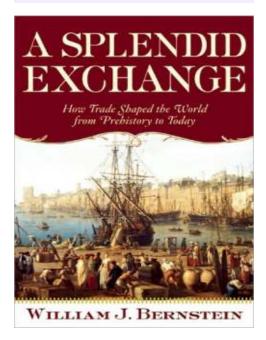
SIMULTANEOUS RELEASE



Read by Mel Foster

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William J. Bernstein is an American financial theorist known for pioneering research in the field of modern portfolio theory. Bernstein is also highly regarded for his self-help finance books for individual investors who wish to

manage their own equity portfolios. His publications include: The Intelligent Asset Allocator; The Four Pillars of Investing: Lessons for Building a Winning Portfolio; and The Birth of Plenty, A History of the World's Standard of Living.

Mel Foster recorded his first audiobook in 2002. He won an Audie award for *Finding God in Unexpected Places* by Philip Yancey in 2005 and an *AudioFile* Earphones award for *Match Made in Heaven* by Bob Mitchell in 2006. In that same time, Mel wrote his first published novel, *Shaking Hands With Lefkowitz*.



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