

Profile:**Dustin Woodard**

by Tom Cock



Dustin Woodard is just the kind of renaissance man you might expect to be a webmaster. He knows business, statistics, programming, sports and world travel. On his way to a degree in economics and a degree in business finance at the University of Washington, he took every investing and statistics class that was offered. He's visited three continents and plans to "capture" the other four.

Dustin is also a risk taker, having agreed to be the first staff member to be featured in this newsletter.

A native Californian who spent much of his youth in the small Snohomish County town of Lake Stevens, Dustin has worked at Merriman Capital Management since 1997, handling a variety of special projects. His strongest interest has been the Internet, in which he's been involved since it was a loose collection of individual services like email, file transfer protocols and newsgroups. Now he's in charge of designing and maintaining our six Web sites. Beyond those borders, Dustin estimates the Web contains six billion pages, growing by seven million each day.

Our educational site, FundAdvice.com, has won numerous awards including "Best of the Web" by *Forbes Magazine* in 2000 and 2001. Outside of Merriman Capital, Dustin is the mutual funds guide for About.com (the Internet's fifth most visited site) and volunteers as the mutual fund editor for the Open Directory Project. He is a self-taught webmaster, having never taken a computer class in his life.

Like the Internet, Dustin's life is always changing. After a year and a half of marriage and buying their first home, he and his wife, Katie, continue to play volleyball, snowboard and travel the world together. They honeymooned in Australia and Fiji and recently traveled to Venezuela. As if all this isn't enough, Dustin is also something of a movie star, having appeared as an extra in three films. Being a Husky alumus, it only makes sense that Dustin has a Siberian Husky as a pet. "Life is like a dogsled team" he says, "if you're not in the lead, the view doesn't change much."

The next time you visit one of our websites – which we hope is soon – remember our hard working webmaster. And please don't hesitate to send him email with your comments and suggestions. (dustin@merrimancapital.com).

Resources

Each quarter we point you to some of the best investment-oriented online and offline resources we've found.

O N L I N E

Roth IRA Advisor, the site of CPA James Lange. You'll find articles, a calculator and tables for figuring out the Minimum Required Distribution for retirement plans. Lange also outlines a "cascading beneficiaries plan" to stretch required withdrawals. **[www. RothIRA-Advisor.com](http://www.RothIRA-Advisor.com)**

mPower Café, where you'll find news and FAQs on IRAs, 401(k)s and similar plans. If you're rusty on the basics of IRAs, click on IRABCs. Also check out "The Bear's Cave" to find out how your portfolio would have fared in the early 1970s. **www.ira.mpower.com**

O F F L I N E

"The Fortune Tellers," by Washington Post media reporter Howard Kurtz. You can't truly understand the market without knowing the role the media plays in hyping it. Once you have gone behind the scenes with Kurtz, you'll never listen to all the instant analysts and commentators in quite the same way. You'll see that the media's real job is not to make you a better investor but only to keep you coming back for more. Cover price: \$26 in hardback. Also available in audio cassette form.

