

Profiles

The Amazing David Leung



By Marita Ensio Robinson

Stock Market Wizard Has the Golden Touch

By the age of 16, investor David Leung was worth about \$360,000. The California teen says there's no trick — he owes his fortune to good financial planning and an early investment program. It all began in 1993 when, at 10 years old, he bought 100 shares of Microsoft stock.

Start an Investment Club

That first 100 shares led to more individual investing, but David's stock market activity is also a family affair. His dad is an entrepreneur who grew a small business into a sizeable real estate empire. His mom is an accountant. His younger sister has her own financial Website. Together they formed an investment club — a group of people who research and buy stocks together. As a general partner in his family's club, David helps with portfolio management and stock selection.

Background Checks

David's investing motto is research the companies that interest you and invest in what you know, and he follows his own advice. This savvy investor picks computer technology stocks because that is the field he's most interested in. David became fascinated by computers — especially the Internet — about the same time as he began investing, and has held summer jobs including everything from the installation of PCs for school computer labs to educational software design. Today he has shares of Intel, Novell, LSI Logic, Computer Associates, and Spyglass, as well as Microsoft.

Use the Internet

David uses the Internet to research and learn more about the stock market, and now he's helping other young investors do the same. David, with the help of other students and teachers, developed two educational Websites for ThinkQuest, an annual Website development competition for students ages 12-19. Both the "Invest Smart" Website (<http://tqd.advanced.org/10326>), created in 1997, and the "Investing for Kids" Website (<http://tqd.advanced.org/3096>), developed in 1996, made it to the final stages of the competition. Over three million users log on to the Websites every week.



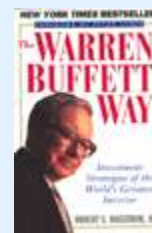
Keep Investing: the Future is Forever!

David, a junior at Palos Verdes Peninsula High School, has perfected his long-range financial plans, so he has more time to spend on short-term goals. David is currently studying and preparing for college, improving his tennis game, volunteering at a local hospital, and presiding over an Internet club for a local non-profit organization. He plans to use what he's learned to, someday, start his own business.

"After college," says David, "I may start my own business as an entrepreneur — in computer technology, possibly Internet-related." While he may be a stock market wizard, David says that good financial planning — not magic — is the key to his success. "Saving and investing," he says, "are habits and lifestyles." David stresses that anyone can choose how they want to live, and can learn good habits.

After all, he says, as a young person, you have "time" — one of the key elements in investing — on your side. With good research and smart stock picks, you have a good chance of earning enough money to do whatever you want later in life, especially if you start today!

My Hero



Before David bought his first shares of stock, he did his homework. "I read some books about the stock market before I got my first shares of Microsoft stock," says David. "My role model is Warren Buffet." Buffet is worth approximately \$10 billion and earned much of his money through investing. David learned many stock market strategies from the book *The Warren Buffet Way: Investment Strategies of the World's Greatest Investor*. "I don't sell stocks very often," David says. "Like Mr. Buffet says, 'The best time to sell stocks is never.'"

Learn David's Way

In "Investing for Kids," David takes you through:

1. Financial goals calculation (What do you need money for? How much will you need? When must you have it?);
2. Types of investments (long-term, short-term, etc.); and,
3. Concepts of investing (How does money grow? Why should I invest?).

Next, you can take a "Financial Quiz" to find out how much you know about investing, and then take investing "classes" at the beginner, intermediate, or advanced level. Then you can go to the "Stock Learning Center" for help with picking stocks, stock analysis, investment strategies, owning stocks, as well as to view a glossary of stock market terms. David's Website also includes links to other Internet investing sites, as well as a message board where you can chat with other young investors.

Play the ThinkQuest Stock Game

One of the coolest features of David's "Investing for Kids" Website is the "ThinkQuest Stock Game." David describes the game as "a four-stage approach to the stock market to help you do your homework before you invest." You set up an account, and the program then helps you pick, buy, monitor, and sell stocks using \$100,000 in "fantasy money" credited to your account. Each time you log on to David's stock game, you automatically get an update of your total portfolio, showing the real market gains and losses of each stock you own. "Previously, to learn about the stock market," says David, "investors had to perform a tedious process of crunching numbers from the previous day's stock quotes. Our Website will allow you to trade stocks like Wall Street professionals, using real-time data." Stock quotes are delayed 20 minutes, due to the U.S. Securities Exchange Commission (SEC) regulations.

Buy Stocks for Real

With the game's \$100,000 fantasy money, you might get the idea that you need to be rich to buy stocks in the real world. "This is not true," says David. "There are ways that you can own stocks for as little as \$10, although \$20 is better."



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InFOCUS



Photographer Chris Kuhlman Shoots His Way to the Top

By Marita Ensio Robinson

There's nothing like doing what you love for a living and no one knows this better than photographer Chris Kuhlman. Chris, who lives in a beach community near Houston, TX and owns CK Productions, enjoys an international reputation in the business he loves and a waterfront lifestyle that keeps him happy. The story of his success is one of a little bit of luck, a lot of hard work, a great "eye," and a knack for networking that's helped him keep his business growing even through tough times.

Surfer's Big Break

Thirteen - year-old Chris was working as a lifeguard on the beach in Galveston, TX during the summer of 1967, splitting his spare time between two great loves — surfing and photography, when a real estate developer spotted him snapping shots of a local event. Before long, he was taking pictures of sailing contests, surfing, and other activities that made the area attractive to help the company market its real estate development. He was earning good money doing it, too.

Off the Beach

By the time he was in high school, Chris had decided that photography was what he really wanted to do. So he:

- became the school newspaper and yearbook photographer;
- took journalism classes to get his hands on a camera;
- built a darkroom in a closet at home and started developing black & white film; and,
- at 16, talked the vice principal of his school into buying good enough equipment so that the school wouldn't have to hire an outside photographer to cover the big events.

"I was pretty self-taught up through high school," he explains. "I literally carried a camera with me everywhere and all the time — as a good journalist would, I guess."



The Eye's the Thing

While still in high school, 11 of the 12 images that Chris entered in a Kodak Scholastic Arts Competition won awards; those photographs became part of the portfolio that got him into one of the best photography schools in the country.

"I go back and look at them now and, technically, the shots weren't great, but, artistically, the 'eye' was there," says Chris. "Anybody can take a picture of a beautiful sunset. God creates it for us — we just push the button. But to walk into a situation where the

light is not perfect, the product is not pretty — somebody gives you a black box and says, 'Make this look beautiful!' How do you do that? A photographer with a good eye can walk into almost any situation and see something that's interesting."

Give It a Shot!

Interested in photography, but don't know how to get started? Chris offers these tips:

- shoot pictures of anything and everything;
- learn from your mistakes -you're going to make a lot when you start;

- start learning what the light does; take pictures and take notes (e.g., I shot this building at 4 p.m. When I went back and shot it at 7 p.m., the light was warmer.); and
- develop your own eye; learn to see things beyond the obvious.

Surf and Turf Come Together!

While in the 11th grade, Chris started looking into colleges. At the time, the best schools for photography were Rochester Institute in New York, The Los Angeles Art Center, and Brooks Institute in Santa Barbara, CA. "I literally chose Brooks Institute because it's close to the beach," he explains. "The best surfing on the California coast is within 15 minutes of the school."

While Chris acknowledges that some successful photographers have learned their craft on the job as studio assistants, he feels that college offers a faster, better route for most people. "In school, photography is hands-on. At Brooks, we dealt with absolutely every possible technical situation that might arise on a photography shoot," Chris remembers. "As a studio assistant, most of the time you're going to be sweeping floors and doing the day-to-day grunt work of the business. The only hands-on experience you're likely to get is loading the camera and, maybe, processing the film."

Networking to Success

Chris' first job after graduating from Brooks was as studio manager for a small photography firm back in Houston. He got to shoot five rolls of film on a corporate brochure project. His pictures made the cover and an inside spread. When the art director for the project took Chris aside and told him 'You don't need to be working for this guy. Come see me when you go out on your own,' he turned in his resignation, printed up his own business cards, and started shopping his portfolio to ad agencies.

"It was a good networking experience. I got referred to a lot of people," says Chris. "I did some work for well-known restaurants shooting food and locations. I had taken drafting in junior high school, and I was interested in architecture, so I started calling on architectural firms. That was really good timing because there was a lot of building going on in Houston. I started shooting real estate for architects and ended up with one of the best commercial developers in the world — Gerald Hines — as a client. Hines Interests has been my client for 20 years!" Shooting for the World Chris' first international travel photography assignment was to follow a Crownline tour bus around Sweden and Norway for 10 days, photographing it in all sorts of beautiful, scenic locations. He approached travel agencies and started picking up other foreign assignments. These days, he gets at least one good travel assignment a year. Germany, Paris, Japan, Bali, Indonesia, and Australia are just a few of the countries where his assignments have taken him over the years.

The Challenge of a New Wave

The photography business is exciting and satisfying, but it also has its down side. There's a three- or four-month busy season but, in the summer, the phone doesn't ring as much. Rather than just trying to make it through those slow times, Chris decided to provide his photography clients with the graphic design services they also needed. But, first, he went back to school to learn computer graphics. With the photography and design work he now does, he stays consistently busy. Of course, this ex-surfer always has time to get back to the water, but this time it's to practice his new love — sailing. After all, the water is right behind his house on the bay.



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