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NEWS RELEASE

*****FOR IMMEDIATE RELEASE*****

WHY SMART PEOPLE DO STUPID THINGS WITH MONEY

~ Overcoming Financial Dysfunction ~

By Bert Whitehead, M.B.A., J.D.

*Did you know that most financial advisors are actually salespeople,
and how much they make depends on the investments they select for you?
Did you know that inflation is not your worst long-term threat,
or that getting a high interest rate is not the most important consideration when buying bonds?*

Managing your own financial affairs can be a complicated and perilous business, fraught with emotion, the pull between the desire for money and the fear of losing it, and the danger of making bad choices. But who wants to turn over their future—not to mention their funds—to commissioned brokers with hidden agendas and undisclosed conflicts of interest?

Let Bert Whitehead, MBA, JD, a fee-only personal financial advisor who *Worth* magazine named among the “Best 60 Financial Advisors in America,” show your readers and viewers how to build a strong financial foundation in **WHY SMART PEOPLE DO STUPID THINGS WITH MONEY: Overcoming Financial Dysfunction (STERLING PUBLISHING CO., INC. / JUNE 2007)**. His behavioral-based concepts, adopted by hundreds of financial advisors and tested and confirmed by thousands of real-life, satisfied clients, make planning easy. By understanding your specific personality type (pg. 30) and identifying different approaches to money (pg. 65), you can avoid the common pitfalls of investment and develop a smart system of effective money management.

WHY SMART PEOPLE DO STUPID THINGS WITH MONEY sets readers on the road to financial freedom, enabling them to:

- Analyze their financial personality, strengths, and weaknesses.
- Benchmark where they stand in their financial life cycle.
- Discover the most common mistakes of money management and how to avoid them.
- Learn about the five fundamentals of fiscal fitness: saving enough, having sufficient liquidity, fully funding pensions, buying the right-sized house, and paying off consumer debt.
- Structure their portfolios using the three categories of functional asset allocation, including interest earning assets, real estate, and equities.
- Differentiate between large-cap, small-cap, and international stocks.
- Determine how much debt is too much debt.

~ MORE ~

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BERT'S TOP 10 STUPID THINGS PEOPLE DO WITH MONEY

1. Starting to save too late in life. You'll never be younger than you are right now!
2. Not buying a home when you are young. Unless you're a hippie, it should be your first investment.
3. Not paying off credit cards every month. That's a sure sign you're living beyond your means!
4. Not having enough liquid cash to avoid cash crises.
5. Putting too much of your investments in company stock. Remember Enron?
6. Not having/updating a will. This is God speaking: "You are not immortal!"
7. Buying life insurance for children. When your beneficiaries are better off financially with you dead, you've got too much insurance!
8. Trying to pay off your mortgage faster than required., and making extra payments on a mortgage instead of putting more in their pensions. Lose a tax deduction by giving up tax deferral?
9. Using life insurance as an investment vehicle (buying 'variable life' or 'whole life' policies instead of term).
10. Habitually acting on 'hot tips.' Traders are gamblers on the short term; investors are believers in the long term.

ABOUT THE AUTHOR

Bert Whitehead, MBA, JD, has been a fee-only personal financial advisor since 1972. In 1995, he founded Cambridge Advisors, a growing group of advisors who share his belief in unbiased independent financial advice and consumer advocacy. He is often quoted in leading publications, including the *Wall Street Journal*, *New York Times*, *Kiplinger's*, *Newsweek*, and *Consumer Reports*. For more information on Bert, please visit www.bertwhitehead.com.



BERT'S 6-CITY TOUR

Friday, June 1 Poughkeepsie, NY	Saturday, June 9 Chicago, IL	Tuesday, June 12 Rochester Hills, MI
Friday, June 15 Bloomfield Hills, MI	Monday, June 25 Las Vegas, NV	Thursday, June 28 Madison, WI

DON'T MISS BERT'S PBS SPECIAL: *Why Smart People Do Stupid Things with Money*, where he shares his tax-efficient strategies to building wealth with the masses in a 3-part, 60-minute program. Set to air nationwide in August, this anticipated special is sure to be a hit. Bert covers everything from defining your individual financial personality, to the symptoms of financial dysfunction, and finding a model for a successful financial lifecycle. **For more information, please contact Jamie Jendrzewski**, Director of Fundraising Program Development at Detroit PBS, at 313.876.9506 or jamiej@dptv.org.

Please send 2 tear sheets of review to Publicity Dept.

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