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Principles: Life  
and Work by Ray  
Dalio - Book

Summary

IMPORTANT

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book - this is an  
executive

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summary of

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DESCRIPTION:

Principles: Life

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Hardcover -

September 19,

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2017 by Ray Dalio | Ray Dalio, one of the world's most successful investors and entrepreneurs, shares the unconventional principles that he's developed, refined, and used

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over the past  
forty years to  
create unique  
results in both  
life and  
business--and  
which any  
person or  
organization can  
adopt to help  
achieve their  
goals. In 1975,

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Ray Dalio  
founded an  
investment firm,  
Bridgewater  
Associates, out  
of his two-  
bedroom  
apartment in  
New York City.  
Forty years  
later,  
Bridgewater has

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made more money for its clients than any other hedge fund in history and grown into the fifth most important private company in the United States, according to Fortune

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magazine. Dalio himself has been named to Time magazine's list of the 100 most influential people in the world.

Along the way, Dalio discovered a set of unique principles that have led to

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Bridgewater's exceptionally effective culture, which he describes as "an idea meritocracy that strives to achieve meaningful work and meaningful relationships through radical



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transparency." It is these principles, and not anything special about Dalio--who grew up an ordinary kid in a middle-class Long Island neighborhood--that he believes are the reason

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behind his success. In Principles, Dalio shares what he's learned over the course of his remarkable career. He argues that life, management, economics, and investing can all

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be systemized into rules and understood like machines. The book's hundreds of practical lessons, which are built around his cornerstones of "radical truth" and "radical transparency,"

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include Dalio laying out the most effective ways for individuals and organizations to make decisions, approach challenges, and build strong teams. He also describes the

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innovative tools  
the firm uses to  
bring an idea  
meritocracy to  
life, such as  
creating  
"baseball cards"  
for all employees  
that distill their  
strengths and  
weaknesses, and  
employing

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computerized decision-making systems to make believability-weighted decisions. While the book brims with novel ideas for organizations and institutions, Principles also offers a clear,

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straightforward approach to decision-making that Dalio believes anyone can apply, no matter what they're seeking to achieve. Here, from a man who has been called both "the Steve

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Jobs of  
investing" and  
"the philosopher  
king of the  
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universe" (CIO  
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to gain proven  
advice unlike  
anything you'll  
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conventional  
business press.

ABOUT THE

AUTHOR: Ray

Dalio is the

founder and co-

chairman of

Bridgewater

Associates,

which, over the

last forty years,

has become the

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largest and best performing hedge fund in the world. He is the author of #1 New York Times Bestseller and #1 Amazon Business Book of the Year, Principles. Dalio has appeared on

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the Time 100 list of the most influential people in the world as well as the Bloomberg Markets list of the 50 most influential people. He lives with his family in Connecticut.

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REVIEWS: "Ray Dalio has provided me with invaluable guidance and insights that are now available to you in Principles."--Bill Gates "I found it to be truly extraordinary.

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Every page is full of so many principles of distinction and insights--and I love how Ray incorporates his history and his life in such an elegant way."-- Tony Robbins NOTE:

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Victor Davis  
Hanson explains  
how a celebrity  
businessman  
with no political  
or military  
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sixteen well-qualified Republican rivals, a Democrat with a quarter-billion-dollar war chest, and a hostile media and Washington establishment to become

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president of the  
United States --  
and an extremely  
successful  
president. Trump  
alone saw a  
political  
opportunity in  
defending the  
working people  
of America's  
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the coastal elite of both parties had come to scorn, Hanson argues. And Trump alone had the instincts and energy to pursue this opening to victory, dismantle a corrupt old

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order, and bring long-overdue policy changes at home and abroad. We could not survive a series of presidencies as volatile as Trump's. But after decades of drift, America

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needs the  
outsider Trump  
to do what  
normal  
politicians would  
not and could not  
do.

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"PRINCIPLES",  
is a book very

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well organized into three parts, each of which has several chapters. In the first, Dalio summarizes his personal and professional life. He tells us about his failures and how all those life

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experiences allowed him to know himself, his strengths and weaknesses, which led him to know his principles in depth, guiding him to a process of making the right decisions.

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This part allows the reader to know more about the author's personal history. In the second part of the book, the author reveals his principles in greater depth, demonstrating



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how he applies them in his personal and professional life. In this part, Dalio gives us the tools, through five steps that provide a road map, to successfully obtain what is

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wanted. The author deepens and describes how he came to know the principles on which his personal life is based. In the third part he describes in detail how in his

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company

Bridgewater,

Dalio managed to

unite these

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described in part

2, masterfully

building an

organization with

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mission outlined

from personal

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principles. He describes how he managed to merge these personal principles with the objective of forming an organization based on the idea of meritocracy that

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aims to achieve meaningful work and relationships through what he defines as "radical truth and radical transparency." In this last part he teaches us to apply personal principles in

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business life.

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Rubenstein.

What do the most successful investors have in common? David M. Rubenstein, cofounder of one of the world ' s largest investment firms, has spent years

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interviewing the  
greatest  
investors in the  
world to  
discover the time-  
tested principles,  
hard-earned  
wisdom, and  
indispensable  
tools that guide  
their practice.

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has spent more than three decades in the hypercompetitive world of private equity, now distills everything he ' s learned about the art and craft of investing, from venture capital,

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classic—now with a new Afterword in which the author draws parallels to the recent financial crisis—Roger Lowenstein captures the gripping roller-coaster ride of

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Lowenstein  
explains not just  
how the fund

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made and lost its money but also how the personalities of Long-Term 's partners, the arrogance of their mathematical certainties, and the culture of Wall Street itself

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contributed to both their rise and their fall.

When it was founded in 1993, Long-Term was hailed as the most impressive hedge fund in history. But after four years in which the firm

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dazzled Wall  
Street as a \$100  
billion  
moneymaking  
juggernaut, it  
suddenly  
suffered  
catastrophic  
losses that  
jeopardized not  
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Street but the stability of the financial system itself. The dramatic story of Long-Term 's fall is now a chilling harbinger of the crisis that would strike all of Wall Street, from Lehman Brothers

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to AIG, a decade later. In his new Afterword, Lowenstein shows that LTCM 's implosion should be seen not as a one-off drama but as a template for market meltdowns in an



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age of  
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The fund was long cloaked in secrecy, making the story of its rise . . . and its ultimate destruction that

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create the  
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**managing over  
\$150 billion USD?**

**In a word:**

**principles. Ray  
Dalio created a  
set of principles  
for personal and  
professional life  
that serves as an  
operating system  
for living based  
on radical  
honesty and**

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**radical  
transparency  
thriving within an  
idea meritocracy.  
An idea  
meritocracy is "a  
system that  
brings together  
smart,  
independent  
thinkers and has  
them  
productively**

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**disagree to come up with the best possible collective thinking and resolve their disagreements in a believability-weighted way." To "believability-weight" something means to determine an**

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**idea's legitimacy based on the track record and the ability of the idea's originator to clearly explain their concept. Dalio believes an idea meritocracy is the best decision-making system because it requires**

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**honesty and  
leads to continual  
improvement.  
Dalio divided his  
principles into  
Life Principles  
and Work  
Principles. The  
life principles  
apply to  
individual  
success, and the  
work principles**



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**guide group  
success. Dalio  
decided to share  
his principles to  
help others  
succeed. His goal  
is to inspire  
people to  
discover and  
write their  
principles and to  
refine them  
through**

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such broad  
economic**

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**histories as well as Mr. Dalio's. Perhaps more unusually, Mr. Dalio has managed to identify metrics from that history that can be applied to understand today.” —Andrew Ross Sorkin, The**

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**New York Times  
From legendary  
investor Ray  
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**Changing World Order examines history's most turbulent economic and political periods to reveal why the times ahead will likely be radically different from those we've experienced in our**

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**lifetimes—and to offer practical advice on how to navigate them well. A few years ago, Ray Dalio noticed a confluence of political and economic conditions he hadn't encountered**

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**before. They included huge debts and zero or near-zero interest rates that led to massive printing of money in the world's three major reserve currencies; big political and social conflicts**



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**within countries, especially the US, due to the largest wealth, political, and values disparities in more than 100 years; and the rising of a world power (China) to challenge the existing world power (US) and**

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**the existing world order. The last time that this confluence occurred was between 1930 and 1945. This realization sent Dalio on a search for the repeating patterns and cause/effect relationships**

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**ncluding the Dutch, the British, and the American—putting into perspective the “Big Cycle” that has driven the successes and failures of all the world’s major countries throughout history. He**

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**reveals the  
timeless and  
universal forces  
behind these  
shifts and uses  
them to look into  
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what's ahead.  
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**are spread over four instead of two sections and reordered to sharpen their payoff. Media coverage is available at the following links: Interviews/Podcasts: Motley Fool, [click here](#). Money, Riches**

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**In Principles: Life and Work (2017), Ray Dalio**

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**describes core practices he developed during his career as an investor. Dalio believes that by applying these principles to their lives, readers can improve their relationships, enhance group decision making,**

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**and more easily  
adapt to  
changing  
circumstances.  
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When it comes to  
investing and the  
world of  
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**He shares some of the principles that have demonstrated remarkable results in business as well as life.**

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**objectives and goals. Ray Dalio founded an investment firm, Bridgewater Associates, in 1975 from his two-bedroom apartment in New York City. This was the key with which he was able to create**

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**money for clients more than any other hedge fund in history and it later went on to become the fifth most important company in the United States. Dalio became part of Time magazine's list of 100 most**

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**influential people in the world. But as he was building this kind of achievement, he discovered and laid out a set of timeless principles which was the cause of Bridgewater's effective culture. These principles**



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**are what guided him to his success despite Dalio not having anything special as a child who grew up in a middle-class Long Island neighborhood. In his book Principles: Life and Work, Dalio**

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**opened up about his learnings over that course of his career.**

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**from Dalio's own belief in radical truth and transparency. Using these methods, he was able to create the most effective ways of leading a company as it grows to become more successful. With the number**

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list of the 100 most influential people in the world. Along the way, Dalio discovered a set of unique principles that have led to Bridgewater's exceptionally effective culture, which he describes as "an idea

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meritocracy that strives to achieve meaningful work and meaningful relationships through radical transparency." It is these principles, and not anything special about Dalio--who grew up an ordinary kid in

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a middle-class Long Island neighborhood--that he believes are the reason behind his success. In Principles, Dalio shares what he's learned over the course of his remarkable career. He argues that life,

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management, economics, and investing can all be systemized into rules and understood like machines. The book's hundreds of practical lessons, which are built around his cornerstones of

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"radical truth" and "radical transparency," include Dalio laying out the most effective ways for individuals and organizations to make decisions, approach challenges, and build strong teams.

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He also describes the innovative tools the firm uses to bring an idea meritocracy to life, such as creating "baseball cards" for all employees that distill their strengths and weaknesses, and employing

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computerized decision-making systems to make believability-weighted decisions. While the book brims with novel ideas for organizations and institutions, Principles also offers a clear, straightforward



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approach to decision-making that Dalio believes anyone can apply, no matter what they're seeking to achieve. Here, from a man who has been called both "the Steve Jobs of investing" and "the philosopher king of

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who know nothing about success or life or leadership." But I saw something completely different in this book! I met an inspirational book, highlighting principles of success and

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that led to her  
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tenacity have  
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the better” (The  
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counts twice  
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Forty years  
later,  
Bridgewater has  
made more  
money for its  
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meritocracy that  
strives to  
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meaningful  
work and  
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relationships  
through radical  
transparency.”  
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***bring an idea  
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employees that  
distill their  
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***straightforward  
approach to  
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## ABOUT THE BOOK

After being leaked to the press by a former employee, Ray Dalio's

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Principles appeared on his company, Bridgewater Associates', website as a presentation of his management philosophy. It is required reading for all employees at Bridgewater. By his own

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admission, it is a dynamic document, subject to change as the tenets within are applied, discussed, and debated by Bridgewater employees. Dalio explains that "the types of disagreements

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and mistakes that are typically discouraged elsewhere are expected at Bridgewater because they are the fuel for the learning that helps us maximize the utilization of our potential."

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Desiring an atmosphere of “radical openness” Dalio places a high value on independent thinking while recognizing that such thinking often generates disagreement and leads to mistakes. MEET

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THE AUTHOR Larry Holzwarth is a freelance writer and submarine veteran. A former US Navy systems analyst, he has been a corporate writer on diverse subjects, a professional trainer, recruiter and

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lecturer. A lifelong student of history, he enjoys reading, camping, hiking and Reds baseball. After traveling extensively he returned to his native midwest where he resides near Cincinnati.

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BOOK With three hundred dollars, Dalio purchased shares of Northeastern airlines, the value of which tripled after a takeover shortly thereafter. By the time he entered college, Ray already had a portfolio



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worth several thousand dollars. Dalio writes of his belief that the most valuable principles are those learned from experience, rather than those that are simply taught and accepted. Describing his

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own rise from a middle class background to his universally recognized prominence in financial circles, he presents his philosophy, his belief system, his reliance on meditation, and his personal

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system of  
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In *Principles: Life and Work* (2017), Ray Dalio describes core practices he developed during his career as an investor. Dalio believes that by applying these principles to

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