

in FORMational

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AMERICA—STILL THE BEAUTIFUL BY LUKE KUCHENBERG CFP®

If you have been watching TV or talking to your colleagues and friends over the last few years, you have heard plenty of bad news. The economy is terrible, our educational system is in the tank, there is constant conflict in the Middle East, terrorism, rising energy prices, declining job markets, etc. It is a never-ending news cycle. To that, I say, enough! There are plenty of good stories about us as a people and Lady Liberty that need to be heard. Too often we hear of her demise, that the end is near, that this once great nation is tearing at the seams. While I believe we have our share of problems and disagreements, I also believe we are a proud example to the world of how diversity breeds strength. In this piece, I will briefly touch on three topics that I feel will lead us forward economically over these next few decades and present opportunities for growth and enhanced lives for us all: energy, manufacturing and education.



Energy: We all know it is vital for daily life, but how to obtain it becomes a sticky subject. No matter how you look at the issue, declining dependence on foreign oil stands as a positive for all of us. With advances in technology, petroleum imports to the US have declined by 5 million barrels a day since 2007. Since 2008 this country has gone from being the largest importer of natural gas to being self-sufficient, and

stands to become a major exporter of this resource in just 5 years. Those statistics have recently led the International Energy Agency in Vienna to predict that by 2020 US oil production will surpass that of Saudi Arabia, putting the United States on track for energy independence by 2035. Those facts not only have a huge economic impact, but also positive geopolitical effects around the world.

Manufacturing: Another factor working in this country's favor over the next decade is the upswing in manufacturing. In 2011, the United States had the first positive uptick in manufacturing in decades. Costs for computing and robotics are rapidly falling while Chinese labor costs are rising. Additionally, with the advent of driverless vehicle systems and 3D printing, we are leading in innovation with better ways to transport and construct the materials we need to be more efficient and environmentally conscious. With advances in technology and decreasing costs of natural resources, this country has the potential to re-emerge as the dominant manufacturer in this decade.

Education: While improvements in the energy and manufacturing sectors are important, the gains will not be sustainable without educating our youth. The strides we are making now and in the future depend on advancing our knowledge. I believe changes must be made at the primary and secondary level, but our higher education institutions continue to do the best work on the planet. Scientific American

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TYSON RAY AGAIN EARNS “PREMIER ADVISOR” DESIGNATION

Wells Fargo Advisors has for the last 10 consecutive years, designated Tyson Ray, as a member of the firm’s Premier Advisors Program. This distinction reflects Tyson Ray’s achievement of professional success by meeting or exceeding Wells Fargo Advisors’ high standards, as measured by one or more of the firm’s criteria for revenue generation, educational attainment and client-service best practices.

Tyson has been a financial advisor with Wells Fargo

Advisors for 15 years and has 15 years of experience in the brokerage industry. He has degrees in Business, Psychology, and Political Science from the University of West Florida.

Tyson lives in Elkhorn with his wife Jenny and their three children. He is a member of Calvary Community Church and founded a non-profit foundation called Children’s World Impact, which focuses on helping orphans and widows in their distress, and makes a significant impact on the lives of the neglected. ■

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recently ranked the top 25 countries by four metrics: research papers published, patents issued, total gross domestic expenditures on research and development and number of science and engineering doctoral degrees awarded. The US not only placed first in all of these rankings, but second place was nowhere close. As impressive as these findings may be, they still do not fully capture the two other categories of innovation and entrepreneurialism. Here the US remains the unchallenged leader. As noted in many other publications, the world’s great tech companies of the last 40 years are all American. So, let us all hold our heads high and realize that not only is the US dominating in innovation, but we are also home to some of the most talented minds.

The point of this piece is not to start a grand debate about how we will handle the challenges ahead of us or whether an economic boom is just around the corner. It is simply to provide needed perspective in an otherwise drowning media cycle that continually pushes a negative narrative. We are a great nation. We are a proud and diverse people. We have, and I believe we will continue, to rise to the challenges before us and create an example for other nations to follow. Again, our list of to-do’s may be long and our differences many, but we have a lot of new and exciting things ahead. My mentor has continually told me that “optimism is the only realism” and it is the

only thing that “squares with our historical record.” He was right 16 years ago when I first heard those words and he is still right today. Doubting or betting against this great nation and the world in general has always been a losing proposition. I believe great and wonderful things are ahead. I look forward to sharing in that along the way with all of you. ■

Sources: Newsweek, December 2012 and Bloomberg Business Week, January 2013





5 REASONS TO KEEP US AROUND BY TYSON JON RAY CFP®

Since money managers can't beat the market, it is unrealistic to think we can. So if we, like others, can't beat the market, why keep the professionals at FORM Wealth as your financial advisors? Since you should not hire an advisor at FORM Wealth, or any financial advisor, based on performance, let me offer you five reasons to hire us or keep us as your financial advisors.

We will...

...press you to answer questions you don't want asked.

Some of these difficult questions include: How do you plan to take care of your aging parents, if the need should arise? Is your will up to date? How are you going to send your children (grandchildren) to college, or assist them in that process? What will you do if you lose your job? These questions, and others, are difficult to ask of ourselves, but at FORM Wealth, our advisors will not only help you ask the questions, but we will assist you in discovering the answers.

...put together a plan.

Very few people do this during their lifetime, and most drag their feet when doing it with their financial advisor. It takes time, and the process can be a bit painful, but it is important. At FORM Wealth our advisors will help you through our planning process.

...identify risks in your portfolio that you might not recognize.

It is never easy to look in the mirror and identify our own faults. The same is true when we look in our financial mirror. At FORM Wealth our advisors will help you objectively look at your portfolio and identify and avoid risks that you may otherwise overlook.

...talk you through market volatility.

Most of us energetically claim we don't need this. However, it is human nature to become nervous or scared when the waters on the sea of life become wavy and turbulent. Another voice, in addition to your own, during tough market times can be invaluable. At FORM Wealth, our advisors will be that voice of reason.

...identify your biases.

We all have them, and none of us like to admit it. In fact, identifying our own biases is a very difficult thing to do. Biased opinions aren't necessarily bad, but they should be pushed and tested so as not to undermine your financial future. At FORM Wealth, our advisors will gently nudge you to take an objective look at these biases in order to help protect your financial future.

These are just a few of the reasons we believe FORM Wealth professionals should be your financial advisors. In our opinion, many advisors don't understand that the true nature of their job is not performance. ■

Stocks offer long-term growth potential, but may fluctuate more and provide less current income than other investments. An investment in the stock market should be made with an understanding of the risks associated with common stocks, including market fluctuations.

THOUGHTS ON "PEAK OIL"

"Kern River is not an isolated case..." — "Oil: The Next Revolution" by Leonardo Maugeri.

"When the Kern River oil field was discovered in 1899, analysts thought that only 10% of its unusually viscous crude could be recovered. In 1942, after four decades of modest production, it was estimated that the field still held 54 million barrels of recoverable oil, a fraction of the 278 million barrels already recovered. As observed by Morris Adelman, 'In the next 44 years, it produced not the 54 million barrels, but 736 million barrels, and it had another 970 million barrels remaining.' But even that estimate proved incorrect. "In

November 2007, U.S. oil giant Chevron, by then the field's operator, announced cumulative production had reached two billion barrels. Today Kern River still yields 80,000 barrels per day, and the state of California estimates its remaining reserves to be about 627 million barrels. ■

Buying commodities allows for a source of diversification for those sophisticated persons who wish to add commodities to their portfolios and who are prepared to assume the risks inherent in the commodities market. Any purchase represents a transaction in a non-income-producing commodity and is highly speculative. Therefore, commodities should not represent a significant portion of an individual's portfolio.

This is for informational purposes only, not a solicitation to invest, there is no guarantee this situation will be repeated.



MEET THE TEAM: LUKE KUCHENBERG

Luke, his wife Becki and their children, Jackson and Lauren, live in Lake Geneva. Luke enjoys spending time in the outdoors. He is an avid hunter and angler, traveling the North American continent in his pursuits. He and his family also enjoy boating, hiking, camping and playing outside. Most importantly, Luke and his family are wild fans of the Green Bay Packers, Wisconsin Badgers and Milwaukee Brewers.

Luke started his financial advisory career after graduating from the University of West Florida with a degree in Psychology. Luke serves as a Financial Consultant at FORM Wealth and maintains his CERTIFIED FINANCIAL PLANNER™ professional and Accredited Asset Management Specialist certifications.

LUKE KUCHENBERG CFP®
Founding Partner

Luke prides himself on deepening relationships with our clients. It is his belief that if you spend the time to create relationships that no one else will, you can manage wealth like no one else can. Luke works with you to navigate and react to critical financial events that occur throughout your life. His principal motivation is knowing that when he helps you create a sound strategy, he is helping you achieve your goal, and in the process, impacting several generations. ■

FORM FAMILY



Nelson Ray - 9



Austin Ray - 7



Carson Ray - 4



Jackson Kuchenberg - 4



Lauren Kuchenberg - 2

MISSION STATEMENT

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