

Rumpelstiltskin's Rules for Making Your Farthings Grow

Author:
Susan Laubach

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INTRODUCTION / EDITORIAL REVIEW

Ready to get a clue about investing and take charge of your financial future?

Before you sink a single dollar into the stock market, read “Rumpelstiltskin’s Rules for Making Your Farthings Grow” by Susan Laubach. It’s an enjoyable, painless, and profitable introduction to the world of investing.

If terms like broker, bonds, and venture capital cause you to break out into a sweat, fear not! Laubach teaches through entertaining, colorful retellings of fables and fairy tales you already know by heart.

You’ll learn business and investing fundamentals right alongside The Three Little Pigs, Sleeping Beauty, Goldilocks, and more.

- How are stocks and bonds different?
- What causes a stock price to go up or down?
- Why are earnings per share critical to understand?

You’ll even learn an easy-to-apply “secret formula” to discover if a stock price is a good value—or not!

Investment concepts are broken down in easy-to-understand, easy-to-remember language. Rumpelstiltskin’s seven rules will provide a foundation for all your future investments. (They’ll also equip you to sniff out the foxes and wolves selling bad investments).

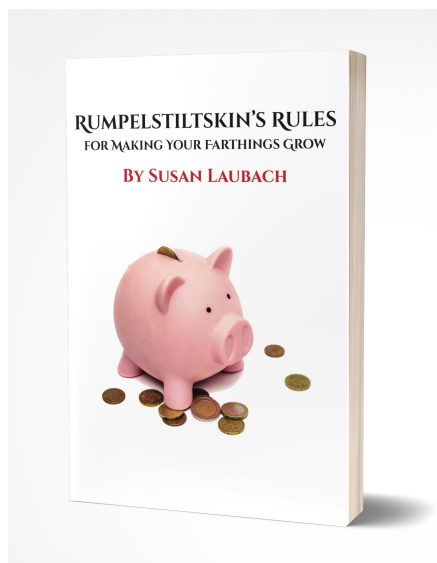
These “rules” are essential for investing, served with a smile, so you can laugh while learning.

A practical summary and study guide at the back of the book further reinforces your knowledge and provides a quick refresher whenever you need it.

With Susan Laubach as your storyteller and guide, you can be sure you’re in good hands. She is a former Wall Street stockbroker and financial educator. She’s taught several levels of investment education to students aged 18 to 74. Better Investing Magazine called Laubach’s previous book “the most-well rounded source of basic stock information and education.”

Look, if Baby Bear can grow up to be a successful stock broker, then you can learn to invest, too.

Time is money, and there’s no better time to learn about investing than right now. Make “Rumpelstiltskin’s Rules for Making Your Farthings Grow” your first—or next—investment in your financial future. The knowledge you’ll gain will pay dividends for the rest of your life.



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ABOUT THE AUTHOR

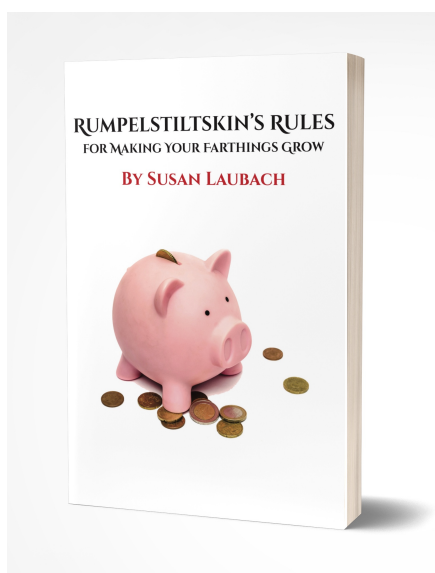
For fifteen years (1980-1995), Susan Laubach worked in the investment business as a stockbroker, a branch office manager and broker trainer. In 2006, after completing her Ph.D. at University of Virginia, Susan returned to her original career in theatre.

Susan's book, "The Whole Kitt & Caboodle: a Painless Journey to Investment Enlightenment" (Bancroft Press:1996) was recommended by Economics America and called "The most well-rounded source of basic stock information and education" by Better Investing Magazine.



Prior to her career as a stockbroker, Susan, a professional actor (AEA, SAG-AFTRA) taught creative dramatics at Kent Place, Summit, NJ and at Roland Park Country School in Baltimore, MD and was playwright-in-residence at CTA Theatre for Children (AEA) in Baltimore in the late 70's.

In addition, Susan has taught many levels of investment education to both adults and young people at The Greenbrier Resort in White Sulphur Springs, WVA (for CSX shareholders) and at Chautauqua Institution, Chautauqua, NY (ages 18 and up), among several other venues.



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DISCUSSION / DEBATE TOPICS

Susan is available for radio and TV interviews, podcasts, and debates. The following is a suggested list of topics, although not comprehensive.

Going Public

“Going public” is the term used for the process of selling shares, that were formerly privately held to new investors, for the first time. This is also called the “initial public offering” or “IPO,” for short.

Get Started and Keep Going.

“Slow but steady”, when applied to a company’s earnings, implies that the company will deliver earnings growth annually, (in my opinion) a reasonable number to expect is 5-8%. This growth rate also implies that a faster growing earnings pattern is harder to maintain and therefore, somewhat risky.

Always Ask What Can Go Wrong.

For example, what specific issues could affect the earnings of a company negatively: new regulation, loss of patent, new competition, management shakeup?

Being a Loaner vs. an Owner

There are many other forms of bonds with lesser-quality ratings than AAA: AA, A, BBB+, BBB, BB, etc. Only BBB+ and higher are considered “investment worthy.” The remaining ratings are given to so-called riskier “junk” bonds, the interest and principal payments of which may not be paid due to potential financial problems for the issuer.

Always Understand How a Company Makes its Money.

Sometimes a company’s best-known product isn’t the one that’s profitable for that company. E.g. Some years ago, a restaurant chain was teeming with customers at all times but stock analysts reported that the company was losing money, not making it, as a visitor to its stores might have assumed.

Beware Irrational Exuberance and Never Confuse Brains with a Bull Market.

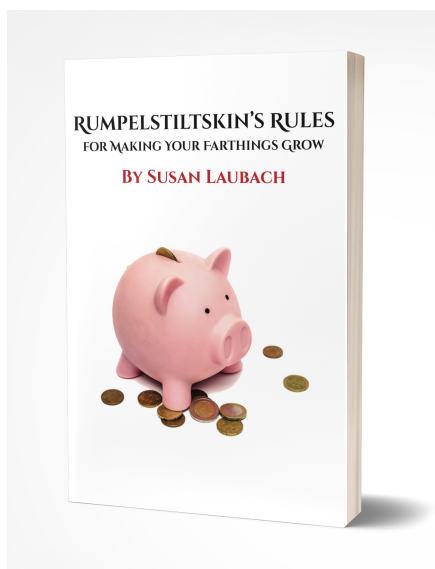
Never pay too much for shares of a company’s stock. A useful “formula” is the so-called “PEG ratio” which simply states that the company’s price divided by its estimated earnings per share (stated as “P/E” - the “/” being a signal to “divide”) compared to its estimated growth rate in earnings per share should be equal to or less.

Don’t Expect More From Your Investment Portfolio Than is Reasonable. Manage Your Expectations.

For example, if you bought utility or REIT stocks for income, don’t expect them to grow in price (although that often happens.) If you bought a company’s stock because you expected their earnings to grow and therefore, their stock prices to go up, don’t expect to get much income from them (although some fine companies pay good dividends, too). Remember the main reasons you bought each stock.

Diversify with the Four Season Portfolio Plan

Susan’s plan described in the context of seasons.



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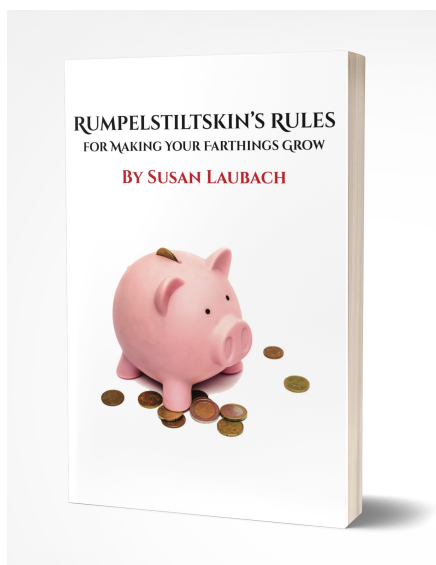
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BOOK EXCERPTS

Rumpelstiltskin's 7 Rules for Making Your Farthings Grow

1. Slow but steady wins the race (so says Tom the Turtle)
2. Always ask, what can go wrong with an investment? (as the 3 Pigs learned)
3. Know the difference between a loaner to and an owner of a company. (as the Good Fairy told the regal parents of the Sleeping Beauty)
4. Always understand how a company makes its money.
5. Never pay too much for shares of a company's stock. (The Emperor discovered these rules too late!)
6. Don't expect your investments to spin straw into gold. That is: Don't expect more from your investment portfolio than is reasonable.
7. Diversify. (Most important of all Rumpelstiltskin's Rules!)



REVIEWS

"Rumpelstiltskin's Rules for Making Your Farthings Grow is a charming introduction to investing! I have long felt that I should know more about the topic but have struggled to find resources that don't confuse me or put me to sleep. This book solved both problems! It's an engaging resource that has empowered me to be a better steward of my limited retirement funds."

— Sally L. Bond, President & Senior Consultant, The Program Evaluation Group, LLC, Chapel Hill, NC

★★★★★ "This was a great book for learning investment advice in a fun and memorable way. Highly recommend!"

— Amazon Reviewer

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