44
Standard Oil Company, 40
*The Statistical Behavior of GDP
after Financial Crises and
Severe Recessions*, 69
Statute of Uses, 177
Stein, David, 330
stewardship, family happiness and,
403–404
stock risk, market risk vs., 78–79
stock-picking, challenges, 233
stocks
 international developed country,
216–219
 U.S. large-capitalization,
212–214
 U.S. mid-capitalization, 212–214
 U.S. small-capitalization,
214–216
strategic ranges, setting, 363
*Strategic Vision: American and the
Crisis of Global Power*, 23
strategy, changing, 203–204
strength, risk and, 12–13
structured products, 325–326
style rotation, 316

- supply and demand, law of, 76–77
 survivorship bias, 278–279, 311
 Swensen, David, 153, 288–290, 330
 Switzerland, 237
- T. Mellon & Sons, 40
 target allocation, increasing, 300
 rebalancing to, 363–364
 tax burdens, 336–337
 tax inefficiency, 280–281
 tax issues, trusts and, 168
 tax loss, 336
 tax management, 213
 tax-aware managers, 333–337
 identifying, 335–337
 taxable accounts, custody for, 375–376
 taxable portfolios, rebalancing, 362–364
 taxes, 92–93, 188–189
 designing portfolios from
 after-tax perspective, 332
 society and, 60–61
 Thatcher, Margaret, 59–61
This Time Is Different: Eight Centuries of Financial Folly, 55
Time to Start Thinking: America in the Age of Descent, 24
 TIPS. *See* Treasury Inflation Protection Securities
 Tolstoy, 395
 top-down economic system, 34, 59
 total return trusts, 174–176
 tracking error, 283
 trade date, 358–359
 traditional managers, 313–326
 transparency, lack of, 281
 Treasury Inflation Protection Securities, 194, 200
 trust administration, 168
 trust assets, managing, 168
 trust companies, private, 173–174
 trust institutions, large, 171–172
 trustees, prudence vs. returns for, 155–157
- trusts
 directed, 169–170
 operating, 167–169
 tax issues and, 168
 total return, 174–176
- turnover, 335–336
 Tversky, Amos, 99
 TWA, 380
 Twain, Mark, 307
 Tyco, 380
- U.S. portfolio, global manager vs., 231
 U.S. stocks, 212–216
Unconventional Success: A Fundamental Approach to Personal Investing, 288, 292
 underdogs, bullies and, 45–47
 Uniform Principal and Income Act, 175–176
 United Arab Emirates, 221
 United Kingdom, 233
 United States, 5–6
 unitrust legislation, 176
 University of Texas, 153
An Update on Hedge Fund Performance: Is a Bubble Developing?, 290
 UPIA. *See* uniform principal and income act
- value
 adding by portfolio repositioning, 206–207
 adding through manager selection, 205
 adding through monitoring, 209–210

- adding through opportunistic investments, 207–209
adding through rebalancing, 209–210
creation, 246
hedging to protect
Vanguard, 83
variance drain, 83–87, 91–92
 scenarios, 86–87
VC. *See* venture capital
Védrine, Hubert, 50
venture capital, 40–41
 America, 39–42
Verbit, Gilbert Paul, 177
vibrant societies, creative capital and, 42–43
volatility, 279
volatility, growth of wealth and, 87
Voltaire, 25, 28–30, 47, 330
Von Braun, Wernher, 70
- waterfall analysis, 300–301
Waterloo, 198–199
Wealth and Democracy: A Political History of the American Rich, 21, 23
- The Wealth of Nations*, 30
wealth
 building, 1–2
 children and, 400
 happiness and, 405
 marriage and, 400–401
 preserving, 96–97
 volatility and, 87
 work and, 401–403
wealthy families, 5
Webster, Daniel, 69
Wellington, Duke of, 198–199
Wheel, Deal, and Steal, 291
Whitaker, W.J., 177
Wilde, Oscar, 163
Wilshire Associates, 215
work, wealthy and, 401–403
Worldcom, 184
- Xiaoping, Deng, 16
- Yale Corporation Investment Committee, 153
Yale University, 288
- Zaslavsky, Ilya, 23

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Because I recognize that the complex strategies discussed in the book can't be easily adapted for use by "smaller" investors. Suppose you are a middle-income investor, or perhaps a spouse or adult child in a wealthy family. Maybe you are an advisor to wealthy families but aren't wealthy yourself. Maybe you just want to learn about investing.

The point is that smaller investors need to observe best investment practices throughout the investment process just as much as wealthy investors do. Enter the Moneybags® app.

Once you download the app you walk through a series of screens that allow you to observe how a world-class (but smaller) portfolio is built, step-by-step. The app illustrates establishing a risk profile, designing a long-term (strategic) portfolio, adjusting the portfolio tactically, taking advantage of opportunistic investments, selecting managers, and monitoring and rebalancing the portfolio. Every step is explained, and if you want more information I refer you to the relevant chapter in *The Stewardship of Wealth*. From time to time I make changes in the portfolio, allowing you to observe how it evolves over time.

As a bonus, users of the app can order copies of *The Stewardship of Wealth* and receive access to my blogs, white papers, articles, and other investment writings.

The app is free to download. Simply look for it in the Apple AppStore or, if you use a different platform, log on to www.MoneybagsApp.com. Enjoy.

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