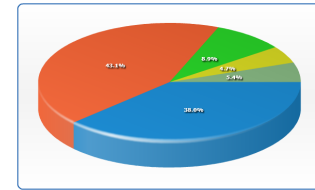


The 10 investment commandments



Remember that there is a link between risk and return

Honour thy asset allocation; don't chase the next big thing.

Remember that leveraging is a double-edged sword.



Thou shalt not invest in anything thou dost not understand.

Thou shalt diversify. Note the "all the eggs in one basket" risk.



Thou shalt not buy tree investments. Money doesn't grow on trees.



Thou shalt heed fees and taxes. Some are too high.



Thou shalt discern an adviser from a salesperson.



Thou shalt not worship false gods. Remember Madoff (Ponzi scheme).



Thou shalt not expect bull nor bear periods to last forever.

