

Michele Schneider: Plant Your Money Tree
Toni Perling for Publishers Weekly

Who would've guessed that a love for geometry and a master's degree in special education would lead to a successful career in commodities trading and market analysis? Michele Schneider certainly didn't, but she forged that unlikely path, and now she's found a way to share that hard-won knowledge as the author of *Plant Your Money Tree: A Guide to Growing Your Wealth*.

"My career on the commodities exchange floor began without having any money or business education," Schneider says. "I grew up as a postman's daughter who borrowed money to make my first investment." But she turned a knack for geometry and algebra into an ingenious system that allows her to chart and forecast the six phases that make up our ever-cyclical economy. "Charting is all about pattern recognition, probability based on repeating patterns, with a little bit of physics thrown in."

And she's made sure her analytical techniques are accessible to everyone -- that's where Schneider's educational background comes in. She's been advising both experts and novices in research and investing for much of her 40-year career.

Now serving as the Director of Trading Research and Education at MarketGauge.com, Schneider doesn't just follow the financial trends, but also looks at "how and why the markets impact everyday life." Thinking of switching careers? Schneider recommends taking a look at the state of your industry and your current company's stock, and then gauging opportunities in up-and-coming sectors like biotech to see if it's worth making the leap.

Want to make sure you're making the most of your 401(k)? Or wondering if it's the right time to buy or sell a home? Schneider designed her guide "to empower you to take control of your own finances in every market condition." And it may even help you take a step out of your comfort zone and act on your own financial behalf, instead of surrendering to what she calls "the pitfalls of the buy-and-hold mentality."

She advises beginning investors to start out with a sum you can afford to lose without impacting your overall net worth. Brokerages are now offering opportunities to invest as little as \$500, and her plan, rooted in research and forecasting, is built to put you on solid ground when it comes to making decisions about the market.

And don't discount your own gut feelings, either. "We have what's called consumer instinct," Schneider explains. "People become attracted to different companies, but most people never think of investing in them." Schneider took a shine to shopping at Kohl's department store. She did a little research into the organization, gathered impressions from the employees at her local outlet and came up with a data set (translated into one of her charts) that recommended the optimal time to buy the stock.

The advice found in her book may even make it easier to sleep at night, if you happen to be one of the many parents concerned about your recent college graduate's ability to earn a living. Schneider is tracking what she calls "megatrends," or big social movements that provide "great opportunities for both career paths and investments." According to her forecast, cannabis, 3-D printing and alternative energy are industries here to stay and on the rise, so a university degree in agriculture, engineering or technology may be the worry-relieving warm milk you've been looking for.

"I hope *Plant Your Money Tree* provides a solid place to start a conversation about how to increase your wealth by making smarter, autonomous and more informed decisions. It'll take a little work," she explains, "in that you've got to water, prune and adjust according to the various growing seasons." But imagine the harvest -- a potential increase in both the size of your retirement account and the ability to decide when and where to change financial course.