



Learn to Earn: A Beginner's Guide to the Basics of Investing and Business

By Peter Lynch, John Rothchild

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Mutual-fund superstar Peter Lynch and author John Rothchild explain the basic principles of the stock market and business in an investing guide that will enlighten and entertain anyone who is high-school age or older.

Many investors, including some with substantial portfolios, have only the sketchiest idea of how the stock market works. The reason, say Lynch and Rothchild, is that the basics of investing—the fundamentals of our economic system and what they have to do with the stock market—aren't taught in school. At a time when individuals have to make important decisions about saving for college and 401(k) retirement funds, this failure to provide a basic education in investing can have tragic consequences.

For those who know what to look for, investment opportunities are everywhere. The average high-school student is familiar with Nike, Reebok, McDonald's, the Gap, and the Body Shop. Nearly every teenager in America drinks Coke or Pepsi, but only a very few own shares in either company or even understand how to buy them. Every student studies American history, but few realize that our country was settled by European colonists financed by public companies in England and Holland—and the basic principles behind public companies haven't changed in more than three hundred years.

In *Learn to Earn*, Lynch and Rothchild explain in a style accessible to anyone who is high-school age or older how to read a stock table in the daily newspaper, how to understand a company annual report, and why everyone should pay attention to the stock market. They explain not only how to invest, but also how to think like an investor.

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Editorial Review

Amazon.com Review

To Peter Lynch, success in the stock market is pretty basic: if a company's earnings rise, then the stock price goes up. "This simple point--that the price of a stock is directly related to a company's earning power--is often overlooked, even by sophisticated investors," the former Fidelity Magellan manager writes in *Learn to Earn*, his third book on investing. "This is the starting point for the successful stock picker: find companies that grow their earnings over many years to come."

One of the best managers in the history of mutual funds, Lynch is certainly the person to help people choose the right stocks and understand the market. More so than *One Up on Wall Street* or *Beating the Street*, this Lynch book is for beginning investors of all ages. Lynch and coauthor John Rothchild are family men who are worried that teenagers aren't learning enough about the importance of American companies in improving lives and creating wealth. Lynch questions why students are taught that Hamlet was a tragic hero and Napoleon was a great general, but they don't know that Sam Walton founded Wal-Mart. In fact, Lynch's grasp of the past is one of the strengths of the book. One of the best chapters is "A Short History of Capitalism," a witty and homespun look at characters like Karl Marx, the Communist who believed capitalism was doomed, and the robber barons, the shrewd railroad magnates of the late 19th century who amassed huge fortunes by manipulating the markets.

Unlike the robber barons, beginning investors, Lynch says, should stick to the basics: get in the habit of saving and investing and putting aside a certain amount every month; develop a strong stomach because the stock market is going to fall and there's no way to anticipate it; do a little homework so you can understand the reasons to own a particular stock; and buy shares in solid companies and don't let go of them without a good reason.

This book marks Lynch's coming out as a fan of "direct investment programs," which are offered by many good companies. You purchase a couple of shares or so directly from the company and then you enroll in a plan and buy more shares each month, in some cases without paying a penny in fees and always without a broker--the way Lynch likes it. Lynch loves these plans because they're a great vehicle for investing a little bit at a time over a long period. Grab onto a company and learn about it, Lynch writes. The more you learn, the more you'll earn. --*Dan Ring*

From the Back Cover

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About the Author

Peter Lynch managed the Fidelity Magellan Fund from 1977 to 1990 when it was one of the most successful mutual-funds of all time. He then became a vice chairman at Fidelity and more recently has become a

prominent philanthropist particularly active in the Boston area. His books include *One Up on Wall Street*, *Beating the Street*, and *Learn to Earn* (all written with John Rothchild).

John Rothchild was formerly a financial columnist for *Time* and *Fortune* magazines.

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