

Myth

Johnny Long is back and better than ever as he takes on the most challenging crisis to hit the financial-services industry in decades. In *Myth*, we have a harrowing tale involving a retired couple in dire distress. Their income has been decimated, the result of depending on fixed income over years of declining interest rates. Their options are few and their future bleak. How will they survive?

They turn to Lucien Marat for help. Armed with a passion to help others, Lucien Marat takes on Wall Street in a trial that he hopes can save millions of retirees from certain ruin. What unfolds is a shocking account about “business as usual” on Wall Street as well as a probing look at consumer accountability. Along the way, we learn that there is cause for hope, that there is another way!

In this, his fourth novel, David Mallach triumphs. His handling of controversial material is both insightful and fair-minded. *Myth* is the kind of book that can rock the foundations of Wall Street. *Myth* is far more than a novel; it is a startling expose wrapped masterfully within a narrative that grips the reader from the start and refuses to let go. In a world where everybody thinks they are right and where being wrong can cost billions, Mr. Mallach reminds us that our perception of “right” and “wrong” can itself be a myth.

Book jacket cover image on Page 3 of this document.

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“In broadcasting I adhered to the principle of ‘KISS’ – Keep It Simple Stupid. *Myth* is so beautiful in its simplicity, that it’s remarkable that not every advisor follows it.” Steve L. – Six Peaks Ranch, Colorado.

“*Myth* is a game changer – both from an investor and financial professional’s point of view. In the world of the new normal, what seemed logical can actually turn out differently. With the cost of everyday living going up, and more baby boomers retiring, we need a strategy to keep up with the changing times. This book should be mandatory reading for not only the investing public but for financial professionals everywhere. Highly recommended!” Mike R. – Farmington, Michigan.

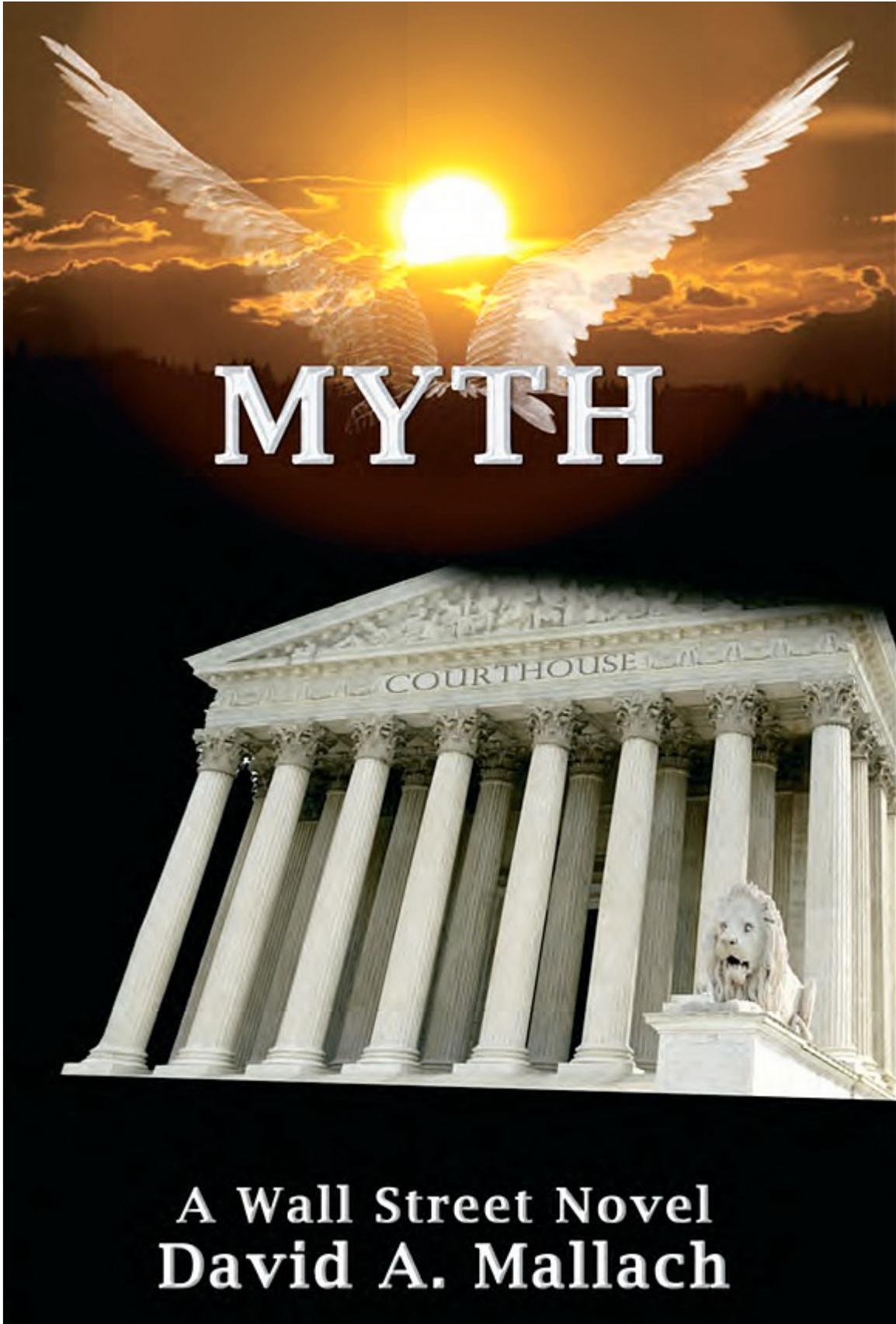
“*Myth* fascinates me for two reasons. First, it provides an inside look at the arbitration process that provides remedy for individual investors. You see the thought processes and anxieties of both sides in the case and, especially, of the panel who must decide a complex issue. In the end, we see all these people in a sympathetic light. Second, it exposes the widely held misconception that a portfolio of fixed-income securities is safe. And it points out the importance of focusing on income growth rather than just on safety.” Julie and Keith S. – Germantown, Tennessee.

“*Myth* is a must-read for any investor. Through its entertaining short story, *Myth* lucidly explains David Mallach’s highly successful growth of income strategy and dispels the myth of the bond

market's safety. Through *Myth* David Mallach again distinguishes himself by demonstrating his passion for educating investors in his use of analyst in determining what to buy, when to sell, and how to re-invest. *Myth* provides an illuminating guide through the forest of issues that stand between investors who seek to protect principal and safely generate meaningful income." Joseph D. – Philadelphia, Pennsylvania.

Myth reveals the simple truth about the risk associated with fixed income. By witnessing the events that unfold in *Myth*, the reader learns how a fixed income portfolio built with the best intentions and backed by the financial industry can fail. Through the reappearance of *Dancing With The Analysts* character, Johnny Long, a serious discourse unfolds and illuminates a strategy for growth of income." Leona S. – Alexandria, Virginia.

"Unless your assets are large enough that you don't need to worry about rising interest rates, this book is essential reading. I have read all of David Mallach's books. Each one presents an interesting, easily read discussion of fairly complex material. *Myth* is no exception. Don't wait to read it until interest rates have gone up and your bond portfolio is way down." Doug D. – Kingston, Tennessee.



MYTH

COURTHOUSE

A Wall Street Novel
David A. Mallach