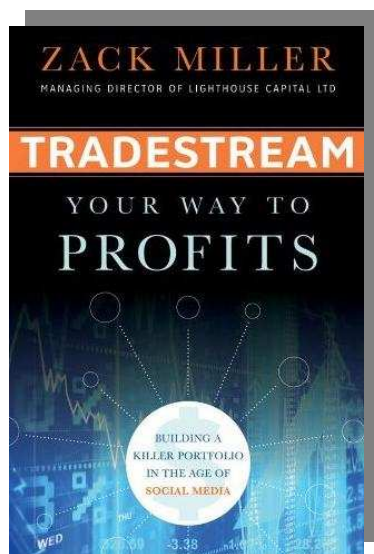


The Future of Investing: Social, Transparent, and Expert



A free ebook companion to [Tradestream your Way to Profits: Building a Killer Portfolio in the Age of Social Media](#)

Join the conversation and learn
more at Tradestreaming.com

This ebook is a collaborative work, crowdsourced from some of the smartest and creative professionals in the online finance world.

Top voices in this ebook include:

- **Perry Blacher, Covestor:** Building out a crowdsourced investment platform
- **Raanan Bar-Cohen, WordPress:** Bringing real time publishing tools to financial publishing
- **Stephanie Sammons, WiredAdvisor:** Helping financial pros adapt to social media
- **Daniel Carroll, kaChing:** Marketplace for investment advisors
- **Michael Eisenberg, Benchmark Capital:** Investing in tomorrow's winners in online finance
- **Mick Weinstein, Seeking Alpha:** Aggregating and editing the web's best investment analysis
- **Roger Ehrenberg, Information Arbitrage:** Investing in disruptive technologies in finance
- **Mazin Jadallah, AlphaClone:** Enabling investors to mimic the activities of the best asset managers
- **Justin Carbonneau, Validea:** Bringing artificial intelligence to stock screening to recreate the performance of history's best investors
- **Dominic Jones, IRWebReport:** Analyzing and assisting the investor relations community to adapt to Investing 2.0
- **David Jackson, Seeking Alpha:** Bubbling up the web's best and actionable investment analysis
- **Pat Allen, Rock the Boat Marketing:** Making traditional asset managers' marketing efforts current and relevant in the Age of Social Media
- **Darrell Heaps, Q4 Web Systems:** Providing solutions to public companies bringing their messages to the real-time web
- **Tamela Rich, Tamela Rich Business Communications:** Turning plain-vanilla financial communications into powerful online content marketing
- **Michael Sha, Wikinvest:** Providing 2.0 toolsets and crowdsourcing financial information to provide actionable, plain-language analysis for investors

Yesterday's investing: lonely and privileged

Investing used to be a very lonely process. To be a successful investor required spending lots of time in libraries and slaving over financial journals, newspapers, and reports. Making money in the markets meant putting in more time and energy slogging through the research process.

It also used to be a tilted playing field. Big investors typically got access to important financial news before others did. Whether it came from the company itself, stock analysts or brokers, that type of information gave real value to those on the inside of the old boys' network. Profits were made because from privileged access to the sources of information.

Today's environment is social and fair

Kiss all that goodbye. With the advent of social media and regulations ensuring fair disclosure of financial information, the playing field is leveled and what's more: the playing field is truly a collaborative environment. Investors are sharing ideas on Twitter and using new technologies to mimic the moves of the world's top guru investors like Warren Buffett and Carl Icahn as well as hedge fund superstars like SAC Capital's Stevie Cohen, Greenlight Capital's David Einhorn, and Citadel's Ken Griffen.

Investing has evolved from a very isolated, solitary process for the few to one where ideas – and profits – are being shared among the many.

Why I wrote Tradestreaming

Tradestreaming is a way of life. As investors, it gets us back to basics, learning and teaching along the way. It gives us a ring-side seat into the investment activities of history's best investors and provides us a path to profits by following in the footsteps.

I wrote Tradestreaming (get the book at Amazon [here](#)) as a way to help investors navigate the changes occurring online and as a guide to these new collaborative technologies that empower each and every one of us to become a guru investor.

Tradestreaming, the book, was the culmination of years of experience as an investor, a financial advisor and a consultant to the firms and people making these changes happen. I hope that it will provide you some value along the way. Thanks for joining me on this journey.

What you'll find in this free ebook

This free ebook provides a voice to many of the top professionals helping further the Tradestreaming revolution. Made up of short interviews, I've asked each one of these thought and business leaders to provide their insight into what's happening online for investors and how investors stand to benefit. I think you'll find it a useful companion to the full book, Tradestreaming.

Zack Miller, Tradestreaming.com



Perry Blacher, CEO/Founder

Turning traditional money management on its head via technology

With the recent rise of social networks and the growth in internet use the landscape for Investment Management is changing rapidly. Today over forty million internet users in the US have access to much the same tools, research and transaction costs as the 'professionals'. With the loss of trust in institutions engendered by the recent financial crisis, the 'deinstitutionalization' of money management has only accelerated.

Sites like Covestor offer access to a form of money management only previously available to those with millions of dollars available to invest. If you have enough money to open an account today with a wealth management firm, they will open a "separately managed account" (SMA) or a "unified managed account" (UMA) in your name. These are accounts where professional investment managers trade on your behalf in your own account, so you get the benefit of paying for expert management with the safety and security of a managed account. Covestor offers this to any personal investor. But instead of the \$500,000 minimum required to open a unified managed account, with just \$10,000 you can access a world of great investors.

Technology and particularly the internet, stands to transform the industry. Much as it has in publishing, the barriers to entry have significantly lowered and the big names of the next wave look unlikely to be those of the last. Technology is allowing an explosion in choice, transparency and access. In an industry where the incumbents have become so large from holding on to exclusivity and opaqueness, they will doubtless fight to maintain their position but as always in the end the value will flow through to consumers.

Perry Blacher is Co-Founder of Covestor and has over 10 years of experience in Strategy and Online Services. He started his career at McKinsey & Co before heading up business development at Microsoft MSN in Europe and later as a principal with Cash Capital Partners.

AUTOMATTIC

Raanan Bar-Cohen. VP of Media Services

The real-time web and its impact on investing

The rise of independent publishers through blogging tools such as WordPress has been profound for the investor community. With the integration of RSSCloud, PuSH, Twitter, and Facebook -- blogs are now part of the real-time stream and are playing an ever large role in the day-to-day of the investors. I've seen firsthand two major trends that were previously unthinkable and nearly impossible to pull off. The first is the micro specialist blogger who focuses on a very niche topic -- perhaps a single stock or a single bucket of previously uncovered equities. The exposure and insight from these publishers has provided a key data point to investors, and provides content on topics that are not covered by analysts and the MSM financial publications.

The second major trend has been the inclusion of bloggers covering seemingly non-financial content, but who are in fact informing investors with their coverage. This trend includes fashion bloggers who impact investors covering retail, and local political bloggers who cover topics which impact energy markets, currency trading, and the like.

Raanan Bar-Cohen has over 15 years experience as an entrepreneur and innovator in the digital media space. Raanan currently serves as Vice President of Media Services at Automattic, which leads the WordPress Open Source publishing project and runs a number of online services including WordPress.com, Akismet, Gravatar, IntenseDebate, and PollDaddy.

Raanan blogs often @ <http://raanan.com> and can be followed @ <http://twitter.com/raanan>



Stephanie Sammons ,CEO and Founder

Welcome to a wired world, investors and financial advisors

Welcome to a world where the traditional ways in which we gather information, develop relationships, and make important decisions have changed dramatically. Welcome to a wired world! Our influences have changed with the explosive growth of the internet and the proliferation of blogs, social networks, online ratings and reviews, and micro-blogging services that allow us to share, connect, engage and advance our knowledge. Our networks are accessible from anywhere and everywhere, in real time, through our mobile devices and constant wired connections. Whether we realize it or not, these online information channels and networks are significantly changing the way we think and behave.

The financial services industry is no exception to the wired world revolution with the emergence of new media investment platforms, social investing sites, and even financial advisors and professionals delivering their insight and guidance through blogs, social media and social networking. At the same time, consumer access to financial information and guidance, low cost investment vehicles and platforms, increased transparency and choice, and new media tools are empowering individual investors to take control of their wealth. We have a paradigm shift happening that will forever change the future of investing like never before.

Investors who can sift through all of the financial content and find the "quality" insights will have the best opportunity for success. The key will be discovering relevant resources and strategies that they can implement with discipline and consistency. Financial advisors and professionals who provide

high quality, differentiated content in their niche markets and focus on their areas of expertise will be most successful in the race to win relationships with investors. Blogging, search, and social media will all be part of the strategy equation for attracting the right investors into a suitable model based on their goals and objectives. Ultimately, investors AND financial advisors who understand and embrace the merging of social relationships and technology can truly become partners in achieving their respective goals.

WIRED ADVISOR was founded by Stephanie Sammons. Stephanie spent a total of 15 years in the financial services industry at two of the largest global wirehouse firms and served as a Financial Advisor, Branch Manager, and Regional Sales Manager.



Daniel Carroll, Founder & VP Business Development

Technology-powered transparent marketplace for investment managers

The actively managed mutual fund industry has three fundamental problems: it's opaque, its rating system is flawed, and it's rife with large hidden fees. The industry's lack of transparency makes it impossible for third parties to rate managers on anything other than past returns and we all know that past returns alone are not indicative of future returns. As a result it's almost impossible for the average investor to distinguish the skilled mutual fund manager from the lucky. It's no surprise then that investors have grown frustrated with their actively managed mutual funds.

kaChing believes it has developed a compelling alternative by offering a completely transparent marketplace that enables investors to engage outstanding investment managers they previously couldn't find or afford. All information on kaChing investment managers, including their current portfolio, past trades, risk characteristics, source of gains and rationale behind their holdings is completely open and available to anyone who visits our site. The availability of this information makes it possible to thoroughly evaluate the quality of an investment manager using the techniques pioneered by the Ivy League endowments, the world's premier evaluators of investing talent.

Prior to founding kaChing, Mr. Carroll traded interest rate products and equities at MacFutures. Mr. Carroll was an avid investor by the age of 15. During the technology boom of the late 1990's, he turned his hard-earned caddying money into trading profits, funding most of his college education. He holds a bachelor's degree from the University of Arizona.



Michael Eisenberg, Partner

Peer to peer, financial style

What has the financial crisis taught us? What's changed in our risk management? Our models? Nothing. Nada. The government pumped millions into the same old banks and financial institutions, practicing the business the same old way, with the same people. Frankly, politics changed more in the last 4 years than the supposedly technologically-advanced financial industry. Obama rose to power using social networks, the power of change and the power of the people but applied none of that to fixing the financial system. We need to use the advances in the internet, mobile, social networking and the rise of the real time web to fundamentally change the financial industry, creating more democratization, transparency, opportunity with improved risk management.

As peer to peer lending takes off, we can imagine a world where this model is extended to everything from mortgages to currency trading. Your local mortgage provider of the 1950s, who knew your employer, your neighbors and the intricacies of your local housing market so he understood the risks was replaced by abstract CDOs with zero risk-correlation to the facts of your housing markets. Those CDOs will be replaced by Facebook and your social network who will understand your risk profile better than anyone? Why can't corporations lend money directly off their balance sheets in real time instead of depositing them in banks, earning low interest and enabling the banks to give out risky loans at a higher rate? That is certainly inefficient and screaming for disintermediation.

As I write these lines, I am reading about yesterday's IPO of Financial Engines (Nasdaq FNGN), who uses technology and the internet to democratize the provision of financial advice to the "common man" and is up over 40% in its first day of trading. I read the FNGN article on Seeking Alpha

who "gives a voice to 3000 contributors" who talk to any investor on the web about the stocks they own. Enough writing, I think I will go make a loan on Zopa, buy some Israel Shekels on eToro.com and tweet about it later.

Michael Eisenberg is a partner at Benchmark Capital and has been a key figure in Internet and software investing in Israel since 1995. Prior to joining Benchmark, Michael was a partner at Israel Seed Partners for eight years. Michael joined Israel Seed in 1997 from Jerusalem Global, where he started and headed the firm's successful investment banking group and partnership with Montgomery Securities.



Mick Weinstein, former Editor in Chief

More technology, more information still requires guidance

My father was a young attorney with a few bucks to invest when he stepped in a local brokerage house in Wilmington, Delaware. It was the summer of 1970. “You’d open the door to smoke wafting through the air and the aroma of strong-brewed coffee, and find 20 or so retired altacockers sitting around a sort of minitheater, peering up at the electronic quotes rolling by on the wall, plotting their next moves,” he recalls. On a nearby table, a few loose-leaf binders issued by Standard & Poor’s held one-pagers on the most commonly traded stocks: management bios, basic financials, price history. “Oftentimes you’d go to research a stock from the S&P binder and its page would be missing,” my dad recalls. “Some of these guys didn’t read so fast, so they’d sneak a few sheets home in their jacket pocket to peruse after watching Cronkite.”

Behind the altacockers were the brokers, including my father’s broker-to-be, Jack. For this generation of stock market investors, the brokers had all the real information—and clout. Upon receiving fresh research from his firm’s Wall Street analysts (who enjoyed privileged access to company executives and industry data and trends), Jack would dial up his clients selectively to suggest buys and sells that drove his own, entirely commission-based income. On the golf course and at dinner parties, the young professionals bragged to one other about the stocks that their broker “put them into,” and Jack was held in high esteem by my father and his community peers.

For my father’s generation, stock market investing was defined by information scarcity and personal trust in your broker. Fast forward to 2010. Today’s Internet has almost completely wiped out this scene from just 30 years ago. Today’s individual investors confront a market characterized by information overload and a need for personal decision making. The good news: No missing pages on that loose-leaf binder—you can get massive amounts of information and opinion on any given stock with the click of a mouse. The bad news: There’s no Jack. You’re on your own to make sense of it all and, unless you have the means to hire an asset manager, to build your portfolio yourself.

So where to begin? Most individual investors today are familiar with the large portals like Yahoo Finance and MSN Money that allow you to enter your portfolio or watchlist and receive mounds of data, breaking news and traditional journalism on stocks you own or follow. The portals also offer some powerful stock screens that can help an investor with specific strategic goals to access stocks, ETFs or other products that meet those objectives. Seeking Alpha augments this content with informed, well-researched opinion and analysis from market professionals and sector experts, plus free conference call transcripts to read what industry leaders are saying about their business and sectors. Instant access to regulatory filings (coupled with Regulation FD) grants everyone immediate access to company reports, important developments, top investors' moves, and corporate insider stock sales/buys. And new players in the market like Covestor and other "crowdsourcing" sites aim to bubble up the best individual investors and stock pickers, so individual investors can lock onto their ideas or even copy their trades.

So where's today's Jack in all this? Or, given the fact that investment goals differ so greatly, perhaps the question is better phrased: Where's your Jack in all this? The bottom line is that you need to build your own Jack today. That means you need to do more homework, but once you've found the tools that work well for you, the process of portfolio building is much more rewarding and, likely, lucrative than it was a generation ago.

Mick Weinstein was Editor in Chief of market and investment analysis website Seeking Alpha until April, 2010. A graduate of the University of Michigan, he now lives in Israel with his family.

Information Arbitrage

Roger Ehrenberg, Managing Partner

Investing at the intersection of technology and social media

The real-time Internet is providing investors with actionable insights and information previously unimaginable. Technological innovation - distributed processing and massive storage through cloud computing - has played a significant role in this transformation. However, it is at the intersection of technology and social media where the greatest innovation has taken place. Thought-leaders across all domains, including finance, investing, economics and trading, have increasingly been sharing their views on the Internet. And a new class of companies have emerged to harvest, index, curate and disseminate these valuable insights. But more importantly, these companies have facilitated conversations between thought-leaders and members of the community. And it is in this dialogue where the greatest value is created.

These changes impact not only investors, but producers and consumers of media everywhere. Trusted perspectives are being turned into actionable insights in real-time, with the judge of quality being crowd-sourced. Is this story important or merely noise? Is this unusual options activity truly predictive of earnings out-performance or simply a statistical artifact? Is this analysts' off-consensus iPad shipment estimates based upon better insights or a flawed understanding?

Innovative companies have helped to identify high-value individuals to serve as catalysts for discussion, but trust, reputation and status must be earned by community leaders and members alike every day. And it is the judgment of community that will ultimately determine a person's influence within the community. And this can only happen through today's cutting-edge technology, innovations in how social media and online communities are built and curated and the increasing volume of high-quality content. When it comes to investing and the impact of technology and social media, what seemed like the future is accessible today.

Roger Ehrenberg is Managing Partner of IA Ventures, a seed-stage technology fund focused on "big data" tools and technologies. Mr. Ehrenberg has an array of investments across financial technology and social media including Stocktwits, Covestor, Selerity, bit.ly, Buddy Media, TweetDeck and TLISTS.



Mazin Jadallah, CEO and Cofounder

Piggyback Investing: Using technology to mimic guru investors

Piggyback investing is about following the "right" people. In a lot of ways following overall sentiment of an online community is exactly what you want to avoid. The simple premise is that "crowd sourcing" is only valuable when you are able to accurately define and isolate the right crowd. Accepting this as essential first, then any application that then can overlay real-time information about the "right crowd's" moves is valuable.

Here are just a few applications that can benefit from real-time information gathering:

- **Manager selection:** our platform allows you to tap the collective intelligence of groups of managers that are either predefined by us or defined by the user. Some of our groups are dynamic in that the list of managers that make up the group change ever quarter based on some criteria. Take our *High Concentration* fund group: it selects the 25 managers each quarter that have the highest disclosed market value spread over fifty positions or less. I could see a dynamic group that is constructed of the 25 managers that have garnered the highest votes for inclusion amongst the AlphaClone user community or the 25 managers whose fund page has had the highest visitor traffic over the past 30/60/90 days.
- **Stock selection:** our platform uses quarterly public filings to select the holdings that make up clone portfolios. A real-time overlay that precipitates intra quarter changes in portfolio weightings for securities in the clone would be really interesting. Real-time sources could be intra quarter public filings from the manager or managers in a clone (13G/13D filings), real-time analyst consensus recommendations (especially upside and downside "surprises"), or real-time events (bankruptcy, M&A).
- **Strategy selection:** our platform allows investors to create and backtest clones based on different "clone strategies" (Top Holdings, Best Ideas, Popularity in top 20) and customize clones by employing hedging options and rebalance options. We consider that simply a starting point. I can see our community providing feedback on new clone strategies they'd like to see as well as tips on implementing clones.

I see the real time web as a new communications medium that definitely has relevance for investors and investment services but just like any new communications medium, how useful it will be will largely depend on how it is applied and by whom (i.e. yahoo stock message boards vs. twitter feed from "pro investor here").

Mazin founded AlphaClone in 2008 with the simple purpose to empower the average investor by giving him intelligent, instant and transparent access to the world's best fund managers. Mazin was a 12-year veteran of technology-driven media businesses including roles at Time Warner and OpenTV.



Justin Carbonneau , Vice President

Bringing to life history's best investing strategies via technology

At Validea, our belief is that investors can produce market outperformance by following the quantitative strategies of Wall Street greats, like Warren Buffett, Peter Lynch, John Neff, Joel Greenblatt, Ben Graham and others. Rather than creating new strategies, Validea takes the publicly disclosed stock selection methods outlined by these successful long term investors in their writings and lectures and captures their methodologies in a systematic investment approach that allows for bottom-up stock analysis, stock screening and model portfolio creation. While advancements in technology and fundamental stock data availability have been crucial in the development of the next generation of stock screening tools, Validea's algorithms are proprietary and incorporate aspects of artificial intelligence so that certain criteria are measured in the same way a human would measure them.

Simple screens, like screening on the Price-to-Earnings ratio or Relative Strength, are useful as a starting point for building a portfolio, but the sophistication and uniqueness of guru-models like Validea's allow for the selection of top rated stocks according to each proven fundamentally-based investment strategy. By vetting over 6,000 securities for over 7 years through these models, which have anywhere from five to fifteen distinct criteria, we have demonstrated the value of these approaches through our model portfolio tool. By holding baskets of stocks that pass through a guru filter, investors are able to statistically put the odds in their favor and over time, this results in 55-60% of portfolio positions winning. Applying these strategies through a disciplined framework allows for excellent potential for long term market beating returns.

Justin Carbonneau is a partner at Validea Capital and manages the firm's Private Client Group. He also acts as the principal business development officer for the company and is responsible for managing growth efforts and strategic initiatives. Prior to joining Validea Capital, Justin was a controller for a Fortune 500 healthcare company where he was a member of the firm's leadership development program.



Dominic Jones, Founder

Opportunity with social media for those companies who get it

Although many more companies are using social media for investor communications, most view social media as a new marketing channel that can potentially help to attract more investors. Few companies are using social media for its potential to build relationships with their shareowners by responding to their questions and providing background information.

Consequently, investors have experienced little if any benefit from most companies' social media activities. Going forward, companies will need to be more "social" in their online communications if they want investors to pay attention to them.

Dominic Jones is the founder of IRWebReport.com and President of IR Web Reporting International Inc. He has more than 20 years of experience in journalism, investor education and online investor relations communications.



David Jackson, Founder and CEO

3 big opportunities in real time updates on the financial web

With the growth of Twitter, the introduction of updates by Facebook and the inclusion of real-time comments in search results, it's clear that the real-time Web is having a profound impact on media. Which raises the question: Will the real-time Web transform financial content?

Financial media is naturally real-time because, in financial markets, faster delivery of information can mean real money. So it's not surprising that a mature industry devoted to getting the most relevant financial news to people in real-time has already developed. Sophisticated real-time products are offered by providers of terminals, news wires, press releases and news organizations. They deliver news instantaneously, filtered according to users' needs (for example by ticker symbol or industry). Real-time financial news has trickled down to free financial websites and portals, which themselves offer real-time financial news coverage.

But this still leaves three opportunities for real-time updates in finance. The first is technical (chart) commentary for day traders. The most active Twitter users who write about stocks, for example, are day traders. Day trading isn't Seeking Alpha's focus (most day traders lose money, and our mission is to help people invest well), so we're happy to leave short-term, real-time technical analysis to others.

The second opportunity is real-time updates of fundamental analysis. Seeking Alpha's contributors write in depth analysis of stocks. But their viewpoints can change as companies report quarterly financial results, competitors launch products, or the landscape changes in other ways. We think that short, real-time updates complement in-depth analysis, even for investors with a longer time horizon. We're finding that an increasing number of our article authors use StockTalk, our "Twitter optimized for stocks" product.

The third opportunity for the real time Web is mining Tweets and updates for information about companies' businesses. Which products are gaining

traction? Does a company have a PR catastrophe unfolding in real-time? It's hard to do a good job of surfacing and filtering business information which is impactful enough to move stocks. If you know of anyone who does that, let me know. :-)

David Jackson is the founder and CEO of Seeking Alpha. He started his career as a macro-economist at HM Treasury in London and The Bank of Israel, and later moved to Morgan Stanley in New York as a technology research analyst covering the communications equipment sector.



Pat Allen, Principal

Social media's impact on marketing of investment management

Social media is a shock to the way investment management marketers are accustomed to communicating. It's conversational, transparent, improvisational, experimental—all of which challenges the status quo. Investment marketers who want their firms to continue to be relevant recognize that changes must be made in how firms interact online. For them, social media can serve as a platform to advance strategic change.

The goal of a conversation is to understand, and we see marketers working to better align the value of their firms' content/thought leadership, how it's packaged and where it's delivered with what their distribution partners and investors want and increasingly expect. Slowly, they are introducing a new organizational discipline—listening—and they're beginning to adjust and refine based on what's heard. Some social media devices—all functionality that represents endorsements, for example—are not available to marketers for regulatory reasons. But other means can be put to use and we believe that firms' authentic efforts will be well received. Success? It will be enjoyed by those who prevail, through trial, failure and a new rigor for measurement and analysis.

Pat Allen, principal of the digital marketing consulting firm Rock The Boat Marketing and founder of AdvisorTweets.com, Chicago.

Q4

Darrell Heaps, CEO and Founder

Top 5 Predictions for the Future

The social web now offers companies and individuals unprecedented capabilities to access information, research and collaboration on a global scale. As we move forward, I believe we will continue to see adoption across companies, investors and traders of all shapes and sizes. Here are my top 5 predictions for the future.

- 1. The future is open, privacy is being redefined and the social graph of the web is going to continue to grow.** This won't be in a straight line as there will be push back, however over time the world is becoming more and more open.
- 2. Shareholders will use the social web to influence proxy votes.** Moxyvot.com is just the start at enabling the retail shareholder vote. Companies will need to use the same channels and tools to influence their shareholders to vote how they want. Obama's use of social media in the 2008 US election is the model that all politicians must follow now - this same model is coming to proxy votes in the near future.
- 3. Traders and Investors will create and use social networks for real-time research and investing.** These trading/investing networks will become a key element that drives the market. Companies that accept this trend and work to become influencers inside of these channels will benefit the most.
- 4. Companies will use the social web to influence the perception of their company in the market.** Early adopters are proving this theory today and their peers are beginning to follow. Companies will be required to use these channels in order to remain relevant and to effectively compete for capital.
- 5. Real-time investor sentiment will replace traditional investor perception studies.** We can see this trend in non-financial markets now with online surveys and how sentiment is measured across social media. As the majority of investors move online, companies will embrace that it is more efficient and meaningful to measure perceptions (aka investor sentiment) through social media channels rather than traditional methods.

An experienced entrepreneur with a history of successfully starting, building and selling communication based companies, Darrell Heaps is a co-founder, President and Chief Executive Officer of Q4 Web Systems.



Tamela Rich, President

Social Media and Financial Content: Core Digital Assets

Relying on a flashy website to impress the public is sooo 20th century. People look for substance in their financial professionals and yearn to do business with those who will do so transparently. No matter how well written, how search-engine-optimized, how informative a website is, it cannot, by itself, properly convey the personality or "personal brand" of a professional by itself. Enter social media.

Social media, including blogs, LinkedIn, Facebook Pages and Twitter, make it easy for professionals to maintain relationships with existing clients, to cultivate prospective clients, and to stay ahead of similarly-qualified and credentialed experts who don't make the social media leap. They also make it easy to slip up in a very public way.

Although a negative digital trail is a disaster, the lack of a digital trail can be almost as disastrous as a savvy public increasingly relies on digital assets to make informed decisions about the people they allow into their financial lives. Bottom line: use social media to your advantage or avoid it to your peril.

In a moment of mid-life clarity Tamela Rich decided to harvest her rich business background and combine it with her love for language as a business ghostwriter, emphasizing whole-brain communications. Her clients tell her "You say it for me better than I could say it for myself," and "You make me sound like me, only better."



Michael Sha, cofounder

Investing 2.0: Sharing in real time

The Internet has had a profound impact on the world of investing. Not surprisingly, there are many parallels between the evolution of the broader Internet and the world of online investing. In the late 90s, as the Yahoos and Googles began crawling and indexing the world's information, we saw a new era of information transparency (and volatility) hit the stock markets. For the first time in history, people could directly trade their own portfolios from the comfort of their couch for a fraction of the cost of trading in the broker-assisted era. And the ease of executing a trade came paired with information access -- for the first time in history, market data was disseminated in near-real time for free to the connected world. Yahoo Finance emerged as an early leader, providing investors with free quotes, news, and charts.

Fast forward a decade. As the problem of discovering and indexing the world's information became largely solved, and the repository of knowledge grew to an unfathomable size, new problems emerged. Amidst this universe of information, how can we find that which is most relevant? The web evolved primarily with a focus towards finding ways to surface those things that were most relevant to a given person at a given time. Facebook sparked the social revolution and Twitter sparked the real-time revolution, two lenses by which one could filter the world's ever growing repository of information.

And at the same time, the investing portals fell behind, still stuck in the 90s mindset of aggregating, indexing and displaying vast amounts of raw information. Visiting a major finance portal in 2010 was pretty much exactly like visiting it in 2000. Until the dawn of the social and real-time eras of investing. Sites like Wikinvest, Seeking Alpha, KaChing, StockTwits, and others are helping to apply the successes of social platforms in sharing information in real time. From discussing and analyzing securities with one another to sharing actual trades, people are finding ways to share information in ways that were never before possible.

Prior to creating Wikinvest, Mike was an advisor and consultant to many internet and mobile startups and held key positions at Amazon.com