

Stock Market For Beginners

SPECIAL REPORT



Top 10
Financial
Newsletters

—
Sources for
great stock
picks

By John Roberts

This is NOT a free e-report!
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PART 1: About Financial Newsletters

Introduction

I rely heavily on financial newsletters ... they are my secret advantage ...

As an active investor of many years, and former Financial Consultant and New York Stock Exchange licensed Stockbroker, I have come to rely heavily on financial newsletters for my investing decisions and success. I consider them one of my secret weapons.

One of these newsletters has been described as one of the top five in the world

I have found in my many conversations with average investors that they simply do not use financial newsletters. Indeed, they are completely unaware of this secret advantage.

In this special report I share my secret advantage with you — I reveal my top ten favorite newsletters. This report will save you countless hours of research finding a quality newsletter. That is because there are many of them out there, with a wide range of quality and price, from poor to great, from affordable to enormously expensive.

These guys are some of the rock stars of the financial newsletter business

I have listed only those that are affordable and of the highest quality. As of this writing, I am still using them. That's because, in my opinion, their analysts and publishers are some of the rock stars of the financial newsletter business.

As I mentioned in *Stock Market For Beginners*, there are certain characteristics, and a specific format, that all good financial newsletters have. This format works well for me, and it will be good for you as a beginning investor also.

All of my favorite newsletters in this special report adhere to these standards in one form or another. Here are some of the key characteristics I insist on.

For starters, the newsletters I buy always tell a background story about the company and stock they are suggesting. They describe the research they did and their reasoning for the recommendation.

And they end the article with a specific buy statement that looks like this. Example: ***Buy Sprint NYSE: S up to \$5 a share and use a 25% trailing stop.***

PART 1: About Financial Newsletters

You will know exactly what to buy at what price

Here's why this is good for you as a beginning investor. Even if you don't understand all the business talk and research they describe in the story, you will know exactly what to buy at what price to take advantage of their recommendation.

For example, see what they said above in the example about Sprint (note this is an example only—do not trade this).

- They told you to buy Sprint stock.
- They told you to not buy it for more than \$5 a share.
- And they even told you the stock symbol — which is “S” — to enter into the screen when you place your order in your online stock account.

What could be easier? Really?

So with that in mind, let's get on with the report.

As you are reading you will want to consider which reports work well for you and your specific circumstances. Only you can make this evaluation.

But these newsletters have worked well for me, so I'll share them with you, along with some of my comments.

One final point. For your convenience, I have included a link for each newsletter where you can learn more information, and if you are so inclined, subscribe to the newsletter.

The link for each newsletter will be in the lower left corner of the page in a box like this one.

***For more information
click here ...***

link for more information

PART 1: About Financial Newsletters

Why You Need Financial Newsletters

Remember — when you invest in a stock you are buying a business

No smart person would buy a business without doing serious research first

I don't have hours per week to do this research ... so I let someone else do it for me ... this is where newsletters come in

In my book *Stock Market For Beginners*, I emphasize that when you invest in a stock, you are buying a business. You are becoming a business owner. And no smart business person would buy a business without doing some serious research first.

They would want to know what the sales are, if the sales are increasing every year, how much profit those sales are creating, if profits are increasing every year, if the company is badly in debt, and many other things.

I'm often appalled as I listen to someone telling me about their latest investment and the lack of research they've done. It's like they got a hot stock tip from well-oiled Uncle Harry at Thanksgiving dinner.

You need to do much better than this to succeed.

But don't get discouraged about all this research, because there is an easy way to get it done. Let someone else do it. This is what I do. And this is where financial newsletters come in.

I don't have hours per week to spend researching the companies I want to invest in, so I get the advice of people who do this for a living. True, they charge a subscription fee for this service. But I think it's well worth it.

Remember, I was a financial consultant and a New York Stock Exchange licensed broker. I could do this research myself. And I had all kinds of free company research available to me — from one of the leading broker-dealers in the United States. And I still bought these newsletters. With my own money.

That should tell you something.

And speaking of buying, you may be surprised at the low price of these quality newsletters. I typically buy them for \$89 per year, and often they are on sale for \$39 per year if you catch their specials. That's about eight lattes per year at

PART 1: About Financial Newsletters

Starbucks. And these newsletters can make you some of the other kind of bucks.

So before you go investing based on Uncle Harry's well-oiled stock tips, consider these newsletters. I've had good success with them, and I clearly put my money where my mouth is.

Maybe you should too.

So let's start off with one of my long time favorite newsletters. I've subscribed to it for years — and they are still going strong.

It's called the *Oxford Club Communiqué*.

PART 2: My Top 10 Favorite Newsletters

The Oxford Club Communiqué

The *Oxford Club Communiqué* is one of the first newsletters I subscribed to years ago. It's the gold standard, if you ask me, and I have judged every newsletter since then against them.

The format is clean and straight forward, easy to understand and well organized. Alexander Green is their Investment Director for the newsletter, as well as their Chief Investment Strategist for Investment U. I read any recommendation written by Alexander Green.

The newsletter has a number of features I like. First, there is the background story and recommendation(s) of the month. Well researched, they lead to specific buy recommendations. These recommendations are typically stocks you will buy for their appreciation, but many pay dividends as well.

Another feature of the Communiqué is a selection of recommended portfolios which you can choose from — based on your investment style, or preference.

One of my favorite portfolio's is the Perpetual Income Portfolio. For years this portfolio has contained recommendations that are reasonably low risk and pay exceptional yields. Some years back I was invested in one of these offered by Black Rock that was yielding over 8% per year. And in a recent issue I looked at, there was one yielding 7.9%.

For those of you a bit on the lazy side, there is the Gone Fishin' Portfolio, a collection of low fee funds that you only have to rebalance once a year. I did the Gone Fishin' portfolio for a couple of years with a portion of my investments and it yielded an overall 17% return. Not bad.

The *Oxford Club Communiqué* is ranked among the top five newsletters in the nation over the past decade by the independent *Hulbert Financial Digest* and is a great starter newsletter if you have to pick just one. But if you start with it, be warned—you just may keep subscribing to it year after year. The Communiqué is that good.

The newsletter features a number of features I like—especially the recommended portfolios

One of my favorites is the Perpetual Income Portfolio which recently had an investment yielding 7.9%

For more information click here ...

<http://oxfordclub.com/visitors/>

PART 2: My Top 10 Favorite Newsletters

True Wealth

Steve's underlying philosophy is to find investments that are cheap, hated and starting an uptrend

... that sounds a bit like Warren Buffett when he say to be greedy when others are fearful, doesn't it?

What I particularly like about his newsletter is the variety of investments, including safe money plays, speculations and commodities

For more information click here ...

<http://www.stansberryresearch.com/pub/btr/index.asp>

Rated one of the top five newsletters in the world, *True Wealth* is written by Dr. Steve Sjuggerud. He has an impressive background as a former stockbroker, Vice President of an international hedge fund and holding a doctorate in finance.

He's been quoted by the Wall Street Journal, Barron's and The Washington Post. You may not be surprised when I tell you I read anything I see he has written.

His underlying philosophy is to search for investment ideas that are cheap, hated by the average investor, and starting to show an uptrend.

What I particularly like about his newsletter is the variety of investment categories in his recommended list. He has three main categories. They are ...

- Safe Money Plays
- Speculations
- and Commodities.

I bet I get your attention when I say that two of his 'safe money plays' that I am invested in are paying me 15% dividends. I also own two of his commodity plays that have done well.

Steve uncovers these investment opportunities making two dozen research trips around the world every year. Then he comes back and reports on them to his subscribers.

The overview of *True Wealth* says that since 2001, Steve has consistently booked double and triple digit returns for his subscribers.

His newsletter certainly seems to live up to it's name.

PART 2: My Top 10 Favorite Newsletters

Stansberry's Investment Advisory

Porter believes most people take too much risk and recommends they put most of their money in his "No Risk" stocks

But don't get the idea his stock picks are yawn-wide boring ... one is a silver processor with an incredible business model you won't believe

I will read anything written by Porter Stansberry — he's that good

For more information click here ...

<http://www.stansberryresearch.com/pub/btr/index.asp>

Written by Porter Stansberry, I really like the overall balance, in-depth research and rationale he uses in his Investment Advisory every month.

Porter believes most people take too much risk with their money and recommends they put the majority of their money into his "No Risk" stocks – and hold on to them for many, many years.

But don't get the idea his stock picks are yawn-wide boring. As an aside, and to give you an example, one of them I've invested in is a silver processor — Silver Wheaton (SLW).

Can you guess what they do? Well, gold companies often have left over ore that contains silver. They don't want to mess with it. So Silver Wheaton offers to take it off their hands for them and extract the silver. They give a portion of the silver back to the gold company and keep the rest. What a business model — taking that pesky silver ore off those gold miners hands for them.

Nothing boring about that recommendation—rather inspired, actually. Where have you heard of an investment like that?

Porter's newsletter comes out monthly and he breaks his stocks out into three investment types. They are 1) "No Risk" stocks that represent ultra-safe, long-term investments 2) "Next Boom" recommendations that feature undervalued stocks poised for growth, and 3) "Forever" stocks that are cheap blue-chips which will provide excellent returns... forever.

Here's what they say about Porters results. *"Porter has shown his subscribers some spectacular gains in the past few years, such as 133% on Intuitive Surgical, 233% on Celgene, 215% on ID Biomedical, and 206% on Elan."*

Porter also writes many articles about world events that shape the market and you will learn from him. Personally, I read anything he writes. He's that good. So you might want to put him at the top of your newsletter shopping list.

PART 2: My Top 10 Favorite Newsletters

The Oxford Club Ultimate Income

This is another newsletter by the Oxford Club. It's focused more on investing for income rather than appreciation, although many of the recommendations can appreciate as well.

It offers the same clean, easy to understand format as the *Oxford Club Communiqué*. It's built around the typical well researched background story followed by the monthly recommendation(s).

And it also offers the Perpetual Income Portfolio. They describe the portfolio as “companies and funds with the financial wherewithal to consistently deliver dividend payouts and a modest amount of capital appreciation to shareholders.”

Looking though a recent edition of the portfolio, I see recommendations yielding from 2.6% to a couple of them yielding 7.8%.

Some of these get my attention.

Also, I see a good general information article on investing in bonds and building a bond ladder. Many people blindly invest in bonds for safety, not realizing that they can go up and down in value just like stocks. So informative articles on bonds like this one could help them avoid some financial pain.

So, all said, if you are focused on income investing, you might want to look into the *Oxford Club Ultimate Income* newsletter.

This newsletter is focused more on investing for income rather than appreciation — although appreciation is possible as well

I see recommendations in a recent edition ranging in yield from 2.6% to 7.8% — some of these get my attention

For more information click here ...

<http://oxfordclub.com/visitors/>

PART 2: My Top 10 Favorite Newsletters

The S&A Resource Report

This is an exciting newsletter about natural resources like oil and precious metals ... it makes me feel like a wildcatter or a prospector—without the hard labor

Matt Badiali recommended ATAC Resources, the small Yukon gold miner I made 1400% on in a matter of weeks

I find this to be an exciting monthly newsletter written by Matt Badiali. It's about natural resource investments such as oil, natural gas and precious metals.

Some of my favorite recommendations have been in gold and silver processing, mining and exploration. They almost make you feel like you are a wildcatter or a prospector – but without all the physical labor. What's not to like about that?

More importantly, I've done well with a number of his recommendations in gold, silver and oil. ***Matt recommended ATAC Resources, the small Yukon gold miner I made 1400% on in a matter of weeks. That should get your attention.***

Matt literally fly's around the world searching out the best resource investments. He's well qualified to do so with more than 15 years of experience as a hydrologist, geologist, and a consultant to the oil industry.

He holds a masters degree in geology from Florida Atlantic University and is currently pursuing his Ph.D. in the same field at the University of North Carolina. But all qualifications aside, it's the results that he gets that I like. Here's what they say about his success and results.

“Matt's recommendations in the S&A Resource Report have shown subscribers significant gains, including Petrobras (165%), Stone Energy (93%), Veritas (77%), and recently Parker Drilling (77%). “

“Here at Stansberry & Associates Investment Research, we believe the global economy is still in the grip of a long-term bull market for oil, precious metals, and other natural resources the likes of which the world has never seen. Demand is going through the roof, and one of the best places investors can have their money over the next few years is in oil, energy, and mining investments. “

So if you have a little prospector in you, and want to take a shot at making some money at it, Matt's Resource Report fills the bill. I have to say it's one of my favorite newsletters and well worth the money.

**For more information
click here ...**

<http://www.stansberryresearch.com/pub/btr/index.asp>

PART 2: My Top 10 Favorite Newsletters

Penny Stock Specialist

You can hitch a real rocket ride if you get in on the right small company as they are starting up

Remember, Microsoft and Apple were small companies at one time ... and I hear they turned out alright

Most of these stocks are unknown to Wall Street and Main Street ... giving you and me a tremendous advantage

**For more information
click here ...**

<http://www.stansberryresearch.com/pub/btr/index.asp>

Penny stocks are small company stocks usually under \$10 a share. Some of these companies may be the giants of tomorrow and you can hitch a real rocket ride if you get the right one. Remember, Microsoft and Apple were small companies at one time. And I hear they turned out alright.

But you have to pick these stocks based on serious research because there can be a lot of flim-flam companies to get through in the penny stock world.

Penny Stock Specialist solves that problem for you as one of the world's top penny stock advisories. Editor Frank Curzio is one of America's most recognized experts in this sector.

Also, most stocks in this sector are totally unknown to Wall Street and Main Street alike, which can give you and me a tremendous advantage in the market — with Frank's help, that is.

Frank is a well-connected stock insider who has presented his research on national television - on programs like CNBC's *The Kudlow Report*, CNBC's *The Call*, CNN Radio, and Fox Business News.

Here's what they say about Frank.

"The newsletter is published every two weeks, and provides recommendations readers can expect to hold for 2-12 months. Using a handful of unique methodologies, Frank has compiled one of the best track records in the industry over the past three years, with over 90% of his picks turning a profit, including four stocks that gained over 125%."

What's not to like about that? I've invested in a number of penny stocks and think they are well worth looking at as part of your investment portfolio.

PART 2: My Top 10 Favorite Newsletters

Junior Resource Trader

This newsletter combines two great ideas— small companies AND natural resources like gold, silver, uranium and copper

It's not unusual for the FEW good ones to increase by 1000's of percent

But you definitely need SERIOUS research with Matt's background on these—because many small mining companies are just empty promises about a hole in the ground that will lose you money

This is another newsletter written by Matt Badiali, former hydrologist, geologist and oil industry consultant. It's also about natural resources, specifically gold, silver, copper, and uranium.

In this newsletter, Matt focuses on small resource exploration and royalty companies. There are thousands of these, and most are little more than a bunch of empty promises about a hole in the ground that will lose you money.

But with Matt's background, he culls these out and recommends the very few that have a real hope of striking a significant find. And the rewards, when this happens, can be most impressive. It is not unusual for some of these companies to increase in value by 1000's of percent in a fairly short time.

Investments in these companies are not for the faint of heart, as they can easily drop 75% or more in days if not quicker. They can be quite volatile.

So you must have a guide like Matt to invest in them.

This newsletter comes out weekly instead of monthly like the rest of them. One of the things I really like about it is his standard five charts of gold, oil, copper, uranium and one he calls his grab bag.

Each week he shows on these charts if they are in Bull Mode or Bear Mode, i.e. time to buy or time to sell.

I invest some of my speculative money based on his newsletter. I would not consider investing in ANY of these small junior minors without Matt Badiali's research.

For more information click here ...

<http://www.stansberryresearch.com/pub/btr/index.asp>

PART 2: My Top 10 Favorite Newsletters

The Retirement Millionaire

The Retirement Millionaire gives you insights into the worlds safest investments

Outside of good investment advice, Doc's newsletter is chock full of helpful, money saving tips

Written by Dr. David Elfrig Jr., *The Retirement Millionaire* gives you insight into the world's safest investments.

One of his recent issues described how to make a safe 12% - 16% a year with an innovative, dividend paying company. Virtually everyone has heard of this company. Few would think they could get this kind of return.

But Doc goes beyond investing advice, showing you how to live a millionaire lifestyle without the additional costs — like how to buy extraordinary wine and fly first class at a discount.

He has an impressive, multi-career background, starting out working for major Wall Street banks, including Goldman Sachs, then switching to the medical field as an ophthalmologist, and now, in his so called retirement, sharing his ideas with his readers.

Outside of good investment advice, his newsletter is chock full of helpful, money saving tips. He also shares many health tips with his readers as well.

I read *The Retirement Millionaire* frequently and find it very interesting.

***For more information
click here ...***

[http://www.stansberryresearch.com/
pub/btr/index.asp](http://www.stansberryresearch.com/pub/btr/index.asp)

PART 2: My Top 10 Favorite Newsletters

The Money Map Report

One of the keys to successful investing is getting ahead of the trends. This is where you can make some real money. By the time you hear about an investment or event on the nightly news it's usually too late to make an investment—others have already gone before you.

The Money Map Report identifies important global trends and breakthroughs ... getting in ahead of these is a key to successful investing ...

... because by the time you hear about this on the nightly news it's too late to invest

The Money Map Report identifies the most important global trends and breakthroughs which can bring you outstanding profit making opportunities.

And they cover a good spectrum of areas, such as how to profit in gold and commodities, currencies and global income plays,. Also infrastructure plays and foreign opportunities in China, Asia and Latin America. Even biotech breakthroughs, which can offer great potential.

They have a nice clean format I like, similar to the Oxford Club Communiqué, with well researched stories followed by clear to understand buy instructions.

I like the category choices in their portfolio. They have recommendations in Base Builders, Global Growth and Income, and one of my favorite — Rocket Riders. They also recommend what percent of your portfolio should be in each category.

One of their recent recommendations was for a Master Limited Partnership in the Natural Gas industry. This is one of my favorite investment areas. The MLP's pay no taxes as long as they distribute 90% of their quarterly income to investors. And owning part of a natural gas pipeline company is like being the house—you get paid for every click on the pipeline meter, no matter what the price of natural gas does.

The newsletter is published by Mike Ward (I've met him) and he produces a quality newsletter at a very affordable price.

This is another newsletter where I would say, if you had to pick just one, you would do well choosing *The Money Map Report*.

For more information click here ...

<http://www.stansberryresearch.com/pub/btr/index.asp>

PART 2: My Top 10 Favorite Newsletters

Extreme Value

This is a monthly investment research service written by Dan Ferris, one of the best financial analysts in the country. I really like Dan and his newsletter. He has a real straight-talking style and his recommendations are well thought out and researched.

He focuses on value investing – recommending stocks of quality companies trading at big discounts to their true value.

Remember—when you buy quality stocks at a big discount, you GREATLY increase your odds of success. This is what Dan is all about

Remember — when you buy quality stocks at a big discount you greatly increase your odds of success. It lowers your risk of loss because the stock was already down when you bought it.

One of the things I like about *Extreme Value* is Dan's emphasis on World Dominating stocks. World dominators are companies that are so good, and have so much market share, that no one can touch them. Their businesses will continue to grow, and so will their dividends.

One of the things I really like about Extreme Value is Dan's emphasis on World Dominating stocks

You won't be surprised to know that some of these stocks are Wal-Mart, Exxon, Microsoft, Intel and Johnson & Johnson. I own a few of these and intend to add more of them to my portfolio based on *Extreme Value* recommendations. Why—well like I said, who is going to seriously compete with these companies.

But don't just go out and buy these stocks. You need to know when to buy them — when they are an “extreme value.” That's where Dan and his newsletter come in—and why I think it's worth every penny.

Dan also writes interesting background information about economic trends that will affect the market. One of his more recent ideas centers around the massive natural gas finds in the United States, and how this is going to be a real energy game changer.

I agree, and feel the public has yet to comprehend the enormity of this event. So by reading his newsletter you will

For more information click here ...

<http://www.stansberryresearch.com/pub/btr/index.asp>

PART 2: My Top 10 Favorite Newsletters

The strategy Dan uses has been proven to beat the overall market in a 27-year study by two University of Chicago professors (one of whom was nominated for a Nobel Prize)

be in the know before the general public—and that can work to your advantage.

Here's a short excerpt and pretty impressive statistic from their marketing material.

“Not only are Extreme Value stocks profitable, they are also the safest you can own. The strategy Dan uses has been proven to beat the overall market in a 27-year study by two University of Chicago professors (one of whom was nominated for a Nobel Prize).”

“Extreme Value stocks are founded on the classic value investing ideas of Benjamin Graham and Warren Buffett. Simply put: The method Dan uses to pick stocks is time-tested. And historically, these are the safest and best-performing stocks of all.”

All that said, you can't go far wrong following Dan and his *Extreme Value* newsletter, if you ask me.

PART 3: Summary And Conclusion

Final Thoughts On Newsletters

Don't invest your hard-earned money blindly ... get some of these experts on your team

So that's the lineup. As you can see, there are a wide variety of newsletters to choose from.

Should you decide to subscribe to some of them, be sure and choose them based on your particular financial circumstances and your financial goals. Only you know what these are, and what is well suited for you.

If you are having trouble deciding, here are some final thoughts. For your first newsletter, consider choosing one that is not specialized to just one area of investing, i.e. one that you could build an entire portfolio out of.

Newsletters that fit this criteria are ...

- *The Oxford Club Communiqué*
- *True Wealth*
- *Stansberry Investment Advisory*
- *The Money Map Report*
- *Extreme Value*
- *The Oxford Club Ultimate Income*
- and probably *The Retirement Millionaire*

Then I would pick one of the specialty newsletters as a second one. These will add more fun and excitement to your investing as they are a bit more speculative — but be careful here — don't pile a large part of your investments in them.

Newsletters fitting in this category are ...

- *The S&A Resource Report*
- *Penny Stock Specialist*
- *Junior Resource Trader*

One other point. All of these newsletters have good refund policies. So if you subscribe to one, and it just isn't working out for you, you can cancel the subscription and get most or all of your money back.

Speaking of just not working out for you, have reasonable

PART 3: Summary And Conclusion

expectations as well. Being human, none of these writers are perfect, and some of their investment recommendations will not work out.

All of these guys have great track records ... so you can invest with more confidence

But all of these guys have great track records. So you will be able to invest with more confidence. And if you read their articles and recommendations, you can't help but learn more about investing. That increases your odds of success as well.

And finally, remember what we said in the beginning. When you are buying a stock, you are buying a business. You are becoming a business owner. So one way or another you must do the necessary research to make these important investing decisions.

So get someone to help you with it. Don't invest your hard-earned money blindly. Get some of these experts on your team and let them do the research work for you.

This will greatly increase your odds of success.

To your health and prosperity,

A handwritten signature in black ink that reads "John Roberts". The signature is written in a cursive style with a long, sweeping underline that extends to the right.

PART 3: Summary And Conclusion



“It’s not the years in your life that count, but the life in your years”



About The Author ... John Roberts

John is the Founder and CEO of Live Learn And Prosper.com, a leading newsletter and website where informed living meets success. His books and articles are known for their easy to understand writing style explaining complex things.

He’s been a life-long investor and prior to founding LLAP, was a Financial Consultant and Stockbroker (formerly licensed with the New York Stock Exchange) and Senior Business Analyst. Before that, he managed the Corporate IT Department of a Fortune 500 Corporation, and earlier in his career, he served as the Senior Programmer/Designer for May Department Stores International, spending time in London, England designing and programming a large scale international foreign buying system. He also served in the United States Marine Corps.

But all is not work and investments in John’s life. Called a renaissance man by his friends, he is also an award winning photographer, cartoonist, published author and avid sailor, believing that life should be an adventure.

He recalls one Thanksgiving finding himself singlehandedly sailing his boat the *Saline Solution* in the Florida Keys — on the far edge of tropical storm Keith. He says when he finally made it back safely to port, it was the most thankful Thanksgiving of his life. He also allows this may have been a bit too much adventure.

John’s had a life long commitment to self-improvement and achieving goals — for himself and teaching others. He had an early start in life achieving higher goals as a “lettered” fiberglass pole-vaulter in high school, clearing 12’ when the world record was 17’. And still earlier, as a big brother teaching his younger twin sisters how to read before kindergarten.

John currently resides in Miami, Orlando or St. Louis — depending on when you ask him. When he’s not too busy writing in Florida you can often find him soaking up sun at the beach.

Thanks for reading our Top Ten Financial Newsletters special report.

Could you do me a favor and tell me what you thought of it, so I can write even better things for you in the future? I know you are busy, so just six little questions ...

1) Did the report help you understand stock investing newsletters?

No ____ A little ____ Some ____ Quite a bit ____ A lot ____

2) Would you recommend it to a friend? __ Yes __ No

3) What are some things you liked about it?

4) What could I have done better? Don't hold back here—I asked for it :-).

5) How much did you feel you know about the stock market?

Not much ____ A little ____ Some ____ Quite a bit ____ A lot ____

6) Would you be willing to write your name and a testimonial below that I could use. **I protect your privacy by just using an initial and name, like J. Smith or Jane S.**

Continue on the next page if you need more room. *And thank you so much for that. To your health and prosperity—John*

