Money Man

Taking stock of the adventures of Tom Swift

December 1, 1998 By Linda Berlin

Every day Tom Swift goes to work in his office in the tony financial district of San Francisco. Prospective clients will find Swift's shingle around the corner from the Pacific Stock Exchange -- and a world apart from his competitors at the larger brokerage houses nearby. Swift, 36, has cultivated a niche of HIVers seeking advice in planning the futures they thought they'd never have.

"I love it," he says, his clear blue eyes flashing with pride. "I have finally put it all together." In this mecca for many whose CD4 cells are rising as steeply as their debt, the box of Kleenex in the file cabinet behind Swift's desk is as much a necessity as a calculator. He leans in and says, "Someone came to me and said, 'I planned for every possibility but life.'"

But Swift swears to the it's-never-too-late philosophy. After testing positive in 1995, he spent his retirement fund and ditched his job at a Chicago gay rights group to, as he puts it, live and die in San Francisco. But after a sudden protease-based surge of life, Swift realized his plans needed revising and he needed a job. Now he's on a mission to help others overcome "the significant lack of retirement planning in the gay community."

To demonstrate one investment strategy, he stands up and empties his suit pockets, spilling more than a dozen pills onto the desk. "This is what we should invest in," Swift says, pointing to the regimen he takes twice a day. "Glaxo Wellcome made a billion dollars off AZT. There's no reason we shouldn't own that company -- or at least part of it. We're driving the profits -- we should be taking part in them."

And Swift sees the survivors' market as only growing. For proof, he recalls the "No Obits" headline of a recent *Bay Area Reporter,* a San Francisco gay weekly. "That's what we call, in my business, a leading economic indicator."

Swift learned the jargon from his boss, John Horton, founder of the Horton Investment Advisory Group. "From Day One, he was so impressive," Horton says. "He had a business plan and a focus. He was very passionate about what he could do." Horton admits he's faced flack in financial circles for hiring an out and outspoken HIV positive gay man, but he's pleased with Swift's performance. "I'd rather have more of Tom," he says. "From a business perspective, his people are underserved."

Horton’s not the only one who can’t get enough Tom. Swift is having great success taking his message on the road, leading seminars locally and in Los Angeles to educate survivors of AIDS on investing successfully for the future. And Swift knows how to draw a crowd. “I use props and the Village People,” he says. “It’s financial planning -- you gotta make it interesting.”

The Bucks Start Here

Straight from the hip, here are 10 Swift tips for solving your debt and getting your life back in order. Start today!

1. **Keep health a top priority.** People like us can’t work 18-hour days. If you don’t have health, what’s the point of working so hard?
2. **Check your emotional baggage.** This is a time of renewal. Embrace it as a chance to start over and plan your future.
3. **Face your debt head-on without shame.** Any decisions you made while facing a terminal illness were proper -- even maxing out credit cards. But if you’re going to live now, you need new habits.
4. **Get help.** It’s easy to seek assistance in health-crisis mode. When we’re doing better, we sometimes feel we don’t deserve it. Trust me, you do.
5. **Don’t fear the tax man.** Haven’t filed in a few years? Find a low-cost enrolled agent and get an hour’s consultation.
6. **Be patient.** If we hear the 60 Minutes clock on our lives and invest with urgency, we’ll only lose money faster.
7. **Evaluate your relationship.** Did you -- like me -- settle down with someone just because you thought you were dying? You’re putting together a long-term financial plan -- is your partner really the one you want in it?
8. **Invest in what you know.** If you believe in a product, you can believe in its stock potential.
9. **Ask yourself how long you’re going to be here.** Many people avoid the question, but planning for the future requires it.
10. **Dream again.** After testing positive, I whittled my dreams down to a manageable few. Now some of us can revise and expand our wish lists.

© 2026 Smart + Strong All Rights Reserved.
http://beta.docker.poz.com/article/Money-Man-1676-4179