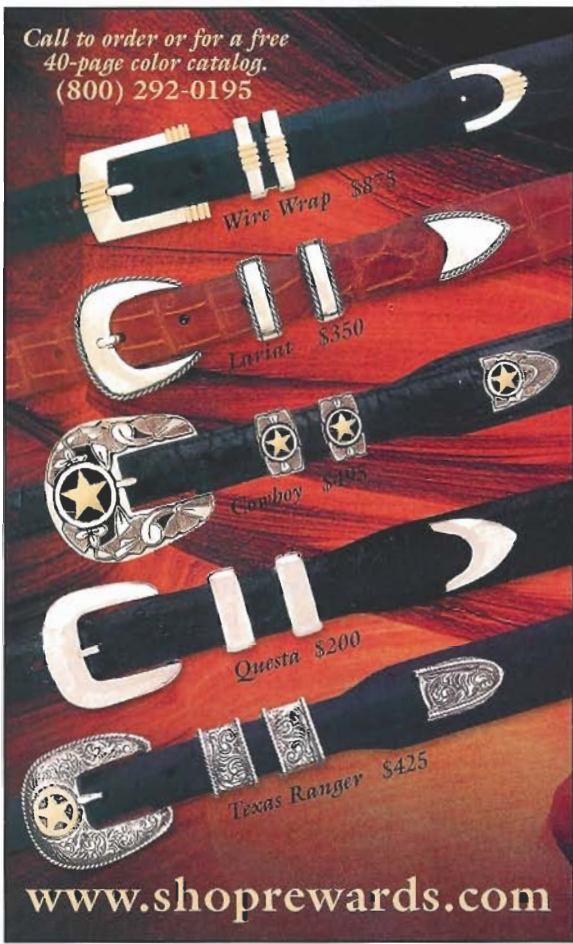


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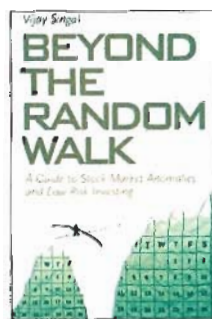
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That's how it works, according to the Wilkinsons. "It's like training wheels on learning how to deal with finances," says Allison. It's helping her father learn as well. "We've been experimenting with this in her last year of high school," he says. "We've been really happy with it, and now we're planning on using it for her spending money while she's in college, too."

AUTHOR Q&A EXPLOITING STOCK MARKET ANOMALIES

When you've had it with hedge funds and done your last day trade, take a look at stock market anomalies. *Spirit* asked Vijay Singal, chair of Virginia Tech's finance department and author of *Beyond the Random Walk* (Oxford University Press, \$32), a new book



explaining strategies for exploiting 10 common anomalies, how ordinary investors can profit from these anomalies:

SPIRIT: What is a stock market anomaly?

VIJAY SINGAL: A stock market anomaly is a mispricing - a stock price that is too high or too low - that follows a predictable pattern. It becomes an anomaly when there are many different ways of looking at the price and you still find mispricing.

SPIRIT: Can a nonprofessional investor take advantage of market anomalies, or does it take help?

VS: All of these trading strategies are designed to help individual investors. If they are already going to buy something, they could change when they are going to buy or sell. Or they could initiate trades based on the anomalies.

SPIRIT: What is the easiest, fastest, surest way to make a profit with an anomaly?

VS: The easiest one right now is probably the "December Effect" [when heavily appreciated stocks become less available in December as people wait for the new year to realize taxable capital gains] because it's not well known... But the moment it gets well known, that is likely to disappear. **S**

MARK HENRICKS IS THE AUTHOR OF NOT JUST A LIVING: THE COMPLETE GUIDE TO CREATING A BUSINESS THAT GIVES YOU A LIFE (PERSEUS PUBLISHING, 2002).

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