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How To Invest Your Money By Doing The Obvious!

By Janine Bolon

I was busy baking cookies and washing up dishes when the phone rang. As I juggled dish towels, phone cord and running children the voice on the other end told me that she was a client from over a year ago and promptly started updating me on the financial status of their family. It was lots of great news on how they were out of debt, they had only their house to pay off and they were steadily working on increasing their savings.

I was congratulating her and her husband for their diligence and hard work when we got to the reason for her call. They had just found out about a "Wonderful" investment opportunity and they wanted my opinion of the company and the situation. Normally, I totally revolt at telling people what to do with THEIR money. First off, I'm not a trained financial professional and always defer to such people in these sorts of situations. Secondly, I don't know all the hopes, dreams and goals you have as a person for your money, so why should I give you direction on what to do with YOUR money?

However, since I had coached this family before I listened politely as she breathlessly told me of this incredible financial opportunity and how they were seriously considering taking the \$5,000 they had worked to save for over a year and invest it with this one company. I then calmly asked, "Okay, but have you and your husband maxed out your IRA contributions for this year?" There was a pregnant pause on the other end before she meekly said, "Um. No." "Well, before I would spend dime one on any investment, I would make sure that I had made use of the maximum allowable contributions to all the tax advantaged accounts the federal government gives us." I then asked her to call her accountant about what sorts of retirement accounts were available to them and verify what the allowable amounts were and to contribute to those first before launching all their savings into this other organization.

This is the point, my frugal friend. I know it isn't sexy and bold and exciting, but the accounts that are IRAs, 401k's and 403b's are a wonderful and steady way to invest in your future. Before you go for riskier investments, go with what works first! Go with the OBVIOUS! Are you doing the obvious? Are you investing with accounts that are tax advantaged for you? If you don't even have a retirement account open, then make your first investment goal that you open one this year. If you're married make sure you have one open in both spouses names. Don't jump at the quick buck with all your hard earned money. Go with the safer and less-sexy investments first. Once those have been maxed out, then look around with the extra money you have to invest in other things. But, of course, you'll chat with your accountant or financial planner about this before leaping into anything, right?

As further evidence for the less-than-sexy investment strategies, I was reading an article in "Money" magazine (January 2007). In it there was an interview with multi-millionaire and financial planner Charles Schwab. He was asked this rather simple question: "If you could give one bit of financial advice to someone who's just starting out, what would you say?"

Mr. Schwab answered, "Buy index funds and ETFs. That might not seem like enough action for a 25-year old, but it's the smartest thing to do. Put most of your energy into your work and learn to communicate. I think the people who become really successful are those who sense what others are feeling and how to make them comfortable."

Thanks, Chuck!

Janine Bolon is author of four books dealing with the emotional side of money and offers a free bi-monthly newsletter on her website. <http://www.smartcentsinc.com>

Why I Don't Invest In The Stock Market!

By John Colanzi

Why I Don't Invest In The Stock Market! by John Colanzi

I'm tired of hearing everyone from the President on down telling me to invest in the stock market.

If you want to help build America, invest in your business. This country was built by small business men and women.

I don't invest in the stock market because it's out of my control. I don't determine how the company is run or where their profits are placed.

On top of all that, the returns are really peanuts compared to what you can earn from a well run business. When the market dropped they said investors shouldn't worry they should have their money back in 5 years.

Guess what?

If I invest in a good program, I usually make back my investment plus within 5 minutes. Can the stock market do that?

I've invested in programs for \$10 or \$20 and made back 10 times that within 24 hours. I couldn't even cover the brokerage fees for the cost of starting a business online.

Take control of your future. Take responsibility for your success. You are the future.

Learn how to market on the internet and you'll never worry whether the economy is up or down. You're the boss. Your ability will determine your future.

Why are so many people more willing to invest in the markets and not in themselves?

They don't believe in themselves. They think big business will make the money for them.

I'm going to tell you something that I hope you take to heart. I know you can succeed. I know you can outperform the stock market.

I believe in you. Probably more than you believe in your - self.

Don't invest in the stock market. Invest in YOU INC.

In the words of Ben Franklin "Keep Thy Shop and Thy Shop will Keep Thee."

Take off your blinders and realize, you were born to succeed. Invest in you.

Wishing You Success

John Colanzi.ABSOLUTELY 100% GUARANTEED FOR *LIFE*We'll not only guarantee to personally take you bythe hand so that you make buckets of cash onlinebut we guarantee it for a *Life Time*.....But youcan't miss the deadline Today at
>>><http://www.MakeNetMoney.com/enter.htm?id=jcolanzi>

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