

# FINANCIAL NEWSLETTER

**More Income.  
More Safety.  
More Confidence.**

October 2024



**OAKTREE**  
PREMIUM FINANCE

# The OakTree Newsletter: More Income. More Safety. More Confidence

October 2024

Hello Christina,

Investing is a journey, one that I've been fortunate to travel for many decades. Recently, one of my grandsons asked for advice as he embarks on his own investing path. His question reminded me of the importance of starting with a solid foundation. In this article, I'm sharing the guidance I gave him—timeless principles that can help anyone build long-term wealth through the stock market. Whether you're just beginning or looking to refine your strategy, these steps offer a roadmap for investing with confidence.

## "Grandpa, I'm starting to invest in Stocks"

Recently, one of my grandsons reached out with a question that many young people face: "Grandpa, I'm starting to invest in stocks and I was wondering if you had any advice for me about stocks I should invest in?"

As someone who's seen the markets evolve over decades, this question brought me a great deal of pride, not only because it showed initiative but also because investing is one of the most powerful ways to build wealth over time. So, I want to share the advice I gave—advice that is timeless and can serve as a strong foundation for any new investor.

### **1. Start with a Long-Term Mindset**

The stock market is a long game. If you're looking for quick wins or short-term gains, you might be disappointed. Many fortunes have been built by investors who were patient and let their investments grow over time. Think decades, not days or months. Remind yourself that the market will have its ups and downs, but over the long run, it has historically trended upward.

### **2. Diversify Your Investments**

Rather than putting all your money into a single stock, it's wiser to diversify. By investing in multiple companies across different sectors, you protect yourself from the risk of any one stock or industry tanking. Exchange-Traded Funds (ETFs) and index funds are great ways to diversify with just one investment. They track a broad market index like the S&P 500, giving you exposure to a wide array of companies.

### **3. Do Your Homework**

Before investing in any stock, it's important to understand what the company does and how it makes money. Research its financial health, management team, and the industry it operates in. One good rule of thumb is to invest in companies you know and believe in—whether it's a product you use regularly or a service you think has long-term potential.

### **4. Don't Try to Time the Market**

Trying to predict when the market will go up or down is incredibly difficult, even for seasoned investors. Instead of attempting to time the market, focus on time *in* the market. Regularly investing small amounts over a long period, known as dollar-cost averaging, can smooth out the impact of market volatility.

### **5. Stay Informed, but Don't Overreact**

It's important to be informed about the market and your investments, but don't let daily news or fluctuations sway your long-term strategy. Constantly checking the stock market can lead to emotional decision-making, which often results in selling during dips or buying at peaks—both of which can hurt your returns.

## 6. Invest Consistently

Whether you're starting with a small amount or have more to invest, the key is consistency. Setting up automatic contributions to your investment account can help ensure that you're regularly adding to your portfolio, which over time, will grow into something significant.

## 7. Be Prepared to Learn

Investing is a lifelong learning process. Don't be afraid to make mistakes, and remember that every successful investor has faced challenges along the way. Read books, follow the markets, and seek out mentors who can guide you. When I owned Jim Barlow Advisers, I would publish a list of suggested investment books clients could read to learn about investing. They were listed from the least complex and progressively become more difficult. Here is the final list I published. I hope you enjoy it. \*

### Final Thoughts for My Grandchild

To my grandchild, I'm proud of you for taking the first step toward investing. The journey you're about to embark on can be both exciting and rewarding. Always keep in mind that the best investors are the ones who are patient, disciplined, and willing to learn over time.

No matter which stocks you choose to invest in, the most important investment you can make is in your own knowledge. So, keep asking questions, stay curious, and above all, keep the long-term vision in mind.

-Jim Barlow, MS, CFP

## \* SUGGESTED INVESTMENT READING

### By James W. Barlow

"The main reason for studying and understanding investments and markets; to protect our portfolios from ourselves... Thoughtful and objective study of the past is the best and also the least costly."

Charles D. Ellis

*Winning the Loser's Game, Timeless Strategies for Successful Investing*, 3rd Edition,  
(McGraw Hill, New York, N.Y. 1999)

1. *The Wealthy Barber*, David Chilton (Prima, 1991)
2. *Learn to Earn*, Peter Lynch & John Rothchild (Simon & Schuster, New York, N.Y., 1995)
3. *Getting an Investing Game Plan*, Vern C. Hayden (John Wiley, New York, NY, 2003)
4. *Simple Wealth Inevitable Wealth*, Nick Murray (Self Published The Nick Murray Co. 2004 ([www.nickmurray.com](http://www.nickmurray.com)))
5. *The Terrible Truth About Investing*, Bruce J. Temkin (Fairfold Press, St. Petersburg, Fl., 1999)
6. *Stocks for the Long Run*, Third Edition, Jeremy J. Siegel (McGraw Hill, 2002)
7. *The Future for Investors*, Jeremy J. Siegel (Crown, New York, 2005)
29. *Buffett, The Making of an American Capitalist*, Roger Lowenstein (Broadway, 1995)
30. *Benjamin Graham on Value Investing*, Janet Lowe (Dearborn, 1994)
31. *Value Investing Made Easy*, Janet Lowe (McGraw Hill, 1996)
32. *Intelligent Investor*, Benjamin Graham (Harper Row, 1958)
33. *When Genius Failed*, Roger Lowenstein (Random House, 2000)
34. *The Great Inflation*, William Guttman and Patricia Mecham (Gordon and Cremonesi, 1976)
35. *It was a Very Good Year*, Martin S. Fridson (Willey, New York, N.Y., 1998)



8. *The Little Book that Beats the Market*, Joel Greenblatt (Reed Business Information, 2006)
9. *Moneyball: The Art of Winning an Unfair Game*, Michael Lewis (W. W. Norton, 2003)
10. *Winning the Loser's Game, Timeless Strategies for Successful Investing*, Third Edition, Charles D. Ellis (McGraw Hill, New York, N.Y. 1999)
11. *The Number*, Lee Eisenberg (Free Press, 2006) A retirement book not an investment book
12. *The New Life Insurance Investment Advisor*, Ben G. Baldwin (McGraw Hill, 2002)
13. *The Psychology of Investing*, John R. Nofsinger (Prentice Hall, New Jersey 2002)
14. *Why Smart People Make Big Money Mistakes*, Gary Belsky, Thomas Gilovick (Simon & Schuster, New York, N.Y., 1999)
15. *Asset Allocation*, 3<sup>rd</sup> Edition, Roger C. Gibson (McGraw Hill, 2000)
16. *Style Investing*, Richard Bernstein (John Wiley & Sons, 1996)
17. *Hot Commodities*, Jim Rogers (Random House, 2005)
18. *Seven Stages of Money Maturity, Understanding the Spirit and Value of Money in Your Life*, George Kinder (Dell Trade Paperback, New York, N.Y., 1999)
19. *Investment Markets*, Roger G. Ibbotson & Gary P. Brinson (McGraw Hill, 1987)
20. *Investments An Introduction*, 7th Edition, Hertbert B. Mayo (Thomson South-Western, 2003)
21. *The Detective and The Investor*, Robert G. Hagstrom (Texere, 2002)
22. *Contrarian Investment Strategies: The Next Generation*, David Dreman (Simon & Schuster, 1998)
23. *Made in China, What Western Mangers Can Learn from Trailblazing Chinese Entrepreneurs*, Donald N. Sull (Harvard Business School Press, 2005)
24. *Bond Markets, Analysis and Strategies*, Frank J. Fabozzi (Prentice Hall, 1989)
25. *Fundamentals of Municipal Bonds*, (Public Securities Association, 1990).
26. *Inflation-Protection Bonds*, John B. Brynjolfsson & Anthony L. Faillace (John Wiley & Sons Inc., New York, N.Y., 2002)
27. *Convertible Securities*, John P. Calamos (McGraw-
36. *Millionaire, The Philanderer, Gambler and Duelist Who Invented Modern Finance*, Janet Gleeson (Simon & Schuster, New York, N.Y., 1999)
37. *The Arcanum*, Janet Gleeson (Warner Books, New York, N.Y., 1998)
38. *TulipoMania*, Mike Dash (Crown Pub., New York, N.Y., 1999)
39. *A Very Public Offering*, Stephen Paternot (Wiley, 2001)
40. *American Sucker*, David Denby (Little, Brown and Company, New York, N.Y. 2004)
41. *The Aggressive Conservative Investor*, Martin J. Whitman (Random House, 1979)
42. *Common Stocks and Uncommon Profits*, Phillip A. Fisher (Harper & Row, 1958)
43. *Templeton Touch*, William Proctor (Doubleday, 1983)
44. *Security Analyses*, Benjamin Graham and David Dodd (McGraw Hill, 1934)
45. *Confessions of a Wall Street Analyst*, Dan Reingold (Collins, 2006)
46. *The Smartest Guys in the Room : The Amazing Rise and Scandalous Fall of Enron*, [Bethany McLean](#), [Peter Elkind](#) (2004)
47. *Conspiracy of Fools*, Kurt Eichenwald (Broadway Books, 2005) If you read this or the above book, you have to read the next book.
48. *Den of Thieves*, James Stewart (Simon & Schuster, 1991)
49. *Irrational Exuberance*, Robert Shiller (Princeton University Press, 2005)
50. *A Random Walk Down Wall Street*, Burton Malkiel (Norton, 2003)
51. *Plain Talk*, Ken Iverson (John Wiley, 1998)
52. *Classics an Investor's Anthology*, Edited by Charles D. Ellis (Dow-Jones Irwin, 1989)
53. *Classics II, another Investor's Anthology*, Edited by Charles D. Ellis (Business One Irwin, 1991)
54. *More Than You Know*, Michael J. Mauboussin (Columbia University Press, 2006)
55. *The Day the Market Crashed*, Donald I. Rogers (Arlington House, 1971)
56. *Reminiscences of a Stock Operator*, Edwin Lefèvre

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## What is Kai-Zen

Kai-Zen is a strategy that helps you maintain your current lifestyle in the event of a chronic illness, premature death, or an inability to sufficiently save for retirement. Protecting your earnings is critical to insuring your ability to save for retirement. Due to limitations, traditional retirement plans are typically insufficient for high-income earners. If you want to maintain your lifestyle in retirement, you need a proactive strategy that puts more money toward protecting your future income without putting a drain on your current finances.

Kai-Zen is the **ONLY** strategy that uses leverage to help you acquire more of the benefits you need to financially protect you and your family. Its unique fusion of financing and life insurance offers you more protections and the potential to earn more for retirement than you could obtain without leverage.

THE Kai-Zen® STRATEGY  
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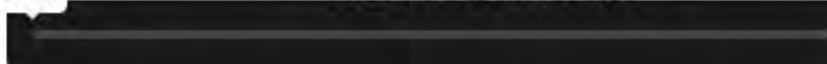
you already use leverage.



Buying a home with using your money.  
Plus using Leverage



02:13



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### Quotes Jim sent his family this past month:

*"Our most important choices are not about what we will do but about what we will be." Dana T. Griffen*

*"You came to see a race today. To see someone win. It happened to be me. But I want you to do more than just watch a race. I want you to take part in it. I want to compare faith to running in a race. It's hard. It requires concentration of will, energy of soul. You experience elation when the winner breaks the tape. . . . But how long does that last? You go home. Maybe your dinner's burnt. Maybe—maybe you haven't got a job. So who am I to say, "Believe, have faith," in the face of life's realities? I would like to give you something more permanent, but I can only point the way. . . . Where does the power come from, to see the race to its end? From within. Jesus said, "Behold, the kingdom of God is within you. If with all your hearts, you truly seek me, you shall ever surely find me." If you commit yourself to the love of Christ, then that is how you run a straight race." Eric Liddell—an Olympic gold medalist in the 1924 Paris Olympics—as reflected in the movie Chariots of Fire:*

*"You can build upon [others] desire, but [they] alone must initiate the desire." Neal A. Maxwell*

*"Belief doesn't just happen because you hang something up on a wall. All right? It comes from in here (heart). You know? And up here (brain). Down here (gut). Only problem is we all got so much junk floating through us, a lot of times we end up getting in our own way. You know, crap like envy, or fear, shame. I don't want to mess around with that shit anymore. You know what I mean. Do you?... You know what I wanna mess around with? The belief that I matter... regardless of what I do or don't achieve. Or the belief that we all deserve to be loved, whether we've been hurt or maybe we've hurt somebody else. Or what about the belief of hope? Yeah? That's what I want to mess with. Believing that things can get better. That I can get better. That we will get better. Oh man. To believe in yourself. To believe in one another. Man, that's fundamental to being alive. And look, if you can do that, if each of you can truly do that, can't nobody rip that apart." Ted Lasso, Believe speech, S3, E5*

[Watch me on KSL!](#)





# CONTACT US



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