

15 New Britain Ave., Unionville, CT 06085
860.673.1942 Facsimile 860.673.5177

199 Main Street, Torrington, CT 06790
860.489.8880 Facsimile 860.482.5300

www.fiscalwisdom.com



104 Smith Street, Manlius, NY 13104
315 682 0348 Facsimile 315 682 0349

CT 800 843 4513
NY 888 693 8390

For more information you can reach us at
info@fiscalwisdom.com

Mike Chadwick often lends commentary and insights to top-tier print and online media outlets. View these articles to see what he had to say about issues impacting investors.



In an article for The Wall Street Journal, Mike discusses how advisors can help spenders overcome what he calls “checkbook syndrome” to begin saving and, ultimately, investing.

To read the article, click here: [From spender to saver to investor](#)



Mike provides insight on the reasons the 17,000 Dow all-time high can't last. “Corporations have driven earnings by cutting costs to the bone—and that includes earnings that have been stagnant for years.”

To read the article, click here: [Why the 17,000 Dow is bound to crash](#)



In an article discussing investors’ disinterest in the U.S. stock market, Mike gives input surrounding sentiment among his clients in their 30s and 40s. “The older, more sophisticated client is far more concerned about where we go from here.”

To read the article, click here: [Americans take a vacation from U.S. stocks](#)



Mike examines types of debt and how to determine which debt needs to be paid down first. “If you can make monthly payments and still have enough money left over to save for retirement needs, it may not be in your best interest to pay that debt off too quickly.”

To read the article, click here: [Keeping good debt can net you more money](#)



Mike discusses why he believes the U.S. housing recovery still concerns the Fed. “It appears we’re in a mini-reflation of the housing bubble, again caused by loose monetary policy.”

To read the article, click here: [OVERNIGHT FINANCE: Fed minutes show housing worries](#)

Disclosures

“Indices mentioned are unmanaged and cannot be invested into directly. Past performance is not a guarantee of future results. This information is for educational purposes and should not be construed as individualized investment advice.”

Registered Representative, securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Chadwick Financial Advisors and Place Financial Advisors and Cambridge are not affiliated. Opinions expressed may not necessarily be those of Cambridge Investment Research, Inc.