



# **When All You Have Is A Hammer...: An Informational Guide To Self-Directed IRAs**

*Terry L White*

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**When All You Have Is A Hammer...: An Informational Guide To Self-Directed IRAs** Terry L White  
“If all you have is a hammer, everything looks like a nail.” Bernard Baruch, American Businessman When I was younger, during the summers I worked as a framer for my Dad’s construction company. I used a big, heavy framing ax to pound 16-penny nails into 2 x 4s. I noticed that the finish carpenters on the site used a delicate, little hammer for their work of installing woodwork, window sills, and molding. The tool I used for my work was not the right tool for the job of a finish carpenter, nor did I have the skill to become a finish carpenter; I recognized that. You may wonder about the title of this book. With the foregoing story in mind, I chose the title for this book to position the Self-Directed IRA as another tool you may use to achieve your retirement goals. It is my opinion that Self-Directed IRAs are not for everyone; but for the right person, a Self-Directed IRA may be just the right tool for the job. Self-Directed IRAs are great tools if you have the knowledge and skills about that in which you are investing; or want to acquire the knowledge and skills about that in which you want to invest; or are able to hire someone with the knowledge and skills about that in which you want to invest. I wrote this book as an informational guide for those who may be interested in Self-Directed IRAs. It is my intention to give a broad overview of what owners of Self-Directed IRAs may expect and some of the investments they may purchase. I hope this book is helpful to you. Terry L. White  
President & CEO Sunwest Trust, Inc.

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