



# Charles Schwab: How One Company Beat Wall Street and Reinvented the Brokerage Industry

*By John Kador*

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## **Charles Schwab: How One Company Beat Wall Street and Reinvented the Brokerage Industry** By John Kador

Schwab's revolutionary approach to success in the face of adversity Since its founding in 1973, Schwab has led the full-brokerage market by stressing customer service. Today, Schwab has established itself as a company with a unique identity: old-fashioned integrity meets technology-empowered financial services. Charles Schwab tells the compelling story of this organization's uncanny ability to reinvent itself around an unchanging set of core values. This book is organized into five sections, each representing a critical juncture for the company when it was forced to reinvent itself or be consumed. Along the way, Kador highlights Schwab's immutable laws, direct from the Chairman and CEO: 1) Create a cause, not a business; 2) the corporate vision is only as good as the values of its culture; 3) welcome upheaval. In the whirlwind economic environment we currently face, Charles Schwab provides readers with valuable lessons on how businesses can survive and thrive in any situation.

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### **Editorial Review**

#### Review

"a sharp, sometimes brutal and frequently entertaining book.... For investors, entrepreneurs and students of business, it is simply a good read." ("The Financial Times," November 8, 2002)

#### From the Inside Flap

May 1, 1975- Despite predictions of calamity and chaos from the high-priced, well-entrenched brokerage industry, the SEC formally abolishes fixed brokerage commission rates. In San Francisco, thousands of miles from Wall Street both literally and figuratively, a one-office firm triumphantly offers no sales commission brokers providing conflict-free discount brokerage services to all investors.

The rest is history. Over the past quarter-century, Charles Schwab & Co. has grown to become one of the world's largest and most influential financial institutions, holding over \$850 billion in client assets in nearly eight million active accounts. Charles Schwab himself has become synonymous with the brokerage industry.

But who is Charles Schwab? And how did his unique combination of deeply felt values, disgust over the mistreatment of investors by traditional brokerage firms, and never-say-die moxie make him one of the most beloved- and accomplished- figures in the history of American finance?

Charles Schwab: How One Company Beat Wall Street and Reinvented the Brokerage Industry tells the entire story. Organized around five critical junctures when Charles Schwab & Co. was forced to either reinvent itself or become lost in a sea of fierce competitors, this investigation reveals the behind-the-scenes successes, defeats, and determination that fueled the unprecedented growth of America's leading broker. Charles Schwab covers the company's major phases of reinvention, including: Schwab's beginnings as a pure discount brokerage for the average investor who neither needs nor wants advice; Schwab's transformation into an asset gatherer, revolutionizing the industry with its instantly successful Mutual Fund OneSource program; Schwab's integration of the Web into its business model: Schwab becomes a clicks and mortar company; Schwab's determination to be a full-service brokerage house for the affluent investor: Schwab abandons the no-advice and no-sales principles on which it was founded

Charles Schwab: How One Company Beat Wall Street and Reinvented the Brokerage Industry combines a fascinating look inside the walls of one of today's great financial services firms with a razor-sharp portrait of the deeply principled maverick who drove that firm from vision to reality. Both highly entertaining and brutally honest, it paints a compelling picture of the company that brought stock investing to Middle America- and shook the staid brokerage industry to its core.

#### From the Back Cover

Charles Schwab

#### **HOW ONE COMPANY BEAT WALL STREET AND REINVENTED THE BROKERAGE INDUSTRY**

"This book tells the exciting story of how Charles Schwab revolutionized the financial services industry and shook up Wall Street forever. It is also an essential read for any aspiring entrepreneur."

—Jon Friedman, CBSMarketWatch.com

"A roller coaster ride of how industry-defining, world-changing businesses are built. John Kador shows us

the legend behind the myth of Charles Schwab."

—Christine Comaford Lynch, General Partner, Novus Ventures

Charles Schwab: How One Company Beat Wall Street and Reinvented the Brokerage Industry combines a fascinating look inside the walls of one of today's great financial services firms with a razor-sharp portrait of the deeply principled maverick who drove that firm from vision to reality. Both highly entertaining and brutally honest, it paints a compelling picture of the company that brought stock investing to Middle America—and shook the staid brokerage industry to its core.

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