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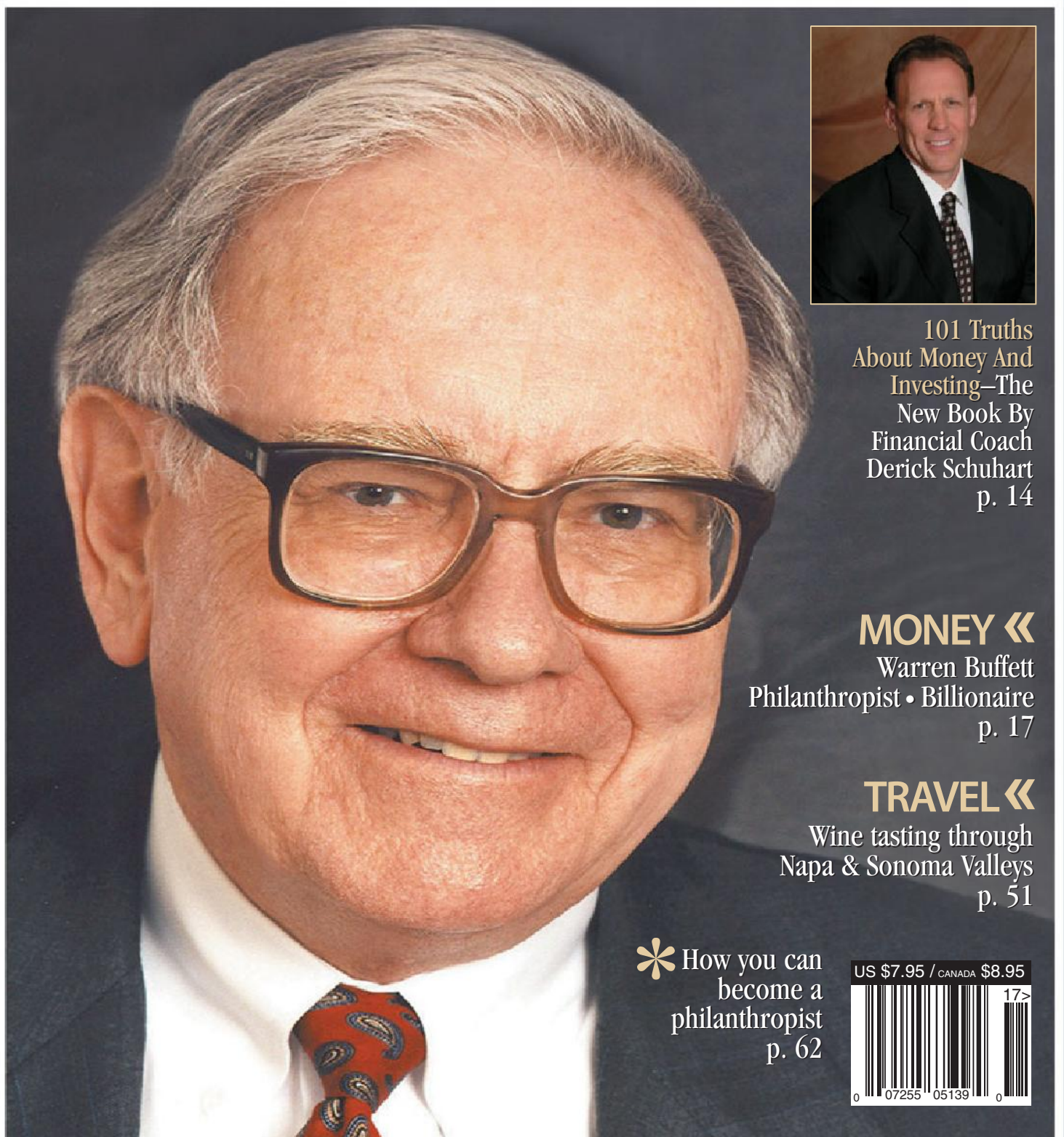
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FINANCIAL PLAYBOOK

magazine

WINTER/SPRING 2007



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Derick Schuhart

our
Q & A
Derick Schuhart



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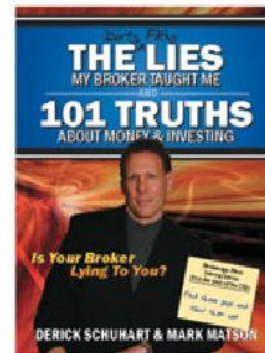
Financial Playbook (FP): What do you see in the financial industry, specifically, the advisory industry, that compelled you to write this book?

Derick Schuhart (DS): The truth is that the vast majority of financial and investment advice is generated to produce the illusion that so-called “experts” and investment firms have a forecast or prediction about the future that will make the investor money. Many of the so-called “experts” are not true financial advisors; they are salespeople. There’s nothing wrong with being a salesperson, but when they use that position of trust to gamble and speculate with investors hard earned savings, ignoring all the academic research available, they’re really not taking the best interests of their clients into consideration. Many people don’t want to hear or see the truth, because they want to keep the false hope alive that they can get rich by following the recommendations of their broker or planner. Even worse, these investors really want to believe what these so-called advisors are selling, and then assume everything will be all right. This is a formula for disaster. Clients can’t be financial experts, but they can’t just do what they’re told either. An investor has to be responsible. Remember, the financial advisor works for you. The more an investor learns, the less likely it is that he can be taken advantage of.

By reading the truth about investing and avoiding the illusionary false promises, you can arm yourself against these “illusionist” and prepare for a successful investment experience.

FP: What “illusions” do you see in the industry as being the most prevalent?

DS: Stock-picking, marketing timing, and relying on past track-record performance. There is certainly no shortage of investment experts who want to create the illusion that they have the innate ability to consistently and predictably pick the right stocks and time the market. The fact is no one can give you a guaranteed forecast of market or individual stock movements. If



someone could, they certainly wouldn't tell you, the investor. When an investor is working with a commission-based broker or planner, the investor has to realize that the broker/planner works for the broker/dealer- (the broker/ dealer is the big company that writes the paycheck for the broker/planner)- not for the investor. In other words, the broker/planner must sell something that the investor is likely to buy, even if it's not in the investor's best interest. Most planners do not get paid for providing prudent advice; they get paid for pushing product. The sad truth is most planners are part of the problem, not the solution. That's the difference between being a salesperson and a true advisor.... a true professional.

FP: What can an investor do to protect what they have now and grow wealth for the future?

DS: I truly believe that harnessing the power of the "free markets" is indeed the best place in the world for an investor to have and grow their money. Secondly, investors need to protect themselves by gaining knowledge. I know that this book will be a great place to start.

FP: What will this book give the investors that are reading it?

DS: POWER! Power to see through the lies and illusions that some "experts" use to sell you funds or other products that puts money in their pockets and out of yours. Power to see the "truth" about creating and maintaining wealth. Power to take control of their financial lives. Power to protect their financial future.

FP: Once an investor has identified these "lies," what's next for the investor?

DS: Focus on the truth. Little do most investors realize that there is Nobel Prize winning economic and academia research that allows investors to invest prudently, achieve market rates

of return, and achieve peace of mind investing. But, the great majority of investors have never read these studies so they continue to be active investors. Based on all the academic research, it is virtually impossible to beat the market over time through active investing. Investors can be successful, but in order to do so, investors have to eliminate gambling and speculating with their money. If investors think they're immune from this-think again- they're not. For those that think they are, the broker isn't, as the broker is probably the one gambling with your money. This is a devastating reality that investors must come to terms with if they are to be successful. My revelation, and I hope the one the investor has today, is that Free Markets work. Free Market investing is a wonderful thing! The road to recovery for active investors ends with the recognition of this concept. It is the most intelligent and prudent way to build wealth over the long run, all based on the solid academic foundation of empirical research.

I was excited when I discovered the truth. The clients of my firm are excited to invest based on the truth. For those that read the book, they are about to learn that there is a way to take the gambling and speculating out of investing. Please notice that I said gamble and speculation, and not risk. Most investors don't realize that there is a way to minimize risk in investing; they just don't know how to go about it. You will never be at the mercy of the so-called financial advisors again.

You are about to read about a Nobel Prize Winning research that allows investors to invest with confidence and success. This information changed the way I run my business and the way I service my clients. I believe that it will change other investor's financial lives as well. With this concept you can eliminate the mystery in the markets, get rid of the false "advisors" that want your money, and have a truly enjoyable investing experience. After implementing your investment plan, you can kickback and relax. I hope investors will enjoy the book. Get ready to get excited! 📖