



A Message From Tim

Welcome to Buchanan & Co., Inc. We are an independent 'Registered Investment Advisory' (RIA) firm. I was brought up in the industry believing that the best way to long term success was to ensure that the customers needs were met first, before the advisor's needs and before the firms needs. Here at Buchanan & Co., we intend to never lose sight of those priorities. At Buchanan & Co., we believe that unbiased consultation can only truly be provided in an environment that is free from potential conflict of interest issues.

I have more than 25 years of experience in the financial services industry. I have served in management capacities and as a financial advisor associated with small, regional securities firms as well as large multi-national firms. Prior to establishing independence, I was affiliated with UBS Financial Services and it's predecessor, PaineWebber, for ten years. Before joining PaineWebber I was affiliated with J.C. Bradford and Interstate/Johnson Lane. As a Registered Representative and Registered Securities Principle, I am affiliated with FSC Securities.

In 1989 I helped co-found the CPA Club of Jacksonville, a not-for-profit organization created to help local Certified Public Accountants.

In 1994 I was the winner of a stock picking contest sponsored by the Jacksonville Business Journal in which I competed along with local representatives from several major wall street firms.

I am actively involved with several local business and civic organizations. I have been married for 20 years to my wife Kaley and have two sons, Alex and Mitch, who are active with baseball and Boy Scouts.

As a result of the bursting of the technology bubble between 2000 and 2002, I became concerned that there was something more substantial than a typical business cycle slowdown occurring. After devoting thousands of hours to the study of 'socio-economic' history, I concluded that unprecedented amounts of easy credit (along with several additional factors) had led to the creation of a credit 'bubble' (the 28th since 900 A.D.) which would ultimately lead to a severe economic slowdown, perhaps as severe as the depression era 1930's, perhaps even worse. You can read my [History of Economic Bubbles](#) to learn more. In 2003, I committed myself to saving the financial lives of my family, clients and friends and virtually anyone who needed assistance.

My answer to these potential economic and financial market problems became the [Global Total Return Portfolio](#) (for investor protection against market risk) maintained in a SIPC account (for investor protection against institutional risk). In 2006 I filed a patent application with the United States Patent and Trademark Office for this investment model.

Will Rogers once said he was "more interested in the return *of* his money than the return *on* his money". Client assets for Buchanan & Co. are maintained at Pershing LLC, which provides back office functions for more than 1600 independent broker-dealers throughout the United States. Pershing is a member of Securities Investors Protection Corporation (SIPC). Please be sure to read the [Evolution Of The U.S. Banking System 1929 to 2008](#) to understand the risks and differences between various types of financial institutions and the accounts they offer.

Warren Buffet's rule number one is "Never Lose Money" and rule number two is "never break rule number one".

We look forward to assisting you and wish you successful and safe investing.