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WINNER OF 12 PULITZER PRIZES

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How did you get started in investing?

After graduating from college in 1993. My major was in accounting and finance. My first investment was in Vanguard Wesley Income Fund.

What is your best investment so far?

Not one that's done better than the others.

What is your worst investment so far?

Some of ones I've gotten out of were Jannus funds.

What have you learned about investing that you think all investors should know?

Don't try to guess the market.

How would you describe your approach to investing?

I follow pretty much diversification. My theory is simple _ the Vanguard "die hard" theory. Pay attention to asset allocations and your age. I'm not trying to beat the market but just hit the market with cost averaging. I reallocate my funds

every six months.

How are you invested now?

Fifteen percent international funds, 25 percent bond funds, and the rest is a mixture of different types of mutual funds.

What do you find the most difficult about investing?

I try to make it as simple as possible by not getting involved and not following it on a daily basis. And not try to out-guess (the market).

What changes, if any, have you made in your investments in the past year?

Nothing major. I'm in one specialty fund, a real estate investment trust, and I've been trying to keep that to a consistent percentage.

Do you think now is a good time to invest?

I think every day is a good time to invest.

What is your goal for your investing?

Retire at a young age. Live comfortably and not have to rely on someone else, like an employer, when I'm older.

What is your biggest money concern right now?

I have a 4-month-old daughter. I just started looking into her college education and what are the best options.

Where do you get your investment tips?

I read DieHards.org. I don't really look for leads.