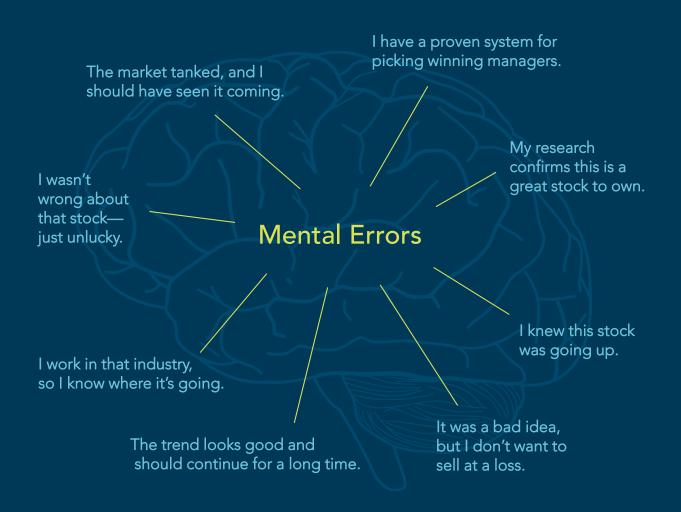


Humans Are Not Wired for Disciplined Investing



When people follow their natural instincts, they tend to apply faulty reasoning to investing.