



HOW TO BUILD WEALTH,
IGNORE WALL STREET, AND
GET ON WITH YOUR LIFE

BILL SCHULTHEIS

The New Coffeehouse Investor: How to Build Wealth, Ignore Wall Street, and Get on with Your Life

By Bill Schultheis

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An inspirational, low-stress way to financial security

in 1998, Bill Schultheis wrote a simple investment book for people who felt overwhelmed by the bull market. He had discovered that when you simplify your investment decisions, you end up getting better returns. As a bonus, you gain more time for family, friends, and other pursuits.

A decade later, through good times and bad, this philosophy has been proven to tower above the daily chatter of Wall Street. And the revised and expanded edition of his book is more valuable than ever.

In a conversational style, Schultheis explains why we should stop thinking about cool stocks, hot mutual funds, trends in interest rates, and predictions for the economy. Stop trying to beat the stock market average; just remember three simple principles:

- ? Don't put all your eggs in one basket
- ? There's no such thing as a free lunch
- ? Save for a rainy day

The New Coffeehouse Investor will help readers get their finances in shape quickly and painlessly.

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Editorial Review

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This little how-to-invest book, which elegantly summarizes our common worries about how to build wealth, was initially published 11 years ago. This updated, revised, and revamped edition stands the test of time—and of updating. Seattle-based Schultheis states his three principles of investing—allocate assets, approximate stock-market average, and save—then proceeds to expand and expound with personal stories and provocative questions. When is enough enough? What's behind this Wall Street obsession to beat the market? Why do we need to lead a penny-pinching life today for a high retirement style tomorrow? Forget the complicated formulas, the diversity of spreadsheets. Concentrate instead, he advises, on understanding your burn rate, the meaning of diversification, and the value of being on financial autopilot. Like his peers (Suze Orman et al.), the author exposes two myths: “no load” mutual funds and “great companies make great investments.” All in all, solid and comfortable investment counsel that will help balance (and, eventually, grow) your balance sheet. Appended: partial list of index funds; notes; additional reading. --Barbara Jacobs

Review

“It is a wonderful book. Indeed, I’m tempted to say, ‘It looks like I wrote it myself.’ Now, if people will not only read Coffeehouse but act on its message.”

—JOHN C. BOGLE, founder of The Vanguard Group

“The best investment book you’ve never read.”

—THE SEATTLE TIMES

About the Author

Bill Schultheis spent 13 years working with individual and institutional accounts for Salomon Smith Barney in Seattle, Washington. He now brings his simple, inspirational message to individuals and corporations through his Coffeehouse Investor lectures and seminars. In addition to working on his second book, Bill coaches youth sports, climbs mountains, and loves to golf in the rain.

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Michael Watkins:

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Richard Rodriguez:

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