"If you don't know where you are going, you'll probably end up somewhere else." – David Campbell

"I started with nothing. I still have most of it." – Michael Davis

"A major problem these days is how to save for your children's college education when you're still paying for yours." – Davis Campbell

"God created economists to make weather forecasters look good." – Anonymous

"A study of economics usually reveals that the best time to buy anything is last year." - Marty Allen

"Make use of time, let not advantage skip." - William Shakespeare

"The rich are taking their advice from financial advisors. The poor are getting their advice from Money Magazine." – Robert Veres

"Inflation is when the buck doesn't stop anywhere." – Anonymous

"If only God would give me a clear sign! Like making a deposit in my name in a Swiss bank account." – Woody Allen

"Money doesn't buy happiness. The fellow with \$50M is no happier than the fellow with \$40M." – Anonymous

"A gold mine is a hole in the ground with a liar on top." – Mark Twain

"Sometimes the best investments are the ones you don't make." – Donald Trump

"When the time comes to buy, you won't want to." – Walt Deemer

"Risk is good. Not properly managing your risk is a dangerous leap." Evil Knieval

"There are two times in a man's life when he should not speculate: when he can't afford it and when he can." – Mark Twain

"... the best way to own common stocks is through an index fund." - Warren Buffett

"It's not easy to get rich in Las Vegas, at Churchill Downs or at the local Merrill Lynch office." – Paul A. Samuelson

"I've found that when the market's going down and you buy funds wisely, at some point in the future you will be happy. You won't get there by reading." – Peter Lynch

"October. This is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August and February." – Mark Twain

"Speculation is an effort, probably unsuccessful, to turn a little money into a lot. Investment is an effort, which should be successful, to prevent a lot of money from becoming a little." – Fred Schwed Jr.

"All the time and effort people devote to picking the right fund, the hot hand, the great manager, have, in most cases, led to no advantage." – Peter Lynch

"There are two kinds of investors, be they large or small: those who don't know where the market is headed and those who don't know what they don't know. Then again, there is a third type of investor: the investment professional, who indeed knows he doesn't know, but whose livelihood depends upon appearing to know." – William Bernstein

"For more money has been lost by investors in preparing for corrections or anticipating corrections, than has been lost in the corrections themselves." – Peter Lynch

"Do not value money for any more nor any less than its worth; it is a good servant but a bad master." – Alexander Dumas fils

"No matter how skillful the trading scheme, over the long haul, abnormal returns are sustained only through abnormal exposure to risk." - Alan Greenspan

"The greatest enemy of a good plan is the dream of a perfect plan" – von Clausewitz

"Don't gamble; take all your savings and buy some good stock and hold it till it goes up, then sell it. If it don't go up, don't buy it." - Will Rogers

"You really don't need to begin saving for retirement before you reach 60. At that point, simply save 250 percent of your income each year and you'll be able to retire comfortably at 70." – Jonathan Pond

"The investor's chief problem – and even his worst enemy – is likely to be himself." – Benjamin Graham

"I have become increasingly convinced that the past records of mutual fund managers are essentially worthless in predicting future success. The few examples of consistently superior performance occur no more frequently than can be expected by chance." - Burton G. Malkiel

"The four most dangerous words in investing are, 'It's different this time'." – Sir John Templeton

"Diversification is your buddy." - Milton Miller

"Success in investing doesn't correlate with I.Q. once you're above the level of 25. Once you have ordinary intelligence, what you need is the temperament to control the urges that get other people into trouble in investing." – Warren Buffett

"Experienced investors will tell you there's no ideal time to buy investment and, if there was, most people only recognize it with hindsight." – Annette Sampson

"Investing should be more like watching paint dry or watching grass grow. If you want excitement, take \$800 and go to Las Vegas." – Paul Samuelson

"Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this." – Dave Ramsey

"The most important quality for an investor is temperament, not intellect... You need a temperament that neither derives great pleasure from being with the crowd or against the crowd." – Warren Buffett

"Those unwilling to invest in the future haven't earned one." - H. W. Lewis

"Successful investing is anticipating the anticipations of others." – John Maynard Keynes

"Emotions are your own worst enemy in the market." – Don Hays

"Our favorite holding period is forever." – Warren Buffett

"Market risk is like taking a plunge into a cool pool ... a lot of people are finding out right now what their risk tolerance is." – William Berstein

"The market does not beat them. They beat themselves, because though they have brains they cannot sit tight." – Jesse Livermore

"Amateurs focus on rewards. Professionals focus on risk!" - Harald Anderson