

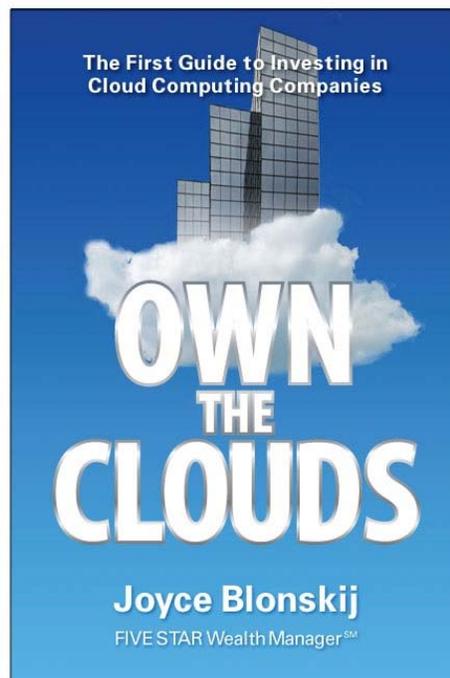
Thank You Gift: The First Two Chapter

OWN THE CLOUDS

The First Guide to Investing in
Cloud Computing Companies

An International Award-Winning Best Seller

by, **Joyce Blonskij, FIVE STAR Wealth Manager™**



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Praise for

OWN THE CLOUDS

“BREAKTHROUGH the clouds! Discover the power within yourself to venture into the future by using the simple principles found in *Own the Clouds*.”

—Brian Biro, best-selling author, America’s BREAKTHROUGH Coach

“As a Wall Street professional for nearly two decades, I can easily say that in this book you’ll get rarely shared insights on what actually goes on behind closed doors, which can make a difference in your decisions.”

—Rowland Wilhelm, vice president director of sales

Reaves Asset Management

“*Own the Clouds* helps you analyze cloud companies. It breaks down this complicated world and puts it into practical terms a layperson can understand. If you want to ride the next wave of technological growth, read this book!”

—Allen Fahden, author, innovation speaker and trainer to Fortune 500 companies, and creator of the one-million-copy best-selling *TEAM Dimensions Profile*

“*Own the Clouds* helps you appreciate the promise of cloud computing and the opportunities that lie ahead.”

—Garrett Sutton, Esq., Sutton Law Center,

best-selling author, speaker, and Rich Dad advisor

“As an insurance professional and amateur racer, after reading this book I realized that cloud computing companies are like off-road motorcycle racing, which I love to do. It’s

constantly changing and fast paced. You had better know what you are doing at all times, and have a great pit crew. *Own the Clouds* is your pit crew that keeps you on track and pointed in the right direction so you can enjoy the ride!"

—Bryan Lemoine, Invictus Financial and Insurance Services

"You'll get the benefit of decades of hands-on experience explained and laid out in a concise manner. I believe this book, *Own the Clouds* is a must-read for everyone attempting to understand the inner workings of this coming wave of technology."

—Joseph E. Meyer, president of Meyer and Associates,
editor of *StraightMoneyAnalysis.com*

" *Own the Clouds* gives us a peek into the future of technology in a way most of us don't have time to uncover on our own, and probably wouldn't understand even if we stumbled across it. An important read if technology is a word you use regularly!"

—Larry Mandelberg, *Sacramento Business Journal*

"Optimal health is wealth you can't buy. Financial success is freedom to organize your life around what matters most. *Own the Clouds* is an important book to understanding key elements of cloud computing."

—Dr. Wayne Scott Andersen, best-selling author of *Dr. A's Habits of Health*,
co-founder and medical director of Take Shape For Life ®,
co-founder and chairman of the Health Institute

"When I picked up this book, I knew nothing about The Four Key Cloud Elements and just enough about technology to get in trouble. I honestly thought this was going to put me to sleep. I was wrong. I LOVED IT! This book grabbed me from the first paragraph. I even

read parts to total strangers. You must get a copy and read this book. It will totally change how you think.”

—Amanda Decker, certified nutrition and optimal health specialist,
global director of Take Shape For Life®

“A star is born! When it comes to shedding light on technology and investing, *Own the Clouds* is your destiny.”

—Peggy McColl, *New York Times* best-selling author

“*Own the Clouds* is better than a terabyte! This book explains why it’s important for readers to embrace cloud technology, and then it goes one step further and actually shows you how to drill down and expose cloud computing companies using free internet software.”

—Viet Thai, NCS Computers

“*Own the Clouds* is a very interesting book and makes a great case for everyone to take a look at this very seriously. The book is written in a language simple enough for most people to understand, and still the technical details are covered in great detail. A must-read for any person who believes in the future of technology.”

—Raj Karthikeyan, CEO and founder of Sacramento Educational Workshops

“*Own the Clouds* is a riveting read that will expand your view on the next shift that’s coming: cloud computing. When you’re finished reading this book, you’ll quickly understand the leverage, speed, and agility a cloud-based company has, and the opportunities in this rapidly growing space.”

—Todd Lay, Todd Lay International and founder of SimpleBackOffice.com

“A must-read for consumers, *Own the Clouds* is one of the most important books I’ve seen on cloud computing—the new ‘utility’ era that is already affecting the way people across the globe live, work, and communicate. This book is the ultimate guide to learning what clouds are, how they affect you, and how to find them.”

—Ivan Misner, *New York Times* best-selling author and
Founder of BNI® and Referral Institute®

“I’ve got notes in the margins. I’m hooked. This book is awesome! My fiancé had to pry it out of my hands to get a peek! He’s going to have to get his own copy of *Own the Clouds* because he can’t have mine.”

—Katie Simmons, mortgage planner

“Awesome book! Growing up in the era when TV’s had rabbit ears, I realize more than ever that technology is here to stay and evolving. This book has given me a way to move into the future. At last, I feel less like a greenhorn and more like a pro. Thank you, *Own the Clouds*.”

—Lynne P. Thomson, the Prouty Ranch historic site on the
Pony Express Route, Placerville, CA

“All along I’ve been telling people that computers are a fad. Admittedly, that was to prove my ignorance of technology. Maybe the clouds will prove me right after all. It will be fun to dust off this book 10-20 years from now and compare!”

—Lonnie J. Rush, managing partner of RCM Partners Fund

“*Own the Clouds* is an insightful look at the influence cloud computing is having on our everyday personal and business lives. There are many major companies in this arena that

come to mind when thinking about cloud computing, but most importantly, those flying under the radar who are growing exponentially. This book provides sound advice that novices and experts alike can clearly grasp as well as great tips for finding the next winners in the cloud space!”

—John Rizzo, managing partner of GlobeOnDemand

“My kids, and especially my boys, are totally wrapped up in technology and cloud applications (apps). They know way more than me about all this stuff, but as soon as I started reading *Own the Clouds*, something clicked. I admit I won’t turn into an overnight cloud wiz kid, but this book has broadened how I look at the entire area, and I’m confident in time it will have a positive impact on my life.”

—Glen Sewell, independent insurance agent and father of four

“I was pleasantly surprised by *Own the Clouds*. Unlike most books on what’s considered a dry subject, this is sprinkled with humor and more than once made me laugh. On a serious note, I found The Four Key Cloud Elements powerful tools that I will definitely use.”

—Paul Canale M.D., Canale Spine Institute

“Having returned from a trip to Australia, I can definitely state that cloud computing is alive and well Down Under! Cloud-based technologies are continuing to explode on a global scale. As consumers, this is an exciting time as boundaries expand and opportunities are created. You need to read *Own the Clouds* to bring this all into focus so you can learn and take advantage of what lies ahead.”

—John Lisle, principal of Outback Solutions®

“*Own the Clouds* makes down-to-earth sense of the often confusing world of technology.”

—Don Chaddock, managing editor of *Folsom Telegraph* and *El Dorado Hills Telegraph*
newspapers

“Cloud services are setting new standards for small and large businesses alike. While some are focused on delivering these services, it’s a great time to look into this new business wave as well. *Own the Clouds* is your resource to make it happen.”

—Karl W. Palachuk, founder and host of the Cloud Services Roundtable

“*Own the Clouds* is a must-read! Cloud computing platforms and services are connecting and transforming business like never before. From financial services to health care, cloud-based technology touches nearly every aspect of our daily lives. As a consumer, you will certainly want to have the information found in this book.”

—Michael Stroud, certified Salesforce.com consultant

“All you old-timers like me, you’re going to embrace tech and clouds after reading this amazing book—so much so that you’ll be giving it as gifts to everyone you know and care about. I will be giving my kids this book and making sure they read it because it will allow us to work together as we plan for my grandchildren. *Own the Clouds* should be taught in our schools.”

—Bill Hooper, retired high school principal, Orangevale, CA,
president of Kiwanis Family House board of directors,
trustee of California-Nevada-Hawaii Kiwanis District of Kiwanis International

“This first-of-its-kind book is going to make a difference in your life, and the lives of others. When you purchase a copy of *Own the Clouds*, a portion of the author’s proceeds is donated to support sick and hungry kids through a variety of charities, starting with the

Kiwanis Family House, the Ronald McDonald House, Shriner's Hospitals for Children, and food banks. I'd call this a win-win for everyone!"

—Max Woodford, president of Life Connect Advantage,
Kiwanis Club of Citrus Heights

"*Own the Clouds* provides a step-by-step roadmap for finding technology companies that even non-technical folks can follow...a valuable guide for us all."

—Rita Beall, SVP central operations manager for River City Bank, board of director for the Kiwanis Family House, and vice president of the Greater Sacramento Kiwanis Club

"*Own the Clouds* is the voice of reason I'd been waiting for to move forward with confidence and a plan."

—John Ussery, senior account executive for TelePacific Communications

"*Own the Clouds* is heavenly! This book simplifies and demystifies the complex nature of bulls, bears, and clouds. My fears have decreased and my confidence has increased. Now I can speak intelligently with my family and friends. I'm walking on clouds!"

—Sue Peppers, author of *Recession Blessings* and *Sonic Boomers*,
president of Peppers TV, Inc.

"We were toddlers back in 1986 when Microsoft first went public. Who knew it would grow up to be a giant in the world of technology. Today, our child is a toddler. Wouldn't it be great to find the next tech superstar for her when she's our age? *Own the Clouds* definitely got us thinking and looking for that next big super-cloud."

—Lana and Vitaly (Lee) Batishev, global directors of Take Shape For Life®

"I'm the person who stands in line to be the first to own the newest iPad. I love technology and use it every day. As I was reading *Own the Clouds*, my first thought was this book would be helpful for my parents to read—and then it hit me. This book made me curious to find out how to get started, and to figure out which cloud companies will fill the next important technology niche! Knowledge is what you'll get from this book, and with knowledge you'll have confidence to act."

—Stephanie Golka, global director of Take Shape For Life®

"As a business owner and IT professional, I essentially use the cloud every day without really thinking about it. Insightful and forward-thinking, *Own the Clouds* is the perfect book, and at the right time for those who want to get ahead and learn more about how this all fits together."

—Jeramie Wheeler, president and CEO of Airtop Technology Group, Inc.

"Explore your possibilities. Explore the clouds so you can own them...on purpose!"

—Kevin W. McCarthy, author of *The On-Purpose Person* and
The On-Purpose Business

"Go BIG. Go CLOUDS!"

—Brian Sharp, Go BIG Company

Own the Clouds is dedicated to: My clients.

My best friend and husband, John Blonskij.

In loving memory of my parents, Max and Rosina.

To everyone who has ever dreamed.

To visionaries who make dreams come true!

OWN THE CLOUDS

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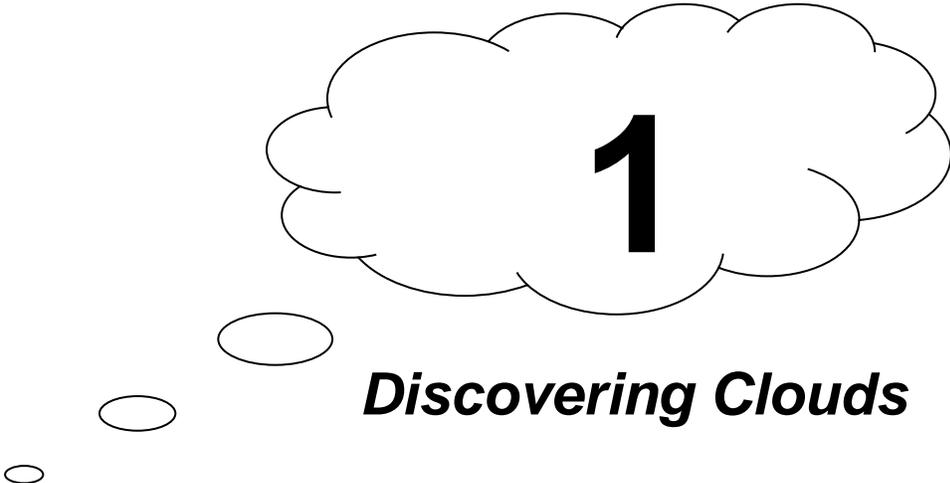
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Part I: Understanding Clouds



1

Discovering Clouds

"I only hope that we don't lose sight of one thing – that it was all started by a mouse."

WALT DISNEY

You are standing on the brink of the next utility era and it's called **cloud computing!**

Looking back in history, the first Westbound trip to deliver the mail took 9 days and 23 hours.(1) It was overpriced at \$5 a half-ounce.(2) Mail carriers rode hard for 2,000 miles, starting in St. Joseph, Missouri, and passing through my hometown of Sacramento, California, until reaching their final destination of San Francisco. It was fast and the most direct way to deliver the mail. I'm talking about the Pony Express and their famous horses and riders. Once Pacific Telegraph completed their lines, the Pony Express was put out of business after only 19 months!

When you think of mail today, you can send a letter across the country in three to four days, or, you can e-mail, which is almost instantaneous.

New technology keeps evolving. It's how we connect and come together. Pull out your cell phone in San Francisco, and make a call to New York City, using 4G technology – you're connected in less than 60 seconds!

Take a look at Facebook. In October 2010, 200 million people around the world were actively using Facebook from a *phone*, which more than tripled in just one year.(3) Six months later, April 2011, Facebook added another fifty million mobile users. (4) More than 600 million people around the world are logging in from cell phones, laptops, or PCs to chat with family and friends – and this number is climbing.(5)

Every person using e-mail, cell phones and Facebook have at least one thing in common: they are all cloud computing.

What Are Cloud Computing Companies?

Cloud computing companies are businesses focused on the Internet and the world of wireless devices. They provide resources like software, hardware, security, analysis, and data on demand. These companies advance the Internet and wireless technology every time they introduce a new application or develop a new technology. Cloud companies are bringing you new-and-improved cutting-edge devices and discoveries that change everything. They affect how you live, work, and play.

There is no doubt in my mind that social networks and e-business applications are here to stay. As an investor, you need to be constantly looking for those cloud-based companies that are making a difference. I am often asked how I sift through all the information to find cloud companies in which to invest. By the time you're finished reading this book, you'll have a good foundation to make many of these decisions on your own, whether you're a beginner or an experienced investor. If you're looking to invest a portion of your money in cloud computing companies, this book is for you!

Basic Clouds

This book started out as a report for my clients to explain and to help educate them on cloud computing. They needed some background and frankly, it's important for us to share

common ground when deciding what companies to consider owning. In the course of my work, I realized that millions of people have listened to an ad or read something about “clouds” and “cloud computing,” but may still be unsure of what it all means. They may have a basic idea of clouds, but if you were to ask them to explain what a cloud is, they would have a tough time.

Own the Clouds will quickly get you up to speed on what the heck this cloud computing and cloud company stuff is all about! You’ll take a look back to see how this all came to be, and a look forward to where cloud computing is taking you.

This book will be your how-to guide and manual that gently guides and teaches you how to find cloud opportunities. After reading a few chapters, you may decide that never in a million years would you want to tackle this by yourself, and that’s okay. *Own the Clouds* will give you a leg up when you talk with your kids, or when you’re on the golf course or with your financial advisor. They’ll be impressed by how much you know.

Fad or Fact

Think cloud computing is a passing fad? You’re not seeing the big picture. In 1943 the chairman of IBM, Thomas Watson, went on record with this statement:

“I think there is a world market for maybe five computers.”(6)

I bet he wishes he could take that statement back. He didn’t see the future of computers very clearly. It’s impossible to be exact on the number of computer users in the world today, but there are several companies who attempt to measure the Internet’s usage: Nielsen Ratings, Mediametrix, Serverwatch, and the Computer Industry Almanac (CIA). These and other groups use custom techniques of polling, electronic tallying of server traffic, web server logging, focus group sampling, and other measurement means. They estimate that more than 223 million Americans used the Internet in 2010!(7)

Fad

In 1879 Thomas Edison, one of our most prolific inventors, and the person who patented the first electric light bulb, said: "The radio craze will die out in time."⁽⁸⁾ Edison was right. The radio craze did die out. But it took more than 125 years for his prediction to come true!

In 1949, Popular Mechanics Magazine put their reputation on the line by forecasting: "Computers in the future may weigh no more than 1.5 tons."⁽⁹⁾ They miscalculated that one to say the least. But heck ... who's counting?

Fact

- It took 38 years for radio to reach 50 million users.
- It took 13 years for TV to reach 50 million users.
- It took 4 years for the Internet to reach 50 million users.
- It only took 3 years for the iPod to reach 50 million users.⁽¹⁰⁾

March 11, 2011, Japan was hit by a powerful 8.9 magnitude earthquake followed by a severe tsunami that knocked out the country's phone system. One hour after the quake hit, 1,200 tweets per minute began posting from Tokyo.⁽¹¹⁾ At the end of the month, Twitter reported handling 1 billion world-wide tweets per week.⁽¹²⁾

New discoveries in technology are changing how you communicate with family and friends and do business. Every day you are becoming more and more connected through computers, cell phones, and the Internet. Ways of doing things are changing. Devices are going above and beyond what you used to take for granted. Technology is creating a new way of life and a new language. The Internet is creating businesses. From reading the news to posting your vacation photos online, the Internet is how you receive and send

information. The possibilities are endless, thanks in part to those innovative developers and code crackers who work day and night writing programs for all our wireless gadgets.

Look at how you get information. It finds you through the Internet and your mobile phone and wireless devices. Eighteen of the 25 largest newspapers are experiencing record declines in circulation.⁽¹³⁾ Why? The Internet is taking over. You don't have to walk down the driveway to get the news. You don't have to drive to the grocery store parking lot with a bunch of quarters to open a paper rack. Push a power-on button and you have news. The Kindle e-book reader outsold paper books in 2010's Christmas season. Why? It's easy, convenient, and comes to us by way of the Internet.

Today, computers and cameras are practically microscopic. They are fast and affordable. Kids carry them around like chewing gum in their back pockets — they don't leave home without them!

Tech Tune-Up

- 1. Do you believe the Internet is here to stay?**
- 2. Do you see the use of electronic devices becoming such a part of your life that you just can't do without them?**
- 3. Do you see the younger generation embracing the Internet and mobile devices?**
- 4. Do you, your family, co-workers, neighbors, and friends get some or all of your news off the Internet or your cell phone?**
- 5. Have you ever bought airline or movie tickets from the Internet?**
- 6. Have you ever watched a video or posted a photo on the Internet?**
- 7. Do you use e-mail?**
- 8. Do you pay your bills online or know someone who does?**
- 9. Have you ordered photos or medication online?**

10. Have you bought books or music from an Internet site?

If you answered yes ... Congratulations! You've been cloud computing on some level.

Cloud Buzz

For those of you still scratching your head over what clouds are and how they may or may not be different from the Internet, let me say this: **cloud computing is a fancy way of saying “the Internet” and all things wireless.** It's the new *buzzword*.

When you work off of a software program that's installed on your personal computer, you are not in the clouds. As soon as you connect to the Internet or use a wireless device, you are in the clouds.

On March 29, 2011, Cloudtweaks.com wrote: *“the cloud' is not another industry buzzword, but a broad category which will drive the next phase of IT projects. For IT and business managers already inundated with information about the promise of a cloud centric infrastructure the question is not whether or not to use the cloud, but how. [sic]”* (14)

When you transmit information remotely — using an Internet device like a cell phone or iPad, reading news from a website, or sending an e-mail — you are cloud computing. When you put it all together, “the cloud” is not just another tech-created buzzword, but a new, dynamic way to communicate, get information, and do business that is going to drive the next phase of Internet growth. It's the new land-grab race in which companies are scooping up market share with the expectation that more and more consumers and business partners get involved “in the clouds.”

In time you'll hear different terms and variations of cloud-supported companies, such as “cloud dust.” These would be those little companies that spring up and add services and value. “Blue clouds” could refer to recycle services, while “green clouds” promote and support our environment. At the end of the day, they all refer to a network of wireless virtual sources for navigating the web.

Intermediate Clouds

There are those of you tech-minded investors out there who know exactly what cloud computing is all about, and are interested in learning how to find and invest in cloud companies but need some help getting started. I realized just how important it is to share this information... and here you are.

Own the Clouds is not a book on timing the market or how to pick penny stocks. You won't get a copy of my stock list. You *will* learn how it's done. Once you know how to find clouds, you can invest for a lifetime. You may have heard the saying, "Give a man a fish and he can eat for a day, but teach a man how to fish and he can eat for a lifetime." You are going fishing and I will be your guide! Teaching you the skills you need instead of giving you a one-time list of stocks in this book was an easy decision. It is what's best for you. By the time you read this book, that list could have, and most likely will have, changed to some degree. You need to know how to find clouds. After going through the steps I've outlined, you'll know how to find cloud companies, what to look for, and questions you need answered. At some point you may want to turn this over to a professional but first things first: you need to start by learning some of the basic concepts. By the time you reach the end of this book you will have the ability to recognize, analyze and discuss cloud computing.

Skills and Tools

I'm going to share a number of skills and tools I use to uncover clouds.

- ✓ **You'll learn techniques to identify visionary cloud companies that develop, produce, service, and evolve using science and technology.**
- ✓ **You'll learn to determine whether a cloud company is growing, viable, and profitable, which is important to know as a stockholder.**

- ✓ **You'll learn the Four Key Cloud Elements needed for investing in cloud computing companies, and how to use them when making investment decisions.**
- ✓ **You'll learn how to stay current and on top of old and new clouds as they roll in.**
- ✓ **You'll get resources and links that will help you on your journey.**

The Future of Clouds

In Chapter 3, there is a link to a short video called, "A Day Made of Glass." I'd love for you to take a moment and watch this. You'll get a good idea of what you are going to be doing in the near future. Much of what you will see in this video is already in the pipeline and is truly amazing. Go to YouTube and check out this video right now.

Cyber Safety

If you have ever broke your cell phone, or have kids who want to play on your iPad, in Chapter 4 I will be sharing with you "7 Ways to Keep Your Devices Safe."

Business owners and managers, concerned about privacy issues surrounding company data, there is a section at the end of Chapter 4 with pertinent information about storing critical data in the clouds.

Advanced Clouds

Experienced investors who understand and embrace cloud computing and are looking for ways to invest, *Own the Clouds* is especially for you! Since you already know most of the basics about cloud computing, you can move quickly through the first couple of chapters.

In Chapter 6, you'll get a list of questions to ask when considering a cloud computing company. I want you to have them now, so you can start thinking and formulating ideas about clouds.

Cloud Q & A:

- 1. Is there a market for the company's products or services?**
- 2. Is there a need for their products or services?**
- 3. Is there a desire for their products or services?**
- 4. Can the company deliver the goods and/or services as promised?**
- 5. What's their track record?**
- 6. Can the company provide value as good as or better than their competitors?**
- 7. Would you buy the company's products or use their services?**
- 8. Would you recommend the company to others and be a repeat customer?**
- 9. Can you see, down the road, the company adding services, clients, or customers and posting profits?**

If your answers are *YES!* then it's time to go to work. With thousands of publicly traded companies and more on the way, you have a lot to look at and mull over, which is a very good reason to get started as soon as possible.

The Four Key Cloud Elements

The Four Key Cloud Elements to investing in cloud computing companies are laid out for you in Part III. **This is the heart of the book.** You will want to use these chapters as a resource in the future.

Here are three points related to cloud computing companies I want you to start thinking about now:

- **Who are the top providers?**
- **Who manufactures their products?**
- **Is there a low-cost provider that's crushing competition?**

Consider all the possibilities and then ask, *What have I missed?*

The Process

In Part IV you'll learn how to apply a process to keep current and fresh. You'll get a daily and weekly blueprint to quickly check off items as you go down your to-do list. *And* – in this section, you'll find my ***two best tips for investing***.

Exclusive Offer!

For the do-it-yourself folks who would like a little help, I am offering you direct access to me. This exclusive one-time offer is available to those who purchase *Own the Clouds*. It's on the house! I am happy to answer a quick question that gets you through all the noise Wall Street makes. **Your exclusive OFFER CODE** is found in the ***"About the Author"*** section of this book.

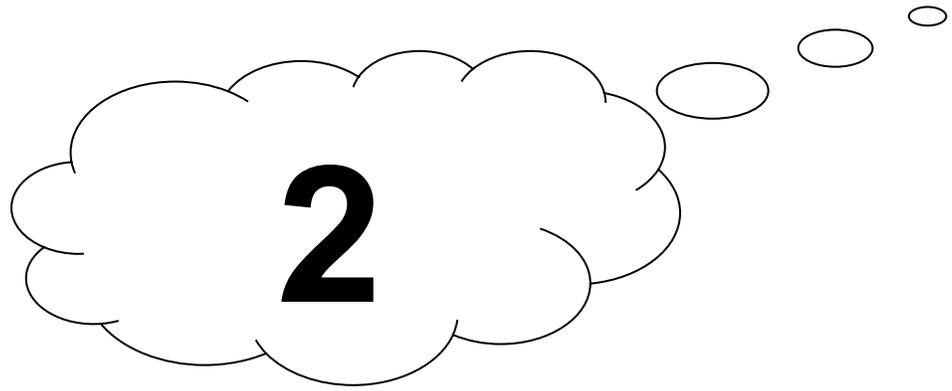
Whether you're investing on your own or with the help of a financial professional, you always need to diversify your holdings, understand the risks, and not put all your eggs in one basket. That said, there is still no assurance that you'll make money or protect against a loss in the event of an overall market drop or unexpected bad news.

Every investor is unique, and the amount and percentage of funds allocated to clouds will vary depending on your needs. I strongly recommend that before you begin any investing you get some help from a professional investment advisor. It may save you time and money down the road. Keep in mind, whether you're a beginner or an experienced

investor, to *follow the money* and when possible, *get ahead of the trend* — they go hand in hand.

Look for visionary cloud companies and business leaders that are going to make their mark on generations yet to be born. Back in the early 1950s, Walt Disney had a vision for a theme park for children. His hard work and imagination has become the benchmark and standard in family entertainment. It started with an inspiration and a cartoon character called Mickey the mouse. Today Disney is global! With theme parks, movies, and family-focused vacations, “Disney” is a buzzword that’s recognized from one end of the planet to the other. **Disney has gone viral!** You’ll see that I start each chapter with one of his quotes. They highlight his talent, vision, hard work and passion. From the entertainment industry to cloud computing, visionaries can and will make a difference in the lives of generations to come.

I want you to have a good experience and do well. So put on your thinking cap, grab a pen, dig out a highlighter and get ready to put your head in the clouds. Before you know it, you’ll be a cloud-tech-detective and on your way to finding those silver-lined clouds. As Bill Gates, founder of Microsoft, said, "The next sea change is upon us."(15)



Make Way for Clouds

“The era we are living in today is a dream come true.”

WALT DISNEY

Growing up in the '60s, I remember our old-fashioned black-and-white TV set. Furniture with rabbit ears! I had to move the antenna around in order to pick up a good signal, which would bring in the station we wanted to watch. Fast-forward to the early 1970s. My first computer experience was in junior college, coming face to face with something called an IBM key-punch machine. It was a huge thing you sat at and punched keys and buttons. These were the same machines our government used to punch out and print green Social Security checks.

In 1985 when I started my financial services career, the Wall Street firm where I worked was using state-of-the-art DOS-based computers. I shared a monster computer with another financial advisor. It was parked between our desks on a turnstile. This bad boy was big, bulky and hard to use. As time passed, our monitors got some color. They called it “amber.” Clients would “ooh” and “aah” while we watched stock trades flash on the screen in black and amber lights. It was impressive, but by today’s standards, it’s prehistoric!

Today, I can acquire stock quotes and initiate trades from anywhere on the planet as long as I have a device and an Internet connection!

Before the Internet or cell phones were developed, if you were out and needed to make a phone call, you looked for a corner phone booth. When you spotted the red-painted booth, you hoped no one had walked off with the phone book, the phone worked, and that you had enough change with you to make the call. I am talking ancient history compared to what we have today.

Remember how happy you were when you got your first bag phone — those clunky black leather bags that weighed at least seven pounds? You proudly carried it everywhere you went. You were a big shot then.

Bag phones stepped aside to be replaced by a solid piece of plastic that broke as easily as your crystal wine glass. These little gems were pushed off the store shelves by devices called “flips” and “sliders.” Then, smartphones arrived and you could browse the Internet, take photos and post comments on social sites. The problem with these smartphones is texting. You type on tiny little keyboard buttons, or on a smooth surface that has a mind of its own when it comes to spelling. Forget it if you are clumsy, have bad eyes or big fingers.

Today, my tech buddies carry wireless devices in very professional black leather cases. The new devices are as thin as a pancake and as tough as steel. They can surf the web, schedule appointments, shop, send text messages, take photos, and make calls. They are cloud computing.

The New Normal

Cloud computing is becoming a permanent way of life, just as cell phones have become the “new normal.” Web apps and new wireless devices are leading to structural changes. It’s like the big bang that created the heavens, except this one is creating virtual clouds and lots of mini-clouds that support this wave of technology that is just starting to rain down on us.

The New Normal = “Structural Change” --► Embrace It!

- ▶ Stagecoaches gave way to the railroad and the Pony Express.
- ▶ The Pony Express gave way to the telegraph to deliver messages.
- ▶ The horse and buggy gave way to the automobile.
- ▶ Candlelight gave way to electricity.
- ▶ Desktop software is giving way to cloud computing.
- ▶ Internet browsers are going to fade away to “apps.”

Structural Change Is Permanent

Just ten years ago, who would have thought you would pay \$4.35 for a 16-ounce cup of coffee? Yet today, you know and recognize Starbucks as the “new normal” in the way you think about and buy coffee. Starbucks’ management has been visionary and a leader in the coffee business. They changed our landscape (literally), with a coffee shop on every corner delivering a high-end quality experience centered on a cup of coffee.

Changes in Your Life

- Your hair starts turning grey in your thirties.
- Your eyesight starts getting worse after you turn 40.
- You used to smoke a pack a day; now you take that many pills a day.

Changes in Your Technology

- You used to make telephone calls from a land line...now you speak a name into your Bluetooth and your wireless phone connects you.
- You read the news from a daily evening newspaper...now you use a mobile device to get news and weather reports twenty-four hours a day.

- You bought stationery and greeting cards to send letters and handwritten notes...now you use e-mail or send a text message.
- You adjusted the rabbit ears to pick up reception on your living room TV...now you watch hundreds of Internet movies and shows on your high-speed mobile phone, iPad, or notebook.
- You picked up a paperback book at the mall to take on vacation...now you power up your Kindle, download *Own the Clouds* and set out for a spot on the beach to read.

Make Way For New Clouds

Are you still trying to figure out if you trust using the local bank's ATM? Did you know you can scan checks and make deposits to your bank account using your smartphone? ATM deposits are becoming obsolete. Like the memo said, you've got to get with the times and when it comes to clouds, they change and move fast.

Buy a computer, cell phone, reader, tablet — just about everything you can think of — in January, and by December of that same year it's "old stuff" already. It's been replaced on store shelves with faster, cheaper and smaller versions. The pace at which software and hardware comes at us is getting faster and faster, and stuff keeps getting smaller and smarter.

Steve Jobs, who is a big supporter of cloud computing, predicted that the personal computer was going to go the way of the farm truck. "It won't disappear but it will be relegated to a niche role by more popular mobile devices like smartphones and tablets."⁽¹⁾

Encyclopedia Britannica was first published in the late 1700s in Edinburgh, Scotland, and grew over time to a twenty-book set. Since the 1990s, Britannica has been faced with digital and online competition. At one point, their sales force was asked to sell CD-ROMs of information instead of books. Some laughed. These salespeople did not see the future of

technology and got left behind. Good thing the company's new owner was a visionary.

Today, students can get the Encyclopedia Britannica on sets of DVDs, off the Internet, and from their mobile phones.(2)

The Future of Clouds

Cloud-based technology will reach you from space and touch every corner of the planet. It's a fundamental shift in the way you communicate and get information.

- ✓ More than 50 percent of the world's population is under the age of 30 and they are growing up using clouds.(3)
- ✓ Starting with the 2009 freshman class, Boston College stopped doling out new e-mail accounts to students. The college realized that by the time today's student gets to college, he or she already has e-mail set up.(4)
- ✓ In the U.S., senior citizens and women over 55 are the fastest-growing segment on Facebook.(5)
- ✓ Forty-five percent of hiring managers reported, in a survey conducted by CareerBuilders.com, using social media in their background checks of prospective employees.(6)
- ✓ One out of eight married couples in the U.S. met through social media.(7)
- ✓ A 2009 U.S. Department of Education study revealed that, on average, online students outperformed those receiving face-to-face instruction.(8)

Children born between 1994 and 2004 are called "Generation Z" (Gen Z).(10) These kids stand uniquely apart from any other living group in the world today. They were born when technology ruled the world! The Internet and mobile phones are as common to them as a baby bottle. These kids are plugged in all the way.

This generation makes up nearly 18 percent of the world's population. Gen Z kids prefer to text their friends rather than pick up the phone to talk. They abbreviate messages instead of spelling out words, which makes me wonder if they even know how to spell.

A few years ago, there was a commercial that told folks, "Don't leave home without it." Now with cloud computing, it's okay to leave home. Go. Leave. Go anywhere you desire. The wearable GPS on your belt clip will notify and bring help if you fall. You are a voice command away from anyone you want to reach. You won't need money, either; all you'll need is a smartphone, a debit or credit card app, and a PIN number. In the near future, you may even see these payment options on signs posted in store windows, on your next hotel check in, or on the menu of your favorite restaurant:

Apps ONLY

No Cash.

No Checks.

Plastic Not Accepted.

Must Wear Shoes and Shirts!

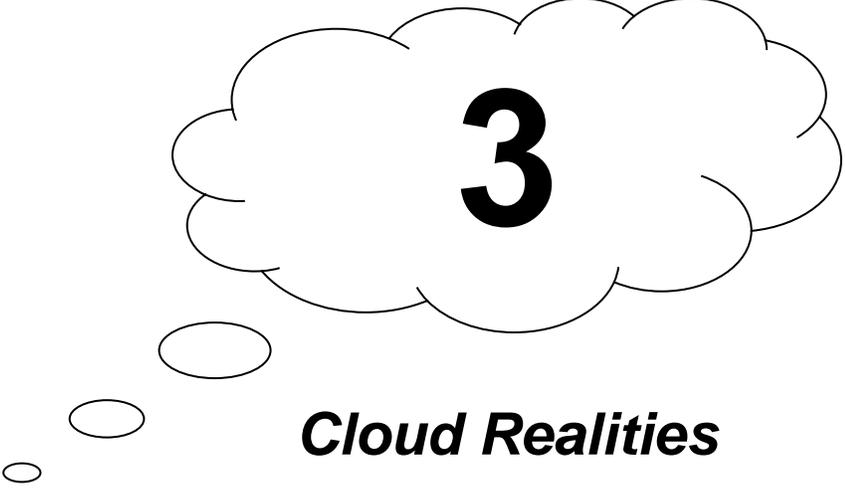
Every time you stop for milk and bread and pay by swiping your plastic card, you're in a cloud. Cell towers, electric grids and data centers are just part of the infrastructure that powers the clouds. Clouds crisscross under the ground and through the airwaves nonstop. Invisible signals are swirling around you like you're in a smoke-filled bar on a Saturday night.

Cloud computing is going to continue to develop, innovate and enhance our lives and how we do business. I'm talking about a *structural change* — not a fad. Not a cycle of events that you will, in the end, abandon and then return to your old ways of doing and thinking. Move over and make way...cloud computing is here to stay.

What's Next?

- Wireless devices will turn on the lights in your home, lock or unlock the doors, dim your tinted windows and set up your bathroom mirror with your calendar, text messages and missed calls while you're brushing your teeth and getting ready for the day.
- Your medications will have a biodegradable, networked chip inside them that will relay data to a machine, which will analyze the dosage and how your body processed it.
- Scientists are mapping forests and wildlife using computers, GPS, video cameras, and sniffing devices. As we get more connected through networks, humans can better understand and live in harmony with the earth.

What does all this technology in the future mean for you and investors who want to take advantage of these opportunities? Today's developments are just the tip of the cloud. There is still time to identify cloud businesses that are making a fundamental shift in how you do business through wireless devices and Internet applications. I am specifically talking about cloud computing companies that are leading the way.



3

Cloud Realities

“You can design and create, and build the most wonderful place in the world. But it takes people to make the dream a reality.”

WALT DISNEY

In the late 1970s Steve Jobs, co-founder of Apple Inc., attempted to get Atari and HP interested in his and Steve Wozniak’s (“Woz”) computer. It was brand-new technology that came with a vision and visionary developers. Let me share with you what Steve had to say about those proposals he made so many years ago.

“So we went to Atari and said, 'Hey, we've got this amazing thing, even built with some of your parts, and what do you think about funding us? Or we'll give it to you. We just want to do it. Pay our salary; we'll come work for you.' And they said, 'No.' So then we went to Hewlett-Packard, and they said, 'Hey, we don't need you. You haven't got through college yet.’”(1)

Steve Jobs had the courage to take his idea and keep going until it became what we all know today as Apple. As for Atari, passing up on this opportunity has to be one of their biggest regrets. HP ruled out his ideas because he didn’t have a college degree. Please! Some of the most intelligent people I know don’t have a college degree.

Clouds – Fashion Statement

I grew up in the era when comic books were popular. One of the best “oldies” was a sci-fi story about Dick Tracy, a detective working for a newspaper. He was known for talking into his watch, called a “two-way wrist radio” — a super high-tech device. It was as far out as you could get.

I got to thinking...had anyone made some twenty-first century version of his talking watch? I Googled “iWatch” and by golly, there it was! An Italian designer is working on a concept similar to the two-way wrist radio. It’s a smartphone/wristwatch. The specs include an RSS reader, Wi-Fi and 16GB memory.

What’s even more amazing is what else I found — lots of other high-tech fashion statements:

- i-Buckle — wear it on any belt you own.
- i-Ring — a perfect gift for the hard-to-buy-for tech-minded gal or guy.
- i-Neck — a wearable cloud necklace.

I haven’t yet found the i-Tie for that special dad on his birthday, but I’m sure it’s being developed as I type. Wearable cloud technology is going to be the next big fashion wave. See it for yourself. Do a quick Internet search for the iWatch and see all the other fashions that pop up.

3-D Clouds

A number of companies are coming out with 3-D TVs. Personally, I’m waiting for a *hologram* 3-D high definition TV (Hol-3-D-TV). When you turn on the nature channel, you won’t just watch the elephant cross the Sahara; you’ll have to move the coffee table to make room for her to walk by! TV will be a total experience, as if you were right there. It will be interactive. You will be using your hologram TV for phone calls to family and friends. The hologram TV will make them appear life-size and crystal clear, as if they were sitting

across the sofa from you. Your dog can get to know your relative's cat when it strolls into the room!

Personal Avatars

Need a personal assistant (PA)? Before you know it, PA will be short for "personal avatar." An avatar is a computer illustration that resembles you. Some try to mirror the person accurately; others look like a cartoon drawing from a county fair. The younger generation uses avatars when they sign on to the computer to play games, so they can track players.

As technology develops, so will avatars. They will take on a life of their own — your life, to be accurate!

Several computer science graduate students and a professor at Northwestern University's Intelligent Information Laboratory (InfoLab) have developed an automated computer program to comb online news outlets for major stories of the day and pair them with video and still photo.(2) The most interesting part about the newscast is that it's delivered by a virtual woman — an avatar named "Alex."

The future of personal avatars is going to be huge. Your personal avatar will be your virtual assistant. No more answering machines. It will recognize and learn voices. It will be programmed with a full vocabulary on how you speak and it will even have your accent. It will be an extension of your personality. When you are unavailable to answer calls, your PA will step in and actually take over the phone call, explaining in detail, if you like, that you are not able to pick up. Your PA in the future is going to be a virtual you!

Just when you think you've seen it all, your avatar will get a face-lift, a tummy tuck and, if you like, a full makeover...hologram-style. Plastic surgeons start packing your scalpels and looking for a new career! With airbrush technology, you can look taller, younger and

Thank You Gift: The First Two Chapter

OWN THE CLOUDS

The First Guide to Investing in
Cloud Computing Companies

An International Award-Winning Best Seller

by, Joyce Blonskij, FIVE STAR Wealth Manager™

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