

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014



Dear client, colleague, and/or friend,

Spring 2014

I am happy to present the 2014 annual investment report and newsletter. Please accept it with my best wishes for your happiness, good health, and success in all things.

This report focuses on these findings:

- [Top-Performing Mutual Funds 1996-2014](#), sorted from long- to short-term return on investment. Top funds are concentrated in health care. I wonder how much their results are influenced by politics.
- [Sector Analysis](#): summary of top performing mutual funds by economic sector and year, 1996-2014, ranked by frequency of occurrence. This analysis helps identify 2-7 year cyclical investment opportunities, and overall endurance. Trending sectors include Large Growth, Small Growth, Health Care, Technology, and a mysterious new category called “Trading – Leveraged Equity.” More about that below. Top 5 sectors since 1996 are precious metals, natural resources, large growth stocks, emerging markets, and technology.
- [Funds on the Bounce](#): Buy low, sell high. This report isolates past years' funds that are now at the bottom of their value curve and beginning to trend back upward, with year-to-date return on investment greater than zero, and 1 and 3 year return on investment less than zero. It's sorted by YTD return. Bouncing sectors include precious metals, Latin American stocks, and emerging markets.

There is real value here. I share it freely because I care about people. Over the years, it has benefited my family, my clients, and me mightily. It represents weeks of work that I've done consistently over the nearly two decades of my life that I've spent struggling to help struggling people. I hope you'll take it to heart, and contact me if there's any way I can be helpful to you and yours.

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Maybe they said it. Maybe they didn't. Who knows?

When I was a student, one of my Economics professors quoted Albert Einstein or Isaac Asimov as having said, “The most powerful force in the universe is compound interest.” It was a popular quip at the time.

Regardless, I know that it's the most significant variable in an investor's economy. Therefore, to ascertain excellence and keep planning assumptions about Return on Investment (ROI) both hopeful and realistic, every spring I skim the cream off the mutual fund market and share the results in an annual report. This is the nineteenth.

The purpose of this report is to help you prosper by defining excellence. However, beware that investing in the funds on these reports right away can result in “performance chasing.” Nonetheless, with such excellent track records, I reckon they're noteworthy for future reference, at least as historic examples of what's possible. Past performance is no guarantee of future results; read prospecti and annual reports; if you need help understanding them, get it. Buy low, and sell high.

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

Although it's about mutual funds, I don't mean to imply that they're the only way to invest. However, their regular accountability facilitates the making of a report like this; and since they're invested in almost all sectors of the economy, from precious metals to health care to real estate and more, I regard them as fair representative samples of all investing opportunities.

This year's excellence-defining Return on Investment (ROI) criteria are 42.5%, 19.6%, 29.5%, and 11.8% for 1, 3, 5, and 10 year annual averages, respectively. In other words, of the 25,000+ funds that Morningstar tracks, when sorted by one time frame at a time, within each time frame 200 funds met or exceeded these thresholds.

This table puts these criteria into historic perspective:

### 1, 3, 5, & 10-Year Average Annual ROI Criteria Top Performing Mutual Funds, 1996-2014 Data courtesy of Morningstar.com, 03/31/2014

Year	1	3	5	10
1996	45.0	22.5	19.5	14.7
1997	29.7	22.8	18.1	14.0
1998	59.0	34.7	23.5	19.8
1999	55.4	31.3	27.1	19.2
2000	80.0	40.0	29.0	20.0
2001	17.0	16.0	19.0	16.0
2002	22.0	20.0	17.0	14.0
2003	14.7	13.7	7.8	10.0
2004	84.5	22.1	19.0	13.2
2005	23.8	19.8	17.8	13.9
2006	54.0	47.0	26.0	15.3
2007	31.8	28.9	25.2	14.7
2008	27.4	28.5	33.3	14.1
2009	7.5	6.7	9.4	9.8
2010	98.5	8.6	14.9	12.4
2011	41.2	11.8	11.1	14.0
2012	19.3	31.8	8.5	12.7
2013	23.9	17.5	11.5	15.3
2014	42.5	19.6	29.5	11.8

Experience learning these criteria and building this table has taught me that the highest sustainable long-term average annual return is around fourteen percent, and that over the shorter run, to the shrewd and attentive investor who learns to notice and work well with 2-7 year cycles, higher returns are possible. That is one reason why I maintain and share this [Sector Analysis](#).

Over the years, I have developed the following rating scheme, based on the idea that the ideal investment gains consistently and enjoys excellent, stable growth by meeting more than one criterion:

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

A – All criteria (1, 3, 5, & 10 year average annual return)

B – 1, 3, 5

C – 1, 3

D – Honorable Mention: met criteria in the past, & still performing respectably

This year [there were eight As and six Bs](#) in the following economic sectors:

Sector	Frequency
Trading – Leveraged Equity	5
Health Care	4
Large Growth	3
Small Growth	1
Technology	1
<b>Total</b>	<b>14</b>

This “Trading – Leveraged Equity” classification is new. It is one of several developed in 2011 for so-called “Alternative” funds.

Frankly I don't know what to make of it but I'm watching it with guarded optimism, focusing on underlying portfolios and long-term performance . . . which is ironic, since when I try to research its meaning I notice that its supposed focus is on the short-term. [Here is one article about it from thinkadvisor.com](#) that I found to be among the most comprehensible.

(I wonder whether it has anything to do with Michael Lewis' new book [Flash Boys](#). Study group, anyone?)

This year I decided to compile two lists. [One](#) is the same as I've always done: As, Bs, Cs and Ds are sorted in descending order from long-term to short-term returns. Its purpose is to define and remember excellence, and check assumptions. Frustratingly, it's not immediately useful because it shows funds that are at the peak of their price curve, inviting performance chasing.

[The other list](#) contains funds that qualified to be on the report in past years, and are now bouncing off the bottom of their price curves, with negative 1 and 3-year returns and positive year-to-date returns. Although I can neither predict whether the bounce is sustainable nor recommend particular investments, I reckon it's still good to know because the enviable returns on the first list happen when purchases are made at the bottom of the curve.

To be an investor and enjoy these kinds of returns, one must live beneath one's means. Income must exceed expenses. This requires a healthy balance of industry and thrift. It's where Making End\$ Meet can help.

It all starts with a Lifetime Savings Plan, which is now available in both [quick](#) and [thorough](#) forms. If you haven't gotten yours yet, why not get it now? [Please contact us today.](#)

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

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*(Note, March 2015: below links may not work. If so, [find them on the new web site.](#))*

### Other News

**New Web Site Content.** Since the last newsletter, I was inspired to make these changes on the web site:

- Added an example of a *Management Format Income Statement* on both the [Break-Even Analysis](#) and [Business Plan](#) pages. The Management Format is vital because it facilitates planning and growth by isolating expenses that vary with income. In my opinion it's essential and I'm perplexed as to why it isn't hard-wired as a standard report in accounting software. Since it's not, one of the many ways I add value is by creating it for my clients, then helping them use it to develop their businesses.
- Added a "Blog, Newsletters" option to the Navigation Menu, where I have been, and will be, adding content on an as-needed basis. Since each entry will have its own web address, using hyperlinks it can be easily referenced later. Over the past year I wrote newsletters for the [Summer](#) and [Fall](#) of 2013, the [September 30 government shutdown](#), [Valentine season](#), and [this newsletter](#).
- To the [Get Organized page](#), I added a Return computation on the investment in good organization. I found it both surprising and compelling. I trust you do, too.
- After I noticed what has been happening lately at banks and credit unions, I saw an opportunity to reach out and be helpful, so I made this page: [Help for & through Banks, Credit Unions, & Similar Financial Institutions](#).
- After discovering that Smartsheet had radically simplified and revolutionized Project Management, I noticed a huge unmet need to fill with it, and [made a web page about it](#). Since then, along with a good accounting and Customer Relationship Management application, it has become one of my favorite tools.
- When I noticed so many people struggling with their web site Content Management Systems and moody unreliable web designers, I added a picture of Vincent Van Gogh to the [Web Site Command](#) page, along with a couple of links to my favorite Content Management Systems.
- I renamed the Motivation page. Now I just call it [Gumption](#) because I find it's often the missing ingredient, the secret sauce, in a lot of people's situations. While I was moving it around, I added some new funny content to it, too, which I hope you'll enjoy.
- After studying the economic outcomes of professional athletes and celebrities, I added new content about the difference between income and wealth to the [Budget page](#). From that same page, I've also been using the Cash Flow template increasingly lately. I find myself getting more assertive about suggesting it, even insisting on it, because I find that in many people's situations, it's the missing piece of their puzzle. I hope you'll [have a look at it](#), see why, and contact me for help.
- Added content to the [Get Out of Debt page](#): a recent Wall Street Journal article, and an updated link to what I think is the best debt snowball software around.
- Created a [Simple Plan](#) page for those who find the complete 6-page, 20-goal [Lifetime Savings Plan interview](#) overwhelming.
- Shocked by what I learned from a documentary I watched on Netflix about what happens to

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

professional athletes, [I developed a web page just for them](#). Now I am working on reaching out to their agents. If you know any aspiring, current, or retired professional athletes who need my help, please introduce us.

- Added humor and links to favorite Customer Relationship Management (CRM) applications to the [Improve Income](#) page.
- Appreciative of the wonderful tool at Google Finance but also mindful of how easily it can be misused or misunderstood, I developed a [Portfolio Tracking](#) page to help people get it right.
- From the [Understanding ROI](#) page, this past year I've gotten more involved in helping investors understand their Average Annual Return on their portfolios. This figure is essential because it's what we use in our plans.

To understand whether one is on track, one must know it. However, it's seldom readily available or obvious. Calculating it takes some doing. I'm here to help you do it.

- After designing a web form for some clients to help them get paid easier, I used what I learned to add a [Rates and Payment](#) page. It has been working great.
- Added latest testimonials to the [About](#) page. Earning them has been a lot of fun.

I hope you'll examine all of these changes, then contact me for help.

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**New Issues.** Here are some things I've noticed in the news and in my own experience and observations that, in my view, matter:

- **Affinity Groups.** Race. Citizenship. Religion. Gender. Age. Medical condition. Politics. Hobbies. Likes. Dislikes. Birds of a feather flock together . . . and when they do . . . well, one would hope that good things happen.

But what I've noticed is that because of partiality, people let their guard down, and get derailed and robbed. I have found that predators prey on the fears and resentments of affinity groups. It's a very profitable racket involving huge economies of scale. One obvious example would be the victims of Bernie Madoff. Another would be scams aimed at elderly people who are worried about running out of money or health care.

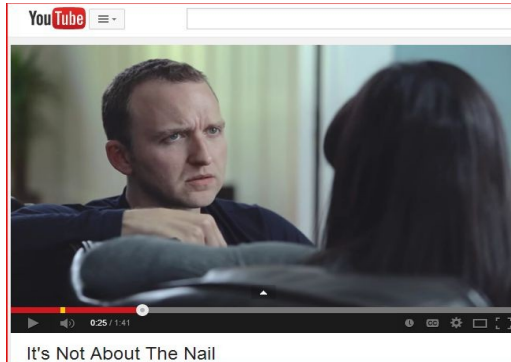
What countermeasures can you take? If you feel scared or angry, admit it and recognize that your fear and/or anger could make you vulnerable, gullible. In other words, it could make you a sucker. Worse, it could make your whole group a group of suckers.

I reckon that just admitting it is more than half the battle. I suppose another countermeasure might be to examine one's motives for belonging to such groups in the first place. Are they positive or negative – based on shared purposes, or shared fears and resentments? I'd focus on purpose.

Try to be brave and calm, and if you find that your reasons for belonging to some groups are negative, have the guts to embrace peace, simplicity, and solitude, and walk away, with faith to believe that you'll find something better.

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

- **Surmounting Futility.** Have you seen these videos? Click and enjoy. (Caveat: please exercise caution in the margins. I can't control Youtube.)



Much ado about nothing. A tempest in a teapot. Boxing the air.

This past year I have battled more futility than I'd prefer. I find that Futility Prevention has been a significant and unwanted job. Hazards abound:

- Ineffective sales techniques that are often motivated by [misanthropy](#) like SPAM, Search Engine Optimization (SEO), and robotic, impersonal sales automation designed to avoid people while taking their money;
- Snarking and impertinent diversions and distractions on social media;
- Pointless drama arising not from substantive issues, but from arbitrary moodiness and personality conflicts;
- Regrettable spending;
- Scams, ripoffs, get-rich-quick schemes, and other deceptions;
- Foolishness, broken discernment, failure to notice vital distinctions, and delusion;
- Irritability, focusing on pet peeves, becoming a contentious Conflict Magnet; and
- War.

Countermeasures? Get positive. Have worthwhile, positive, long-term goals, and pursue them.

Positive goals define, expose and prevent futility by making [Opportunity Cost](#) so obvious that, in a good way, it **hurts**. [Here's help developing and defining goals](#).

- **Health Care.** This relates profoundly both to the above investment research findings, and to the futility discussion.

Health has become a political lightning rod. These days, it seems like everybody is worried about health insurance and health care.

But how concerned are they about being healthy – by that I mean minimizing stress, eating right, and exercising?

What causes most illness and injury? Stress. And how much of that stress is self-imposed, the consequence of our own choices – the foods we eat, the beverages we drink, the activities we choose, the company we keep, the flames we fan? My hunch is, most of it.

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

And how much stress is economic? What would happen to stress level if one solved one's economic problems? I suspect it would go down a lot. That's a main reason I do this.

Countermeasures? One of the things I learned this past year was the existence of Blue Zones – parts of the world where people are the most healthy and happy. You can [learn more about it at Wikipedia](#) or visit [Bluezones.com](http://Bluezones.com). And if your stress is economic, you can always contact me.

- **Alienation.** Occupy. Tea Party. Bitcoin. Smart phones. Earplugs. Divorce. Dislocation. Transience. Under- and unemployment. Oligarchy. Corporatism. Generation labels and gaps . . . Baby Boom, Gen X, Gen Y, Millenials. War. Even here in the Bible Belt, where I am composing this message, I see a startling, troubling, and discouraging amount of disagreement and alienation going on about the Bible itself.

No, the Bible Belt is hardly a unified monolith. It is alienating, and alienated.

This mood of alienation is, I find, affecting the country and the economy. It leads to envy, covetousness, cynicism, pessimism, despair, resentments, and factiousness which deteriorate economies instead of building them.

When I look at the fervor in the Occupy movement, for example, one of the things I struggle to understand is what appears to me to be an underlying presupposition or expectation that human behavior and achievements should be more similar or equal than they are.

Having studied Statistics years ago, I'm always mindful of the bell-shaped curve which shows that human phenomena vary a lot. When I consider further that the crowd who participates in the Occupy movement shares a lot in common with the crowd that likes to celebrate diversity, I wonder sincerely why, instead of resenting it, they don't feel like celebrating economic diversity.

In my faith tradition we have hymns that celebrate “the riches of poverty” and “the heights of humility.” It recognizes that wealth comes at a price and that more money can often mean more problems. It emphasizes contentment, gratitude, self-scrutiny, and self-improvement, not criticizing others, taking to the streets, or raging against the machine. And it emphasizes the opposite of alienation: community, togetherness, agreement, [reconciliation](#), and the importance of shared, corporate experience. Above all, it emphasizes love.

When I think about how easy it is now to communicate, get things done, request payment, and receive it, in a sad way I marvel and wonder also as to why there is so much resentment and discontent out there. When I was a kid I delivered physical newspapers seven days a week in all kinds of weather. I couldn't deliver the paper over the Internet. I had to trudge through rain, snow, and mud to do it. To get paid, I had to go door to door, handle physical checks and cash, and carry it all to the bank. Now it's so different, so much easier.

And I wonder, what cause do we really have to complain? While one alienated, disaffected, angry Millenial is protesting his alienation in the streets, another like [Jack Ma](#) is starting a business doing something really fun and cool from his bedroom, basement, garage, neighborhood coffee shop, or on a nice day, outdoors. We couldn't do that then, but we can sure do it now.

Ironically, even social networking is, in a way, alienating. Even though Facebook's supposed purpose is to “connect and share”, anyone who has used it at all will readily admit that it's no substitute for real face-to-face interaction; and it can easily get in the way.

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014



Opportunity Cost again: time spent in front of a screen or surfing your phone is time not spent giving one another our undivided attention, the kind that really builds trust and rapport. It's like the difference between a quickly blurted text and a thoughtfully composed letter. The former scatters attention; the latter gathers. One disintegrates; the other integrates. One decomposes; the other composes. One alienates; the other befriends.

I suspect that one of the reasons alienation has become so rampant is because, ironically, the world is so connected by the Internet. With the world at our fingertips, we have more opportunities to discover, compare, envy, covet, and resent. Ignorance was bliss . . . now that we're so well informed, I guess we've lost a lot of bliss and we need to figure out how to regain our contentment.

Some do that by disengaging, but I find that is like washing the outside of the dish. I suspect that learning to regain our contentment is more of an inner game; it's determined more by what sort of heart attitude we bring to the arena, not by abandoning it.

I suppose my purpose here is just to raise awareness that we live in a time of acute alienation; as water is to a fish, it has become our element. Just as it is hard for the fish to notice its element, so is it hard for us to notice ours. Since the world is so connected, I find that this most ironic alienation is particularly difficult to notice. Recognizing that it is economically destructive, my encouragement to you is to notice it, and do what you can to replace it with authentic friendship.

When people surmount alienation and learn to like and trust each other, they're more likely to do business with each other, and we all win by living in a more healthy, robust, goal-oriented economy characterized by strong agreements, that supports life.

- **Learned Helplessness.** This year, to prepare to write this message, I did something new: I invited people to suggest content. One recurring theme in their responses was learned helplessness. One respondent lamented the high cost of rent. Another asked for suggestions for cutting costs. Another scorned younger people for mismanaging their incomes, falling into debt to keep up with the Joneses. A few raged at the machine, complaining about income inequality, corporate welfare, corporatism, oligarchy, and imperious, unfeeling, dysfunctional financial institutions.



## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

One form of learned helplessness I encounter all the time is the belief that one's income is fixed and non-negotiable. I suppose one reason this belief is so widespread is because most of us were educated in public schools, where teachers' salaries are modest and set. It's a scarcity-based, fixed income environment.

It's ironic, when you think about it: school is where we're supposed to learn to spread our wings, develop, grow, and learn to be successful. But systemically, public schools are funded by debt, teachers' salaries are modest and fixed, and often teachers are so busy "teaching to the test" that they don't have much time or attention to help students spread their wings and fly.

I find, therefore, that we're up against a systemic bias toward learned helplessness; and my encouragement is, once again, simply to admit it; recognize it; like the fish, notice our element and admit that it exists. Only then are we in a position to begin doing something about it.

Other causes of learned helplessness include poverty and childhood trauma.

(Often, I find myself walking a peculiar tightrope of encouraging people to pursue **both** excellence **and** contentment. The pursuit of excellence can be misunderstood as greedy, selfish, blind ambition, and the affirmation of contentment can be misunderstood as complacency or a lack of seriousness about goals.

For example, while the respondent to the newsletter content invitation who scorned younger people for falling into debt to keep up with the Joneses might assert that they should manage to live better on their existing incomes, I would disagree. I would encourage them to develop a budget not just to control expenses and get out of debt, but to learn the income necessary to afford the life they want, and pursue it . . . but with an attitude of contentment, making the pursuit neither ruthless nor desperate, but **pleasant**.

It's a peculiar position to take because like a well-strung hammock, it appears to rest in the constructive tension between ambition and apathy.



*(Kudos to my son Johann Freeberg for the painting)*

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

In practical terms, often it means encouraging people with little or no income to pursue low six-figures and enjoy the attempt. Meanwhile, regardless of outcome, be content and grateful. Hold goals not in a closed, clenched, white-knuckled fist, but in an open, relaxed palm.)

Regardless of causes of learned helplessness, the question before us is,

*“So what? What are you going to do about it?”*

I look around. Without envy or covetousness, I wonder and marvel at the amazing variety of human phenomena.

Take housing, for example. Recently I discovered that real estate values in the San Antonio area top out at \$7.5M. In Hawai'i, my son and I have admired \$30M homes.

Somebody manages to afford that. It happens, therefore it's possible.

Why not you or I? Ditto with charitable giving, recreation, travel, transportation, food, or anything else that interests you – even paying taxes to help afford the country we love.

Look around, notice the amazing variety of possibilities that actually happen, and ask yourself, “Well, there it is. How about that? Somebody did it, therefore it's doable. Why not I?”

This is why I developed web pages that I hope you'll visit about [gumption](#) and [goals](#).

- **Christian Masochism and Borderline Personality Disorder.** At risk of offense, I hesitate to address this issue. But it has influenced me for most of my life as I'll bet it has also influenced yours. Fifty years is enough. For our mutual benefit, I shall. As you read through this, I hope you'll try to remember that my intention is to promote health, life, and victory.

On September 1, among other things and people, the Orthodox Church commemorates [Saint Symeon the Stylite](#) (388-459). One of the ways he mortified his flesh was by weaving a belt of razor-sharp palm leaves that he wore beneath his clothing which created open wounds that festered, stunk, and attracted maggots. The stench got so bad that the other monks kicked him out of the monastery. In the 25-page account in the unabridged Lives of the Saints collection that I read, there are footnotes to his story and stories like his that say something like, “Don't try this at home, kids.”

Elsewhere, in the Philippines during Lent, despite the Vatican's disapproval, with real crosses and nails, misguided Roman Catholics literally crucify themselves.

One could make a detailed, lengthy study of this thing, what I've decided to call “Christian Masochism.” It's sickening, and endless.

Most of us don't go to such extremes. But in the past couple of decades that I have spent struggling to help struggling people, many of whom are sincere people of faith, to do my job I have had to face it, name it, and deal with it. And I have found that regardless whether we realize or admit it, in varying shades or degrees many of us practice some kind of Christian Masochism.

Examples:

- A kind of dreary fatalism animated by fear of usurping God's sovereignty that becomes a refusal to plan;
- Hating and avoiding money, misunderstanding it to be the root of all evil;

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

- False, creepy selflessness that turns people into hollow, empty, clinically depressed, zombie-like shells with no goals, direction, identity, personality, or purpose of their own;
- False humility (conspicuous self-deprecation), versus true humility (preparedness to do God's will);
- Refusal to preserve, defend, or provide for one's self; and
- Borderline Personality Disorder involving such a weak sense of self that, like a vampire, one does not recognize one's own reflection in a mirror.

All of these are logical, rational applications of Christian teaching like turning the other cheek or being crucified with Christ. They're also sick because they miss the point of the Christian message, which is salvation, redemption, healing, life, and victory.

How do I know this? Well, aside from my own experience of half a century, I've hung out with healthy clergy, monks, and laypeople who have proven to me that it's possible to be a Christian and still have a personality, a sense of humor, goals, and a lot of joy . . . and that money isn't evil; love of it is, and that a lot of good can be, and is, done with money.

Quite the contrary, money is a neutral tool that can be used for good or evil depending on who's using it. What we need to do is not run away from money; we need to put it in the hands of good people. As an Economist, one of my frustrations has been that, like saving someone who is drowning, to get money into good people's hands, sometimes I have to fight them. It's exasperating and absurd.

I'm tired of the fight. I want it to stop. So I'm calling it. I'm naming the illness. It's **Christian Masochism**.

Are you suffering from it? I hope not, but odds are you've been affected too. I hope you'll think about it, and choose healing.

I'm here to help. The doctor is [in](#).

- **Sundry Responses.** Here are some other assorted responses to the newsletter input invitation:
  - A Finance student mentioned [shadow markets](#), asking how they affect the rest of us, and complained that they're exclusive. Shadow markets can exist both in equities and in real estate. Although equity shadow markets are accessible only to accredited investors, shadow markets in real estate are accessible to anyone. This past year I was amazed to discover how large and prevalent real estate shadow markets are – that is, houses that have been foreclosed and are owned by banks, but that have not yet been offered up for sale. For more information, contact your local Realtor.
  - A satisfied, succeeding, long-term client attests that a [clear plan](#) and [good accounting](#) provide peace of mind by helping you know where you stand. Even if the news isn't all favorable, it helps reduce mountains to mole hills. She also says that hiring qualified, competent professional help makes economic sense because it saves time and money and delivers a higher quality end result.
  - Affirming these sentiments on the [Accounting](#) page, a bookkeeping business owner vents that, to their own detriment, a large majority of business owners choose blind ignorance about the financial processes of their businesses, rendering themselves vulnerable to fraud, waste,

## Making End\$ Meet ~ 19<sup>th</sup> Annual Report ~ 2014

abuse, and theft.

- A fan simply says that the stuff I write is like a [Jerry Maguire memo](#) and that I should take it large, submitting press releases to the likes of Forbes and the New York Times.

Aw, shucks. Thanks.

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### Conclusion

To recapitulate:

This research represents weeks of work that I've done consistently year after year for nearly two decades. I know that it contains real, substantive value. I share it freely because I care about people.

We who have chosen to pay attention have benefited mightily from it. I hope you'll take it to heart, and contact me if there's any way I can be helpful to you and yours.

Usually, the way to start benefiting from it is to accept my standing complimentary Lifetime Savings Plan offer, now available in both [quick](#) and [thorough](#) options. In this way, you too can enjoy a robust surplus that can then be directed into growing investments.

Over the years, the body of useful material, tools, and techniques I've developed has grown considerably. Going forward, my intention is to leverage this work to help more people and make a greater positive difference . . . in so doing, making some very happy endings both for the people I serve, and for my own loved ones. Current leveraging efforts include [franchising](#), [helping professional athletes](#), and networking with peers in all sectors of the economy: private, public, and nonprofit.

If you notice any opportunities to leverage this work; if have any suggestions or requests along those lines; or if there is any way I can be helpful to you or yours, I would love to hear from you. [Please contact me](#).

For your health, happiness, and success,

Kris Freeberg, Economist  
[Making End\\$ Meet](#)