

STORY IDEAS: WINDFALL!

1. I'm John Arnold and I study and write about financial matters from huge athletic contracts to lottery winners and the great transfer of wealth occurring from Baby Boomers as history's biggest intergenerational windfall.
2. My book is **WINDFALL!**, *How Americans Like You are Getting Rich, How you Can Too, and What to Do When you Do-- Financial Planning, Playing the Lottery, and other Odds of Life*.
 - I help your audience *feel the problems* big Windfall winners have had so they can avoid the mistakes and make the windfall last so their families prosper for life.
 - I help your audience *figure out what to do* if they get a windfall and how to avoid being stupid about financial planning and the odds of life.
 - I help your audience realize that a windfall can be a killer if it's not handled right: two-thirds of *those who win* big lottery prizes *are in bankruptcy* within two years. Professional athletes are particularly susceptible.
 - I help your audience know *they need three advisors*--an accountant, an attorney, and a financial planner as advisors. One won't do, she doesn't know enough. But all three will know enough and they'll watch each other, holding your costs down.
 - I help your audience know the *first rule of playing the lottery* is "Don't!" and that most experts consider it a tax on those who failed math. Yet, if you must play out of hope that financial lightning will strike you, *play only a buck or two*. More doesn't really help your odds. The most recent winners all said they played one to three bucks on quick pick tickets.
 - I help your audience *feel* that if they get a huge windfall, *don't tell anyone* until they've assembled their team of advisors and have collected the money. Some of those pots are big enough for even family members to "off" you for the ticket.



John E. Arnold is the President of The John E. Arnold Company, a financial analysis and human resource operation and of Exurba Publishing, LLC, publishing books on finance, and human resources. Arnold is a recognized expert in human resources and the author of the book *Anyone Who Can Be Fired Needs a **FALLBACK POSITION**, Preparing a Contingency Plan for the Worst Case Scenario*. Visit us at <http://FallbackPositionBook.com> or look inside that book at Google Books. He has an upcoming book titled **WINDFALL!** *How People Like You Are Getting Rich, How You Can Too, and What to Do When You Do, Financial Planning, Playing the Lottery, & Other Odds of Life*. See also **Tryin' Hard to Mellow Out** as an eBook at Amazon, look inside. Contact Arnold at 785 273 1700 or at <http://JohnEArnold.com>.