

Bill Spalding Sees – and Does – Things a Little Differently

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Not Your Typical Financial Advisor

The stock market crash of '08. Millions lost trillions. Investors all over America and the world wish somehow they could have seen it coming. But there's one financial advisor who not only anticipated the bottom falling out, but put in place a plan to do something about it.

One Fateful Friday Afternoon

Bill Spalding was working late one Friday in August 2007, when he was surprised by something that came across his computer screen: The U.S. government had made a large deposit to the U.S. credit market. This was unusual not just because of the size of the transaction, but because it came without a preannouncement and happened late on a Friday, when potential news stories often get buried.

Wondering what to make of this, Spalding started poring through assorted periodicals, looking for an explanation. He found one sentence in one article that said a deposit had

also been made by the German government to its credit market. "I went home and spent the weekend reading everything I could find, looking for a pattern," says Spalding. "Then, finally, on Sunday afternoon, I found the missing piece – the same thing had happened in Japan. Connecting the dots, I could see the first signs of the worldwide subprime loan crisis."

Having foreseen the danger, Spalding took action in his portfolios. The rest is history. Starting in November 2007, the house of cards came crashing down, but Spalding's clients were positioned to weather the financial crisis.

Determined to Make a Difference

This is just one example of the way Spalding uses his insight and determination to make a difference. He started Bill Spalding Wealth Management in 1996, after spending 15 years learning all he could from the big national firms. "I don't believe the large Wall Street model is conducive to fostering the client relationship," he says. "This has prevented clients from getting the service and attention they deserve. That's why I designed my firm to be fee-only, providing investors with independent and objective advice, and, above all, excellent customer service. I truly embrace serving clients. To me there's nothing like seeing the positive impact my work has on them and their families."

A strong supporter of the arts, culture and education, Spalding has a



unique way of treating investors right. He has sponsored excursions to places like the High Museum of Art, the Atlanta History Center and the Atlanta Botanical Gardens. These visits give his clients a chance to be a part of something they may not experience otherwise, and to reap rewards that aren't just financial. Or, as Spalding likes to tell them, "I'll create the event and you create the memories."

Spalding is a positive force not just in the financial community, but in the local community as well. He does volunteer work for a number of organizations and supports various charities. But then, Bill Spalding's personal and professional philosophies are the same: A life spent serving others is a life lived well.



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