Great articles don’t always get the readership they deserve. We’ve posted the 10 most-widely read articles for the past year here. Below are another 10 that you might have missed, but I believe merit reading:

1. **Bill Gross: Hedging Your Bet on Deflation versus Inflation**  
   By Ben Huebscher  
   September 25, 2012

   Will deflation or inflation prevail? The answer to that one question determines portfolio construction, according to Bill Gross, founder, managing director, and co-CIO of PIMCO.

2. **An Attack on Paul Krugman**  
   By Michael Edesess  
   May 15, 2012

   A foundational principle of modern economics is that the creation of credit leads to economic growth. That precept underlies need for quantitative easing, and it is central to the question of what role monetary policy can and should play in stimulating a faster recovery from the Great Recession. It is also the subject of a debate between one of the world’s most prominent economic scholars, Paul Krugman, and a feisty Australian economist, Steve Keen.

   By Larry Siegel  
   November 27, 2012

   The vigorous global economic growth of the last two centuries is over, according to Jeremy Grantham and Robert Gordon. That prediction, if correct, has profound and worrisome implications for investors. And the short-term trend is indeed disquieting: Growth has been close to zero over the last decade in advanced countries. But the most likely outcome is that per capita GDP growth going forward will approximate its U.S. historical average of 1.8%, and it will grow faster in developing markets.

4. **David Rosenberg – I am not a Permabear**  
   By Robert Huebscher  
   May 22, 2012
While most sell-side analysts are correctly classified as permabulls, Gluskin Sheff's David Rosenberg has been branded as the opposite - a permabear. He rejects that label. He recently said he's indeed bullish - on bonds and income - and has been so for quite a while.

5. **How Do Spending Needs Evolve During Retirement?**  
   By Wade Pfau  
   March 13, 2012

   Most people's spending patterns change over the course of retirement - expenses look very different at 90 than they do at 65. Yet most research on retirement withdrawal rates relies on constant inflation-adjusted withdrawals to develop a client's forward-looking budget. Such an unrealistic, one-size-fits-all approach can be disastrous if a client inadvertently retires with insufficient savings. Is there a better way?

6. **Finding the Best Dividend Fund**  
   By Geoff Considine  
   June 5, 2012

   Assets are flowing into dividend-stock funds. But many experts are warning that those investors are setting themselves up for significant losses. Using an objective methodology that assesses tradeoff between yield and risk, we can determine those funds that investors should prefer - and a few they should avoid.

7. **GMO: Two Questions We Can't Answer**  
   By Robert Huebscher  
   March 27, 2012

   Its reputation was built on stellar returns achieved with long-term bets on undervalued asset classes. Current market conditions, however, pose two unanswerable questions for GMO - leaving the firm with an uncertain strategy for its equities and fixed-income allocations.

8. **The Ultimate Income Strategy – Higher Yield and Lower Volatility**  
   By Geoff Considine  
   September 4, 2012

   Investors, especially those in the de-accumulation phase of their retirement, count on high income and low volatility. Achieving the best possible tradeoff between yield and risk is a major challenge for advisors. Over the last two years, I've shown how to construct a low-risk portfolio - the ultimate income portfolio (UIP) - that yields over 9.0%. Let's look back at how those portfolios performed and the components of this year's UIP.
9. **Jeremy Siegel, Rob Arnott and Other Experts Forecast Equity Returns**  
   By Larry Siegel  
   February 7, 2012

   A forecast of the equity risk premium (ERP) tells you how much to save, how to allocate assets between equities and fixed income, and how much you can consume. Given its great importance, the CFA Institute recently convened a group of top-level academics and practitioners to forecast future ERPs - and to reflect on similar predictions they had made a decade ago.

10. **Richard Bernstein: US Assets will Outperform over the Next Decade**  
    By Robert Huebscher  
    May 8, 2012

    Prior to founding the firm that now bears his name, Richard Bernstein was the chief investment strategist at Merrill Lynch & Co. In this interview, he discusses why he expects US assets - both equities and fixed income - to be the outperformers among global markets over the next decade.

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