



# A Schematic Summary of Benjamin Graham's "THE INTELLIGENT INVESTOR"

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Graham's classic "The Intelligent Investor" shows that investments in the stock market are most successful if they are businesslike:

- analyze the fundamental value of the business you are investing in
- invest for the long term
- invest with a margin of safety

His investment principles are based on the idea to buy only high grade bonds and high grade shares at or below fair value. These can be found especially in depressed (bear) markets. The analysis of the fair value of securities together with a disciplined approach to investing and the "margin of safety" concept made him very successful. He had one of the best long-term track records on Wall Street history.

Graham directs his book to investors as distinguished from speculators. "An investment operation is one which, upon thorough analysis promises safety of principal and an adequate return. Operations not meeting these requirements are speculative."

"The underlying principles of sound investment should not alter from decade to decade, but the application of these principles must be adapted to significant changes in the financial mechanisms and climate."

He distinguishes between the defensive and the enterprising investor. There is no middle ground, or a series of gradations, between the passive and aggressive investor. "As an investor you cannot soundly become 'half a businessman,' expecting thereby to achieve half the normal rate of business profits on your funds."

### 1. The Defensive Investor:

- chief aim is avoiding losses
- secondary is low effort and infrequent decisions

### 2. The Enterprising Investor

- devotes time and care to selection of securities
- seeks a slightly better return by devoting time and care to selection of securities

This schematic eBokkos summary will make you a confident investor when dealing with the stock market as well as help you find out if your strength is in defensive or enterprising investing.

The book is summarized in five comprehensive mind maps, including explanatory notes.

In addition the entire mind map (6663px in height and 4874px in width at 212dpi) is included which is however best viewed on devices larger than the standard Kindle Paperwhite.

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