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Your Financial Independence is at the Heart of Everything We Teach

**Today's Stock Traders' and Investors' Free Wrap is based on  
An EXTRACT from Edition 438 of our Mentoring style  
'Investing & Online Trading' Newsletter**

## **Jim Berg's 'From Cradle to Grave' 2014 Boot Camp On the Gold Coast**



Our biggest event for 2014 will be [Jim Berg's Boot Camp on the Gold Coast](#). Here you will have the opportunity to get away and spend a whole weekend of hands-on, 'learn-by-doing' training with Jim and I.

At Boot Camp you will learn all the intricate 'nitty-gritty' details of how to use Jim's '*Weight-of-Evidence*' approach and his JB Volatility Indicators - for both trading and longer term investing; Money and Risk Management and be given help to create your own profitable Trading Plan.

### **You will also receive:**

- ✓ (Before you come), a copy of Jim's **complete Home Study Course Manual**
- ✓ An optional 'beginners' session and a 'Meet & Greet' Reception on Friday night
- ✓ 2 lunches and a networking dinner Saturday night
- ✓ A zippered compendium of all our presentation slides in colour
- ✓ **Professionally filmed DVDs** of the weekend sent to you afterwards AND
- ✓ **12 months email support**, direct from Jim Berg.

Since 2006, participants at the end of our previous Boot Camps have been requested to complete an anonymous feedback sheet on their experience, and to suggest improvements for future Camps.

Each year we closely examine every suggestion and aim to implement as much as we can into the next event.

This year, an over-riding request was for even more 'hands-on' exercises as participants gain so much value from our 'learn-by-doing' style of education. That's why, for Boot Camp 2014, we have introduced our new '**From Cradle to Grave**' structure:

At Jim Berg's next Boot Camp, you will receive even more comprehensive exercises to cover the whole trade selection and management process - **from start to finish** - for both Jim's: Short term trading AND his Longer term investing.

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You will also be invited to bring your laptop for the Sunday afternoon session. A Power Point (Microsoft) presentation (on your computer) and your own software charting program will assist you in carrying out these classroom activities\*.

(\* or to team up with other attendees if you do not have a laptop).

### Latest Updates:

- ✚ All of Jim's Boot Camps since 2006 have sold out, usually a few months prior. This year, an unprecedented **42% of seats have already been secured.**
- ✚ We have recently posted a new Video, featuring some of the reviews from the Class of 2013.

To view this video - and for more info. on Boot Camp 2014, including your 6 Easy Payments Early Bird Special (*available until next month only*),

[Click Here Now >>>](#)

## 5 Biggest Regrets by Retirees

### By Jack Tatar



Jack Tatar is the author of the book, "[Safe 4 Retirement: The Four Keys to a Safe Retirement](#)". Jack is a former Financial Advisor and current CEO of GEM Research Solutions, a leading market research firm focused primarily on the financial services industry. On 10 December, Jack wrote:

'Retirement is a wonderful time for most retirees. During the Thanksgiving holiday, a family member was discussing her travel and vacation plans for her coming year and showing pictures of work that she had done to her home.

She lamented that now that she was retired, she could do what she enjoys and make the improvements to her house. She expressed few regrets, except that she didn't retire sooner.

I recently came across two interesting reads that got me thinking about regrets for those in their later years.

One was a book that I thought would be depressing but was surprisingly uplifting and inspirational by Bronnie Ware called "[The Five Regrets of the Dying: A Life Transformed by the Dearly Departed](#)."

In this book, Bronnie, who had been a palliative caregiver for many years, discussed five themes that she learned from her patients when they discussed what regrets they had or things that they would've done differently. They were:

1. I wish I'd had the courage to live a life true to myself, not the life others expected of me.
2. I wish I hadn't worked so hard.
3. I wish I'd had the courage to express my feelings.
4. I wish I had stayed in touch with my friends.
5. I wish that I had let myself be happier.

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Bronnie, who writes an [inspiring blog](#), used these regrets and what she learned from people that she cared for, to change her life. Her book is an inspiring read and lives up to its billing as a "courageous and life-changing book."

The other reading that I came across is perhaps less morbid and inspirational but nonetheless provides insights into how regrets in later life can change the lives of others. It's a recent ' [Weekly Adviser Tip](#) ' from BlackRock that discusses findings from a recent research study done by the company.

The research found that *"there's a gap between retirement goals and investor confidence in achieving them."* It also explored the question of what regrets retirees had and the top 4 were :

1. 36% said they would have started investing for retirement earlier/contributed to their 401(k) sooner and at maximum levels.
2. 32% said they would have spent less money.
3. 21% said they would have worked longer.
4. 12% would have sought professional financial advice.

As the study was done by an investment firm, it isn't surprising that the regrets revolve solely around the financial aspects of retirement. However, as those of you who read my columns know, I view retirement in a more holistic manner and feel that finance is only one aspect of retirement.

The need to evaluate the health, wellness, attitude and level of involvement of a retiree are also vital aspects for retirees to achieve and safe and thriving retirement.

So I'd like to add my own list of what I've found to be the 5 biggest regrets of retirees based upon what I've learned from retirees when considering the larger view of their later years. They are:

1. I wish that I had saved more money.
2. I wish that I had been more knowledgeable about money and/or had a trusted financial adviser to work with.
3. I wish that I had taken better care of my health.
4. I wish that I had gotten involved in the things that I really love sooner in life.
5. I wish that I had spoken sooner with my children about the needs and desires for my later life.

For those of us planning on retirement, we should view these regrets and lessons like Bronnie did in her book, and reflect on them as ways in which they can also change the way we save and plan for our own retirement today.'

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## IN THIS WEEK'S EDITION 438:

Article	Author	Page
Introduction to Edition 438	Jack Tatar	2
Back to Basics with Australian Banks	Jim Berg and John Atkinson	3
Short Term Trading Portfolio Update	Jim Berg and John Atkinson	7
Recent JB Alerts – ASX300	Jim Berg	7
How to Filter a List of "Experts' Picks for 2014"	Jim Berg and John Atkinson	8
Update and Caution	Jim Berg	13
My Market View	James Gerrish	17
Market Update	Satyajit Das and MarketWatch	23
Guppy View of the Market	Daryl Guppy, CEO Guppytraders.com	26

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To Filter Experts' Picks in 2014

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In Today's Global Markets

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- ✓ **WHICH** stocks / shares to Buy
- ✓ **WHEN** to Buy and, most importantly
- ✓ **WHEN** to SELL

This is **NOT** a publication of general commentaries or articles on how the stock market works, leaving you without a track to follow.

In contrast, every weekly Edition of the '[Investing & Online Trading](#)' Newsletter will:

Teach you how Jim Berg thinks and **how he trades his own money**, step-by-step and



Provide you with **Jim's own Watch Lists** of shares / stocks to help you identify potential new trading opportunities

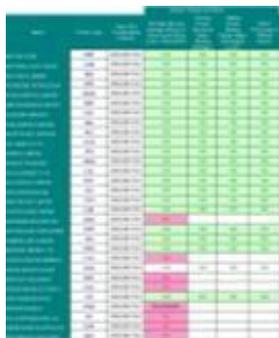


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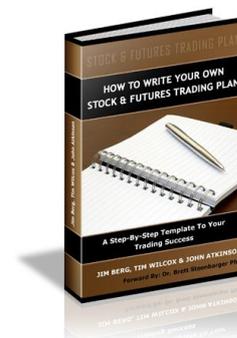
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