



About Our KRTT Client Mission Statement and our products and services

If you think education is expensive, try ignorance..... Derek Curtis Bok

Are you new to KRTT, wondering about our products and services, and wondering how KRTT can enrich your life?

Who We Are

Thank you for your interest in our company. This brief document is designed to provide insight into our company. We, therefore, suggest that you read this document carefully. KRTT after all, has a lot to offer you. That is why we say; KRTT stands for empowerment. We will forever change the way you think and act, when it comes to investing in financial markets. Because we teach on the subject of money, a valuable and scarce resource, we also say KRTT is a *high impact* company.

Yes, KRTT is primarily a teacher, or better stated a financial educational and investment research company. We empower our customers. If you have gone to university or college, you already understand the benefits of education and research. KRTT is similar. We educate in investment finance, and remove the veil of secrecy and myths about how financial markets *really work*.

We take full advantage of the internet in our frequent communications to our subscribers. Our primary goal again, is to substantially educate, to elite financial market-wizard like levels, as our customers learn via our teachings, about financial markets. As professionals, we say they clearly do not work the way most people think. Likewise, Wall and Bay Street have no incentive to teach you. In fact, they would be largely out of business tomorrow, if the financial truth was ethically taught.

In a nutshell, the vast majority of investment profits in capital markets are made solely from trends and cycles. Without a trend to change price(s) you make nothing. If the trend is against you will usually lose, especially if you get emotional, or fail to understand the truth about trends and cycles. Therefore, timing cycles and trend duration (time) are also critical.

For instance, one foundational methodology that KRTT teaches our clients is a pure math and science tool that clearly defines trend, with accuracy usually higher than ninety percent. Has any broker or banker ever expressed the math of the current trend to you as you purchased or sold an investment? Ask why not? The trend can be mathematically determined.

KRTT is an expert in these areas and many other financial areas. Over time, we provide our clients an invaluable high-level financial education with insight and teaching the needed tools and methodologies for analytical and monetary success.

Once KRTT's education is properly learned and applied, market timing of investments improves and is better understood. Logically, like the value of any education, the rate of return on capital invested and investment success will be enhanced. As another spin off benefit, one no longer will depend on investment advice from high cost financial companies, who may have built in biases, place their profit interest first, or charge high fees. Equally, since KRTT does not sell any investments or manage client money, our guidance is completely independent, unbiased, very clear and without ulterior motives.

Although we focus primarily on teaching and educating about the North American equity and commodity markets, including currencies, we do to some extent cover international indexes, their ETF's, and potential off-shore opportunities.

What Is In It for You

Our single most important mission or business aim at KRTT for our client(s) is to ensure your financial empowerment via excellence, in our delivering to you over time, – an outstanding financial education.

Frankly, we believe, we will eventually completely set you financially free, of ever relying on others to financially advise you. We assert fully, that our KRTT products and services compete with the very best financial education products and services and money management techniques available anywhere in the world.

We therefore call KRTT, a premium or elite-level financial education company. Our fees are affordable and fair, but not inconsequential. Most of our clients to date have renewed their subscriptions year after year, which is a great endorsement to the true value of our services.

As a client, you will eventually find out, that many of our KRTT teachings are proprietary, have never been taught before, and yet, will add considerable value to your financial education and future. So, if anything, based on what our past customers do and say to us, KRTT is already known today as a first rate financial education company.

KRTT is also especially known for being an excellent and expert teacher in financial technical analysis, another of our foundational methodologies. We say up front, if you truly want to become a financial market wizard, and vastly profitable as they are, you simply must learn technical analysis – and learn it well. That is what we are here to do –teach you!

KRTT will rapidly advance you too, or even jump start you if you so desire, with our one-on-one face-to-face classroom training, to the head of the financial pack, and the best and most knowledgeable technical analysis students in the world.

If we are successful in our goal of educating you over time, and elevating your financial knowledge, it implies that you will become financially free in many ways.

Again by obvious example it follows, that you will no longer need to heavily rely on and trust, outside financial advisors, managers, or planners. This can help you understand true costs. You can avoid or better question tremendous fees, some of which may be hidden, that you often pay to institutions, brokers, portfolio managers, and full-service advisors.

Despite fees that can in some cases even be unethical (example: hidden fees in bond transactions); high fees can still mean or entail past poor performance, and even put the investment dealer, corporate, or broker biased interests first. Since KRTT is an independent company that does not sell financial instruments, we place only your interest first. Once financially educated, a quandary or dilemma of who to deal with, or what to pay, will no longer be a part of your future.

The aim of education should be to teach us how to think, rather than what to think--to improve our minds, so as to enable us to think for ourselves, rather than to load our memory with thoughts of other men.... Bill Beattie

Another goal is to improve your personal financial return(s) and performance as you apply the multitude of KRTT material and lessons that will come your way, in your own investing. We fully expect that almost all of our clients will eventually evolve to discount brokers. Likewise, many are already at discount brokers and coming to KRTT, fully realizing there is much to learn and wanting the very best expert teacher.

Smartly, they realize the value of a good financial education before investing heavily, and taking large risks. They turn to KRTT for superior market guidance and top-notch education programs and subscriptions to improve their own financial skills.

Our President, James Kelly Sr. simply loves teaching, and has a long financial industry experience. In fact, Mr. Kelly started out his financial career as Canada's top student (out of hundreds of professionals, who wrote the exam and complex assignments) in an advanced Canadian financial course leading to the FCSI designation in the mid 1980's.

Our clients will confirm this. Would you like a direct recommendation from one of our KRTT clients? Simply call us. Yes, several of our clients have volunteered this service (we do not pay or incent them in any way) and offer their experience. They are happy to talk to a potential KRTT customer to state the benefits they have received. We have no idea or do not interfere with what they might say.

As example however, one of the nicest complimentary testimonies made to us from a relatively sophisticated client, who had even taken past expensive financial courses, stated that in that single day with KRTT as his teacher, he had already learned more in that single day in our classroom about successful investing and trading, than he had in the last ten years (including his expensive financial courses he had taken in New York City).

The most valuable result of all education is the ability to make yourself do the thing you have to do, when it ought to be done, whether you like it or not. Moreover, the greatest pleasure in life is doing what people say you cannot do.... Walter Bagehot

Costs Involved and the Time You Will Need to Fully Benefit

One frequent question we often face is about prices? Cost may appear expensive as initially considered to simple market letters or advisories. KRTT however, is not a simple market advisory offering guidance or tips. We are elite teachers and educators of financial market methodologies that really work, and are involved in financial markets. You will be able to use our teachings and methods in your own investing – over and over again.

For a single non-professional investor (and use in their immediate family) a full KRTT subscription is about \$3000 per year.

Equally, miracles and financial education do not take place without any effort or overnight.

Due to the complexity (high school math and ability to use a computer is recommended), and especially the extensive amount of educational material we will be covering, we advise up front and in our professional opinion, that without attending any classroom sessions, it will take an average subscriber about four years to learn everything over the internet that KRTT has offer. Some details on content are offered later in this document. Naturally intensive training speeds this process up.

Some of your cost may be offset. For instance, we also have an affiliates program to help you pay for your subscription costs.

Since KRTT does not advertise or market our products extensively, we pay our clients usually 10% (of any new referral subscription we receive) in future KRTT dollars to lessen their next year subscription costs. To date, the vast majority of new KRTT clients have found us, solely via word of mouth and referrals from our current or past subscribers.

Likewise, some of our clients have told us that they paid for their fees and subscription costs by their ability to better time financial decisions for profit, and in other cases, because they now recognized risk(s) and avoided losses they otherwise may have taken.

For instance, KRTT accurately advised and taught using our KRTT methodologies in advance of the 2006, and 2007 TSX Canadian market corrections. We also correctly forecast using cycles, the peak of the Shanghai Index in China in 2007 at about the 6100 level.

Recently, in 2008 KRTT again showed using math and cycle analysis, how and why the Gold market would correct in 2008, which has now proven immensely accurate. Naturally, we encourage our subscribers to learn first before investing and taking risks, but many of our subscribers are already investing and trading, and learning in the process.

KRTT also teaches an abundant and robust amount of prudent money management techniques.

The winners in life think constantly in terms of I can, I will, and I am. Losers, on the other hand, concentrate their waking thoughts on what they should have or would have done, or what they can't do.... Dennis Waitley

Examples of What We Teach at KRTT

Samples that you can expect to learn about via KRTT products and services include:

Technical Analysis (TA) – And why it is the Most Effective Form of Analysis and Financial Toolset

Economic Analysis, Understanding Central Banks

Government Sponsored Data and Their Deliberate Impact on Financial Markets

Leading Indicators and the Influences of Monetary Policies

W.D. Gann Analysis and His Methods

Elliott Wave Analysis

How Financial Markets *Really Work*

The Substantial Limitations of Fundamental and Economic Analysis

The Truth about Market Timing, Trends, Individual Time Horizon, and How They Influence Profitability

Cycle Analysis and Natural Cycles

Money Management Techniques such as Stop Losses

Financial Law and Canada's Growing Financial White-Collar Criminals and How They Impact Markets

Financial Investment Methods to Increase ROE

Market Geometry and Market Math

A Study of the Market Wizards and Their Trading Systems and Tools

Portfolio and Investment Strategies

Trading Systems and Methods

Bonds, Stocks and Commodity Features

Pattern Analysis

Special Guest Editorials

Independent Equity Portfolio Management and why to a learned student it is more profitable than Fund Investing

Astro Timing, and Basic Financial Astro Tools and the Effects of Sky Factors on Financial Markets and Cycles

Introduction to Financial Software and Data Collection

Several KRTT Proprietary Financial Methodologies

Man was born to succeed and not to fail ~ Henry Thoreau

Other Things You Should Know

Although we consider many approaches and abundant material, our job is to teach you what really works, and how to avoid the investment confusion. Like all complex material, we attempt to go step-by-step as you gain a high level professional financial education.

As an ethical company, KRTT believes in full, true, and plain disclosure. We want you to have all of the facts up front, and before you subscribe to any of our products or services.

Like any businesses and company geographically located in Canada, one needs to understand that KRTT like any company is dynamic. We cannot promise any of our products or services are completely static, or will never change. In fact, we actively seek to make changes in our products and services for the betterment of our subscribers and company.

We reserve the right to change fees, and charge extra fees to financial professionals, advisors, planners, portfolio managers, institutional clients or corporate users. Additional fees apply to anyone sharing or redistributing our products or services.

In summary, we say to you, give us four years of your commitment, and we will do everything humanly in our power to ensure your KRTT financial education leads to success. When you become successful – we win too.

Our KRTT education and teaching commentary takes place using real time markets. Nothing is simulated.

As of the late summer of 2008, KRTT will offer annual subscriptions at two levels. Our main or elite-level service is what we call the BBTL (Bull Bear Trend Lines) product or service, which is described herein and quoted on our website. It includes our extensive BBTL teaching publication, RT updates, and full access to other supplementary material on our website.

KRTT BBTL also includes model portfolios, which are primarily used for teaching, but also demonstrate how performance and typical expected returns will take place using pre-determined guidelines and modeling over long periods.

Due to demand for a KRTT market guidance only service (entailing far less teaching – and just market updates and ongoing guidance commentary) we now plan on launching a scaled down product of mere market updates. We call this the RT Update only product.

KRTT stands for empowerment. As you learn at KRTT, be prepared to be successful, over and over again.
KRTT – Training for the Human Race!

*Whatever you vividly imagine, ardently desire, sincerely believe, and enthusiastically act upon... must inevitably come to pass!
.....Paul Meyer*



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