

# Newsweek

## TIME FOR A DIFFERENT APPROACH *Bill Spalding Does Things His Own Way*



Doing the same thing over and over and expecting a different result is obviously dysfunctional, but unfortunately it's the way many Americans approach their investing. The good news is there's hope, in the form of Bill Spalding. He's not afraid to take an entirely different approach toward financial advising.

With nearly 30 years in the financial services industry, Spalding has an instinct for seeing things others often miss. For instance, in August 2007, he noticed some particularly large deposits by the governments of the U.S., Germany and Japan. Tenaciously looking for a pattern, he connected the dots to reveal the first signs of the worldwide sub-prime loan crisis, and moved his clients into government bonds. The house of cards came tumbling down in November 2007, but Spalding's clients were spared the crippling losses so many others suffered. That's just one example of his insight and determination making a difference.

### **Investors Don't Belong in Boxes**

Bill Spalding Wealth Management was founded in 1996, after Spalding spent 15 years learning all he could from the big national firms. His firm is fee-only, and provides independent and objective advice. "So many big firms just want to put their clients in a box like the buy and hold box or the growth box and leave them there," says Spalding. "But during volatile times those boxes don't work. After all, a 35-year-old feels as bad as a 65-year-old when they're losing equity. That's why I make portfolio adjustments to my clients' portfolios during volatile times. I use an advance and protect strategy, and apply stress tests to monitor the client's portfolios versus the economy."

### **Benefiting the Community**

A strong supporter of the arts, culture and education, Spalding has sponsored excursions to the High Museum of Art and Atlanta History Center, giving his clients a chance to reap rewards that aren't just financial. He is a founding member of the Arts Sandy Springs volunteer organization and hosts a garden tour breakfast each year to support the Sandy Springs Society. But that's not surprising. Bill Spalding is always looking for ways to make a difference in the lives of the people around him.

### **Bill Spalding Wealth Management**

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