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Financial Independence
for the
Web-savvy Investor

The X Discipline Financial Independence For The Web Savvy Investor

Clemens Wendtner

The X Discipline Financial Independence For The Web Savvy Investor:

The X-Discipline Paul W. Accampo, 2004 When was the last time your broker called to tell you to sell During the 32 month bear market between March 2000 and March 2003 buy and hold advice from brokers and financial advisors failed to stem portfolio losses ranging from 40 to 80% People lost money for one reason they failed to sell There s no safe haven where you can buy a stock and forget about it Have you lost faith in the individuals and institutions that recommended your investments Are you looking for a better way This rare realistic book offers a unique practical alternative depending on others for advice and to the risks effort and time involved in managing a stock portfolio yourself This book is specific instead of the usual bland list the author escorts you into the internals of websites with down to the mouseclick procedures for extracting what you need to make clear cut decisions He helps you build two essential but usually omitted skills for investing how to critically read the news and control your emotions His disciplined approach to selling works under all economic conditions to protect you against market downturns yet the search that yields high performing low volatility funds requires only moderately frequent trading and only about one hour a week of your time The method frees you from the brokers and financial advisors who have not the skills methods or incentive to tell you when to sell and eliminates their exorbitant fees With numerous examples and detailed guidance The X Discipline shows you how to anticipate market moves by understanding the impact of news events It helps you resist the temptation to react emotionally when the market gets volatile or turns against you No longer dependent on others advice you can use ultra discount brokers to trade low cost efficiently run funds Synopsis of the Book The X Discipline is organized into four Parts that let you to use it in different ways If you want to sit down and surf your way through the steps start with Chapter 1 and work through to Chapter 7 Your first session will take two to three hours during which you will find the dogs in your portfolio and build a list of potential winners With repetition running through the five steps will require only a few minutes weekly Because it focuses on process Part 1 is light on explanation Each Part 1 chapter has a Part 2 counterpart that goes into greater detail on the origin and reasoning behind the strategy and on potential problems You can read Part 2 sequentially or use it as a reference If you want to learn about The X Discipline before adopting it begin with Chapter 8 in Part 2 Part 3 has additional studies and time saving information and Part 4 gives specific procedures for accessing websites Updates to Part 4 which will change as websites change are available on www.xdiscipline.com Part 1 Immediate Results Chapter 1 Charting Basics describes the use of charts to identify and measure trends applying a technique used by experienced traders to identify trend reversals which are key buy or sell signals Chapter 2 Step 1 Determine the Market Stage helps you use the trend of the NASDAQ Composite Index to determine the Stage of the market which helps you decide how much of your capital to put at risk Chapter 3 Step 2a Finding Mutual and ETF Winners introduces fund screeners for exchange traded and mutual funds These online applications produce a list of the best performing funds during the most recent one to three months Chapter 4 Step 2b c Selecting the Best of the Best

shows you how to use the relative strength chart application to trade off high performance and low volatility and how to eliminate mutual funds having undesirable attributes Chapter 5 Step 3 Sell Before You Buy describes planning your exit strategy

The X-Discipline Paul W. Accampo, 2006-05-19

When was the last time your broker called to tell you to sell? During the 32 month bear market between March 2000 and March 2003 buy and hold advice from brokers and financial advisors failed to stem portfolio losses ranging from 40 to 80%. People lost money for one reason they failed to sell. There's no safe haven where you can buy a stock and forget about it. Have you lost faith in the individuals and institutions that recommended your investments? Are you looking for a better way? This rare realistic book offers a unique practical alternative depending on others for advice and to the risks effort and time involved in managing a stock portfolio yourself. This book is specific instead of the usual bland list the author escorts you into the internals of websites with down to the mouseclick procedures for extracting what you need to make clear cut decisions. He helps you build two essential but usually omitted skills for investing how to critically read the news and control your emotions. His disciplined approach to selling works under all economic conditions to protect you against market downturns yet the search that yields high performing low volatility funds requires only moderately frequent trading and only about one hour a week of your time. The method frees you from the brokers and financial advisors who have not the skills methods or incentive to tell you when to sell and eliminates their exorbitant fees. With numerous examples and detailed guidance *The X Discipline* shows you how to anticipate market moves by understanding the impact of news events. It helps you resist the temptation to react emotionally when the market gets volatile or turns against you. No longer dependent on others advice you can use ultra discount brokers to trade low cost efficiently run funds.

Synopsis of the Book

The X Discipline is organized into four Parts that let you to use it in different ways. If you want to sit down and surf your way through the steps start with Chapter 1 and work through to Chapter 7. Your first session will take two to three hours during which you will find the dogs in your portfolio and build a list of potential winners. With repetition running through the five steps will require only a few minutes weekly. Because it focuses on process Part 1 is light on explanation. Each Part 1 chapter has a Part 2 counterpart that goes into greater detail on the origin and reasoning behind the strategy and on potential problems. You can read Part 2 sequentially or use it as a reference. If you want to learn about *The X Discipline* before adopting it begin with Chapter 8 in Part 2. Part 3 has additional studies and time saving information and Part 4 gives specific procedures for accessing websites. Updates to Part 4 which will change as websites change are available on www.x-discipline.com. Part 1 Immediate Results Chapter 1 Charting Basics describes the use of charts to identify and measure trends applying a technique used by experienced traders to identify trend reversals which are key buy or sell signals. Chapter 2 Step 1 Determine the Market Stage helps you use the trend of the NASDAQ Composite Index to determine the Stage of the market which helps you decide how much of your capital to put at risk. Chapter 3 Step 2a Finding Mutual and ETF Winners introduces fund screeners for exchange traded and mutual funds. These online applications

produce a list of the best performing funds during the most recent one to three months Chapter 4 Step 2b c Selecting the Best of the Best shows you how to use the relative strength chart application to trade off high performance and low volatility and how to eliminate mutual funds having undesirable attributes Chapter 5 Step 3 Sell Before You Buy describes planning your exit strategy detecting failing performance and deciding whether when to sell Chapter 6 Step 4 Review the News News moves prices and more of your decisions will turn out right if you consider real world factors Chapter 6 shows you how to go online for quick news updates to employ critical thinking to assess the relevance and influence of what you read and to create personal outlook statement that summarizes where you think markets are headed Chapter 7 Step 5 Taking Action If you did not have emotions Chapter 7 would be one sentence Click on sell This chapter helps you deal with the fear that grips you when you actually have to commit to your plan Part 2 The X Discipline explained Chapter 8 The Case for Disciplined Investing presents the strategy of the X Discipline reviews market action over the last five years shows how holding during a major downturn can create a severe loss and gives an example of how selecting top performing funds at key times can generate high returns Chapter 9 Funds The Good the Bad and the Ugly examines the relationship between risk and volatility presents the case for using no load mutual and exchange traded funds as your primary investment vehicle and provides a different perspective for you as a fund owner the manager of your investment team The chapter also explains the complex topic of fund costs and the Morningstar system for categorizing funds Chapter 10 Why Your Broker Doesn't Call describes how brokers operate deals with the housekeeping necessary before you commit real money helps you determine how much you have available to invest and explains how to diversify It explains tax issues and the types of accounts the services needed from your broker and how to avoid broker transaction fees Chapter 11 Measuring the Market explains in detail the significance of long and short term trends and shows you how to gauge the mood of the markets to determine the percentage of your assets to put at risk Sometimes your best investment is cash Chapter 12 The Challenges of Fund Screening is the first of three chapters that cover three phases of qualifying funds as buy candidates It gives detailed examples on how to search for funds and guides you in selecting the best screener for your needs Chapter 13 Excluding Volatility shows you how to visually identify volatile or weak funds through an example using the relative strength chart application Chapter 14 The Pre Flight Checkup discusses key facts to check on any fund before you buy Chapter 15 The Art of Firing a Portfolio Manager revisits selling with a detailed analysis and addresses with examples the interpretation of charts under volatile and non volatile conditions Chapter 16 Nuclear War and Other Negatives discusses how to employ critical thinking to use the news to arrive at your own opinion Without an independent opinion on how to approach the markets you will tend to follow other people's ideas in place of your own strategy Chapter 17 Investing is Emotional explains the emotions that affect investors points out that failure to control them will take you off your plan and offers suggestions on how to understand them and regain control Chapter 18 Tracking Your Portfolio introduces a method to track progress balance your portfolio and act on

sell signals Chapter 19 Bond Funds An Equity Alternative The recent long term bear market made the case for investing in bond funds under the right circumstances This chapter shows you when to be in bond funds and how to find and evaluate them Part 3 The Appendices Appendix 1 The Internet Bubble is a case study that follows the NASDAQ Composite Index through the bull market run up and the dot com crash showing you how the X Discipli **The AAII Journal** ,2005 **Best Life** ,2008-04 Best Life magazine empowers men to continually improve their physical emotional and financial well being to better enjoy the most rewarding years of their life *Best Life* ,2008-04 Best Life magazine empowers men to continually improve their physical emotional and financial well being to better enjoy the most rewarding years of their life Kiplinger's Personal Finance ,2002-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Ebony** ,2005-11 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine **Indianapolis Monthly** ,2001-12 Indianapolis Monthly is the Circle City s essential chronicle and guide an indispensable authority on what s new and what s news Through coverage of politics crime dining style business sports and arts and entertainment each issue offers compelling narrative stories and lively urbane coverage of Indy s cultural landscape **Bulletin of the Atomic Scientists** ,1988-01 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world The Advocate ,2005-01-18 The Advocate is a lesbian gay bisexual transgender LGBT monthly newsmagazine Established in 1967 it is the oldest continuing LGBT publication in the United States **Morningstar Stocks 500** Pat Dorsey,Morningstar Inc.,2007-02-09 Includes comprehensive and easy to compare full page reports exclusive fair value estimates for buy and sell guidance expanded management profiles Morningstar Rating for stocks and fresh research all year long with 50 free online stock reports *Book Review Digest* ,1997 The Times Index ,2010 Indexes the Times Sunday times and magazine Times literary supplement Times educational supplement Times educational supplement Scotland and the Times higher education supplement **F & S Index United States Annual** ,2006 The New York Times Index ,2004 The Financial Navigator Part 2 Diana Kotelovich,2024-12-19 Guide to Financial Independence in America Mastering Investments for a Secure Future explores the path to achieving financial freedom through savvy investment strategies This comprehensive guide demystifies the world of investing offering readers a clear roadmap to build and sustain wealth It covers essential topics such as understanding stocks bonds and real estate as well as the principles of diversification and risk management The book provides practical advice tailored to various life stages from young professionals starting their investment journey to those planning for retirement With insights from top financial experts and real life success stories this guide empowers readers to make informed decisions maximize returns and ultimately achieve a financially independent lifestyle Whether you re a

seasoned investor or a beginner this book offers valuable tools and knowledge to help you navigate the financial landscape with confidence **Charles Schwab's New Guide to Financial Independence** Charles Schwab,2004 There are dozens of primers on investing but Schwab's is straightforward and carefully organized The glimmers of his personal life are gems By now Schwab is a financial brand name and the lessons from his rich life make for good reading and good investing Suze Orman author of The 9 Steps to Financial Freedom The biggest risk in investing is doing nothing In the updated edition of this New York Times bestseller Charles Schwab presents clear and simple lessons that will give readers the confidence they need to start down the road to financial independence Schwab one of the most trusted gurus in American investing explains all the basics in a clear easy to understand way This revised edition completely updates the book to take into consideration the substantial changes and fluctuations in the market in recent years A significant amount of new material has been added including a valuable section on performance monitoring a key strategy that enables investors to measure the performance of their portfolios against objective benchmarks Using this excellent book investors will learn how to Define and set investment goals Prepare an investment plan put it into action and update it regularly Plan for their children's education Cope effectively with the ups and downs of the market Plan for a comfortable retirement **Financial Independence (Getting to Point X)**

John J. Vento,2013-04-01 Discover the ten key issues to achieving your financial goals and how to use them to realize your dream of financial independence From saving to purchase a first car to putting kids through college to planning for retirement to preserving your estate for your loved ones our financial goals change from one stage of life to the next While those goals and the challenges we face in achieving them may differ all of them have certain things in common Saving budgeting managing debt minimizing taxes and living within your means These are a few of the 10 Key Wealth Management Issues which come into play to varying degrees when working toward specific financial goals But there's one goal for which success relies on all ten keys coming together in perfect harmony financial independence also known as Point X No matter how you define it whether it's a retirement income of 25 000 a year or an estate worth 250 million your future financial independence requires that you deal effectively with all ten key issues And now this book shows you how to get it done along with the guidance of a trusted advisor Supplies you with a complete roadmap for arriving at Point X financial independence with key milestones and important twists and turns clearly defined Identifies the 10 key wealth management issues and offers priceless advice and guidance on negotiating each on your road to financial independence Provides you with both success and failure stories so you can learn from others real life experiences Provides you with tax planning facts and strategies within the wealth management issues that will show you how to minimize your most significant expense and at the same time maximize your savings on the road to your Point X **Psych Yourself Rich** Farnoosh Torabi,2010-07-28 In Psych Yourself Rich TV's newest personal finance star shows how to develop the mindset discipline and spirit you need to build a strong financial foundation so you can grow wealth on your own terms without fear anxiety misery boredom or even

advanced math Farnoosh Torabi as seen on NBC's Today Show Yahoo Finance and SoapNet's Bank of Mom become your own biggest money advocate assert yourself to stop getting ripped off by financial institutions make your money count build momentum embrace an entrepreneurial spirit and get where you want to go while others spend decades running in place

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