

About

My Background: I'm the Director of Institutional Asset Management at [Ritholtz Wealth Management](#). We create detailed investment plans and manage portfolios for institutions and individuals to help them achieve their goals.

I've been managing institutional portfolios for my entire career. I started out with an institutional investment consulting firm developing portfolio strategies and creating investment plans for various foundations, endowments, pensions, hospitals, insurance companies and high net worth individuals. More recently, I was part of the portfolio management team for an investment office that managed a large endowment fund for a charitable organization.

I'm the author of the book [A Wealth of Common Sense: Why Simplicity Trumps Complexity in Any Investment Plan](#), published by Bloomberg Press and John Wiley & Sons.

About A Wealth of Common Sense: Albert Einstein once said, "If you can't explain it to a six year old, you don't understand it yourself." The main reason I started this website is to try to explain the complexities of the various aspects of finance in a way that everyone could understand them. Both the economy and the financial markets are complex adaptive systems, but I've never found complex problems require complex solutions. Common sense and self-awareness are extremely underrated attributes in the world of finance.

Less is more is one of my guiding principles. Perspective and understanding can get you much further than tactics or textbook knowledge. I've always found that the most intelligent people I've learned from over the years are able to simplify to make any topic more understandable and put difficult concepts into common sense language. That's always been my goal here as well.

One of the biggest unanticipated benefits of starting this blog is the fact that I've learned so much through the writing process, not only from my own research, but also through feedback from readers. [Please feel free to reach out](#) with any comments or questions.

I've been featured or quoted in a number of different publications and media outlets. [Get in touch](#) if you'd like a comment. Here are some of my past media mentions:

- [Become a Better Investor's Top 5 Bloggers 2016 \(Become a Better Investor\)](#)
- [Warning: Wall Street can't predict where the S&P 500 will go in 2017 \(MarketWatch\)](#)
- [The Agony \(and Ecstasy\) of Investing in Small Caps \(MarketWatch\)](#)
- [What value and momentum investing have in common with frogs in a pot \(MarketWatch\)](#)
- [Why buying a home is the smart move for just about everyone \(Business Insider\)](#)
- [Why you shouldn't buy a starter home \(Business Insider\)](#)

- [Here's how Yale's endowment left its Ivy League rivals behind \(MarketWatch\)](#)
- [The most important charts in the world \(Business Insider\)](#)
- [Complex markets don't require complex solutions \(Evidence-Based Investor\)](#)
- [10 money revelations from a 30-something \(MarketWatch\)](#)
- [Why a Stock & Bond Portfolio Could Still Work in this Topsy Turvy World \(WSJ\)](#)
- [Stocks That Go Up Need Not Come Down \(Irish Times\)](#)
- [Fee-Conscious Smaller Institutions See New Avenue \(Pensions & Investments\)](#)
- [Check Your Safe Havens at the Door, Brexiters \(Bloomberg\)](#)
- [Betterment halted trade amid Brexti panic -- here's why \(MarketWatch\)](#)
- [Has There Ever Been a Better Time to be a Homebuyer? \(MarketWatch\)](#)
- [3 Ways to Win at the Mutual Fund Game \(Money\)](#)
- [The Leading Social Influencers in Personal Finance You Need to Know \(Huffington Post\)](#)
- [A Wealth of Common Sense -- A Review \(White Coat Investor\)](#)
- [Top 14 Personal Finance Blogs \(RealtyShares\)](#)
- [Mutual Fund Observer, May Issue](#)
- [This is far more toxic to your money than a mediocre stock fund \(MarketWatch\)](#)
- [Meet 2016's Top 50 Social Influencers in Personal Finance & Wealth \(Money Tips\)](#)
- [Why you always seem to be kicking yourself over your portfolio \(MarketWatch\)](#)
- [Are U.S. Stocks Sharply Overvalued Again? \(Barron's\)](#)
- [The Top 16 Investing Blogs of 2016 \(Fundrise\)](#)
- [Earnings Don't Matter -- Until They Do \(MarketWatch\)](#)
- [Profits Don't Matter as Much as You Think To Stock Market Returns \(MarketWatch\)](#)
- [Wall Street's Brightest Minds Reveal the Most Important Charts in the World \(Business Insider\)](#)
- [Best Finance Tweets of the Month \(Think Advisor\)](#)
- [The 20 Best Investing Blogs of 2016 \(College Investor\)](#)
- [Radical Investing Advice: Do Nothing, Nada, Zilch, Zippo \(Wall Street Journal\)](#)
- [Energy Stocks -- The Unknowns \(Morningstar\)](#)
- [Adviser Twitter Fight Erupts When Dave Ramsey Bashes DOL Fiduciary Rule \(Investment News\)](#)
- [Time to Buy Gold and ETFs in Brazil and China? \(Barron's\)](#)
- [The Greatest Bull Market of All-Time Probably Isn't What You Think it is \(MarketWatch\)](#)
- [Timeless Kernels of Investing Wisdom \(Barron's\)](#)
- [What Might the Next US Recession Look Like? \(FT\)](#)
- [The Rise of the Artificially Intelligent Hedge Fund \(Wired\)](#)
- [Market Bears Roar as \\$2.5 Trillion Gets Wiped Out \(MarketWatch\)](#)
- [What Investors Should \(and Shouldn't\) Do in a Route \(MarketWatch\)](#)
- [Are Many Retail Stocks Relics of the Past? \(Barron's\)](#)
- [One of the Reasons This Selloff May Not Mean a Crisis is Coming \(MarketWatch\)](#)
- [A Bad Day on Wall Street as Global Markets Plunge \(Buzzfeed\)](#)
- [Ben Carlson Interview with Michael Covell on Trend Following Radio](#)
- [Taking Stock of a 'Nothing Worked' Year \(Barron's\)](#)

- [Unsuccessful Investing Can be Summed up in These 7 Traits \(Business Insider\)](#)
- [What investors may get for the holidays -- another selloff \(MarketWatch\)](#)
- [Defining Your Investment Philosophy \(AAIL\)](#)
- [129 Finance People You Have to Follow on Twitter \(Business Insider\)](#)
- [Blog Gets Wall Street Attention \(GVSU\)](#)
- [Keep Cool During a Correction \(CNBC\)](#)
- [How to Invest Money When You Don't Have Any \(Vice\)](#)
- [Don't Be So Quick to Blame This Strategy for Stock Market Volatility \(MarketWatch\)](#)
- [The Inspiring Story of the World's Worst Market Timer Ever \(CNBC\)](#)
- [The Cruel Psychology of the 1,000 Point Drop \(Wall Street Journal\)](#)
- [Meet the Author of One of Wall Street's Most Read Blogs \(MarketWatch\)](#)
- [9 Easy Strategies to Help Save you Time and Money \(Kiplinger\)](#)
- [60 of My Favorite Value Investing Resources You'd Be Crazy to Miss \(ValueWalk\)](#)
- [Here's a great chart showing all the times people thought, 'This is the top' \(Business Insider\)](#)
- [Investing: Time for a No-Bond Portfolio? \(USA Today\)](#)
- [8 Blogs You Should Follow \(Investment News\)](#)
- [Some Advisers Like 'Active Share' Too Much \(WSJ MoneyBeat\)](#)
- [Premature 'Sell in May' action stirs up more bubble banter \(MarketWatch\)](#)
- [The Value of a Classic in a Turbocharged World \(New York Times\)](#)
- [Schwab keeps forced cash allocation for newly announced advisers' robo \(Investment News\)](#)
- [20 Financial Advisors to Follow on Twitter \(Investment News\)](#)
- [A Dozen Things I've Learned About Investing from Ben Carlson \(25iq\)](#)
- [What I Read and Why \(Motley Fool\)](#)
- [How to Completely Blow an Interview by Andrew Ross Sorkin \(Gawker\)](#)
- ['Robo-advisor' promises to beat ETFs at their own game \(Yahoo! Finance\)](#)
- [Drama aside, stocks have had a 'normal' decade. Is that a relief or a worry? \(Yahoo! Finance\)](#)
- [Rising Rates Aren't Poison For Stocks \(Wall Street Journal\)](#)
- [These Twitter Pros are Must Follows for 2015 \(MarketWatch\)](#)
- ['The Colbert Report' leaves us 5 important investing rules to live by \(MarketWatch\)](#)
- [Why the All-Weather Portfolio is a Wash-Out \(Washington Post\)](#)
- [Markets, Lies and Garbage \(Bloomberg\)](#)
- [Investment Insights Via Yield Curve, Ray Dalio \(Barron's\)](#)
- [Trade Against a Self-Help Genius \(Bloomberg\)](#)
- [Growing Economy Doesn't Guarantee Stock Gains \(Wall Street Journal\)](#)
- [The smartest way to decouple from global growth scares right now \(MarketWatch\)](#)
- [Word to the Wise: Finding Investment Insight Online \(Irish Times\)](#)
- [Debating "Sell in May" and Berkshire Hathaway \(Barron's\)](#)
- [Why it's Tough to Make Money with Sector ETFs in One Chart \(MarketWatch\)](#)
- [Wealth Advisor: When clients ask, 'Is now the time to invest?' \(Wall Street Journal\)](#)

- [Why lagging small caps might not bring down the S&P 500 \(MarketWatch\)](#)
- [One gold bug warns of a 'human tragedy of epic proportions \(MarketWatch\)](#)
- [Time, not timing, is key to investment success \(Washington Post\)](#)
- [No, new 'all-time highs' don't mean the market is due for a crash \(MarketWatch\)](#)