

Financial Planning & Investments

Alternative Investments – The Non-Traditional Way to Make Money

Traditional investments include publicly traded stocks, Treasury bills, notes and bonds, corporate bonds, and money market accounts. However, when the stock market is down and interest rates are low, many investors look elsewhere for higher returns. Alternative investments include real estate, private equity (which includes LBOs, venture capital, and mezzanine financing), commodities, timber, and collectibles such as coins and art. This session will explore each alternative asset class and note their advantages and disadvantages.

Asset Allocation - Making the Most of What You Have

Asset allocation is a critical decision, because how an investor allocates their investable funds among a variety of different asset classes will play a significant role in determining their overall investment results. This session will address the factors any investor should consider in deciding whether to invest in traditional investments and/or alternative investments. This session will focus on the factors that should be considered in making an asset allocation, and how it should be monitored and adjusted periodically.

Asset Protection Techniques – Keeping Assets From Creditors

Individuals may work long and hard to acquire some assets and net worth. Then, one mistake, one lawsuit, or one judgment may change their life and future forever. Many people and businesses have been ruined or significantly damaged by one judgment, which sometimes is issued in error. This session will explore what individuals and businesses can do legally to protect their assets. It will note legal, tax, financial, and practical considerations.

Creating a Financial Plan - Taking Control of Your Financial Future

Many individuals are not financially prepared for retirement because they do not have a plan. Studies have shown that people usually meet their own expectations. This session will explain how an individual should plan their financial future and the step-by-step action plan they should follow to implement their plan. Those without a plan are really rudderless and can't know or control their destination

Economic Indicators – Making Sense of the Statistics and Trends

Everyday the media reports various economic statistics but what do they all mean? This session will highlight key economic indicators and explain their implications. This session will take an important but dry subject and make it meaningful and practical.

Investing for Not-for-Profits – NFPs Need Good Investment Results Too!

Many not-for-profits have excess funds they can invest. This session will focus on the factors that should be considered before the funds are invested. What are the options? What are the pros and cons of each option? This session will focus on what is unique about investing by a not-for-profit.

International Investing – Looking For Pearls in Oysters Around the World

There are many benefits to investing outside of the United States including diversification and increasing the number of potential good investments. However, there are also risks that should be considered. This session will address both the potential advantages and disadvantages. It will also provide numerous practical tips for doing so.

Investing in a Private Company – Finding the Next Google, Ebay or Microsoft

Many people would like to invest in the next Google before it goes public. Large fortunes have been made by many investing in private companies. However, large sums can also be lost. Investing in a private company is different than investing in publicly traded stocks because of the lack of liquidity. The lack of liquidity impacts the company's valuation and the investor's level of risk. This session will focus on the pitfalls an investor should avoid in investing in a private company.

Mutual Funds and ETFs – Investing for Small Investors

Any individual or entity that has less than \$500,000 of liquid, investable funds might be considered a "small investor." Some people use \$1 million as the cut-off point. Many professional money managers will not manage a separate account for a small investor. Consequently, most small investors invest in mutual funds and exchange traded funds (ETFs) to invest their money. They obtain professional fund management, record keeping, and can obtain the level of diversification they desire. However, many small investors pick the wrong mutual funds and do not know enough about ETFs. This session will provide an excellent overview of the key factors they should consider before investing.

Portfolio Management – Don't Put All Your Eggs in One Basket

Many individual investors don't consciously think about structuring a stock portfolio. Instead, they buy a number of stocks or mutual funds that they like, and assume that the more they buy the more diversified they are. This session will focus on the factors savvy investors focus on in structuring a stock portfolio. It will also address the adjustments that should be made along the way, including determining when to sell a stock.

Stealing Money Without a Gun – The Bernie Madoff Story

Bernie Madoff, with help from his CFO and others, perpetrated a scam for many years. His clients included thousands of wealthy individuals, celebrities including Kevin Bacon and Kyra Sedgwick, large, sophisticated financial institutions, and foundations. They were provided regular statements of their accounts but still lost billions of dollars and did not even know it until it was too late. He kept them in the dark for years. How did Madoff dupe them? Why did the scam finally unravel? What can we learn from this scam? How you tell whether you have an honest investment advisor? Learn the answers and more!

Tips for Researching a Company – Do Your Homework Like Your Teacher Told You To!

Many investors don't get good investment results simply because they do not do their homework. Instead, they make quick decisions by relying on "hot tips" from a family member, a TV commentator, and others. They may go with a "hunch," or they may invest in companies that they think they know or do business with. This session will focus on the due diligence or homework an investor should do before investing in any company publicly traded security.

Top 10 Mistakes Individual Investors Make – Stop Shooting Yourself in the Foot!

Most investors, including professional money managers, under perform the market indexes. There are many reasons for this, including the fact that most individuals are ill equipped to invest their own money. This session will focus on the mistakes that are most commonly made. The speaker will also challenge many of the ideas that are considered "conventional wisdom."

Using Puts & Calls in Investing – Magnifying Your Returns & Reducing Your Risks

Some investors use options to invest. A "put" option gives the investor the right, but not the obligation, to sell stock at a certain price during a certain period of time. A "call" option gives the investor the right, but not the obligation, to buy stock at a certain price during a certain period of time. The price of the put and call options varies over time in relation to the price of the stock they relate to. This session will provide an overview of puts and calls, and various strategies that can be used with them. The speaker will also note both the advantages and disadvantages of using such options.