

Where To Start Investing Even If Your As Poor As A Church Mouse

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By John Stockwell

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If this is the first time you've sat down and looked at your future you may be saying "This stuff sounds good but where do I start?". "I don't have enough money to invest" or "I simply can't afford it".

Well it's time to WAKE UP AUSTRALIA. If you really think this way, you may as well go and stick your head in the sand and use your bum as a parking space for a bicycle. Or you could even try lying down near your front door and let other people use you as a door mat!

This may sound a bit harsh and it's supposed to. Quite frankly I'm sick and tired of all these "poor bastard" stories you hear in the press and on TV. You know the ones. Some poor bastard gets ripped off by some scum bag promoting an easy fix for some problem or other.

When are these people going to learn that if it sounds too good to be true then maybe it is.

Here's a big revelation for you. YOU GENERALLY GET WHAT YOU ASK FOR. So no matter what you do allways get a second opinion or ask someone who has "been there done that". Then and only then will you be able to make an informed decision.

Don't spend your time or money with people who skirt around your questions. Ask them what you want to know and be sure you are happy with the answers that you get BEFORE you shell out your hard earned cash.

Hang on a minute. I think I've gone off track. This article is supposed to be about where to start investing even if you're as poor as a church mouse.

Well here's the answer: INVEST IN YOURSELF FIRST.

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You need to first change your attitude. Stand in front of the mirror naked and what do you see? A naked man or woman right. And what's the only difference between you and any other naked man or woman?

Let me tell you. It's the space between your ears. That is the most valuable piece of real estate you will ever own.

Ultimately you choose your own life. You can choose to do the same thing as you've always done or you can choose to try something different. It's totally up to you. But let me tell you one thing. If you keep doing the same thing the same way, you will always get the same result.

Anybody who has achieved anything in their lives (which should be everybody) will be able to pin point the exact moment that they made their decision to change.

It doesn't have to be about making money either. It could be the time you decided to learn a new language, sport, hobby etc. anything you have got a sense of achievement from.

For me the moment came when I was at a friend's wedding in Dubbo. I met a bloke called Bob. He had his own business installing computer systems.

He was just like any other person you meet. Down to earth, sense of humour etc. We were talking about work and I asked him how he got into his line of work. He said he had no skills before hand but he saw computers as a growth industry. So he enrolled in night school and learned about them.

It took a couple of years but he finally got to where he wanted to be.

Up until this point I had always said "I'm not going to be an electrician all my life" but I really did not know what else to do. I was merely saying that because every other electrician that I knew said the same thing.

You know the story. Everyone whinges about their job but they keep turning up year in, year out..... still whinging..... Always saying "I don't want to do this job for the rest of my life"blah blah blah whinge whinge whinge.

It has turned into some weird Australian culture of entrapment.

Anyway, after talking to Bob I realised what it took to change. I had to educate myself. So off I went. I enrolled in a night course on PLC's (programmable logic controllers). Basically computer programs that run machinery.

What a waste of time that turned out to be. I got a piece of paper saying that I was qualified, but in actual fact I knew nothing about the bloody things. I came out of that course more confused than when I started.

Oh well I'll chalk that one down to experience. So next I thought I'd enroll in university (part time at

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night) because my next door neighbor had done this course on adult education. I thought "If she can do it, so can I".

To cut a long story short this great adventure into academia lasted one whole semester. I dropped out of this course thinking that university teachers were a bunch of jumped up twerps that wouldn't know if their arse was on fire.

And when they discovered it was on fire they would spend the next ten years writing a thesis on "the discovery of anal self combustion".

I guess I was looking for something a little more practical.

I was at a mates place one night and after a few beers we started talking about the future and what we were hoping to achieve. As a result of this conversation he pulls out this folder with some investment information in it and gives it to me to have a look at.

So I take it home and read through it and it talks about stock markets and real estate. I thought "this looks all right". Then I started looking around for courses on the subject.

I soon found a number of these courses by so called guru's. I pondered for a while and thought bugger it I'll borrow some money (\$5,000) and attend a couple. They really opened my eyes. This gave me a new focus. Now it was time to make some real money.

So that's how I got started. I made a decision to improve my situation and I took action. It took a couple of years before I even got on the right track. At first I thought that you had to get an education through some form of college or university. Boy was I wrong.

The best form of education you can get is self education. Buy books and look at web sites. Find a mentor or like minded individuals. Don't re invent the wheel. Find out what other people have done and copy their system.

So even if you don't have any money ta spare, go to the library and borrow some books and make a start. Get my newsletter at www.howtogetfilthyrich.com/newsletter.html Just by the simple act of reading you are doing something. You are creating a habbit of success. And that habbit is what will take you far.

John Stockwell 2004

John Stockwell is a self made Australian millionaire that publishes a free monthly newsletter from his web site www.howtogetfilthyrich.com John focuses on easy to implement strategies that can take anybody from zero to hero. He uses lots of humour in his articles as he beleives laughter is the food of the soul.

Investing In Equestrian?

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By Sharleen Standling

The majority of us regular Joes wish we had more money, but it seems the only way to make more money, is to actually have money in the first place, i.e. to invest.

This is not strictly true. There are many ways of investing small amounts of money, some of them you would not necessarily class as "investing" but investing by definition means – laying out money or capital in an enterprise with the expectation of profit.

Now take betting on a horse for example, I'm sure your significant other isn't going to buy into it when you tell them that you are investing, but by definition, you are. Every investment has an element of risk to it, betting on a horse of course, has a little more!

The other kinds of investing "Alternative Investments" are usually the area of collectors and hobbyists, but these can also generate a decent return on your money. This includes everything from art, antique furniture and wine to vintage cars, stamps and toys.

When it comes to wine, there is a convincing argument that as an investment, it produces returns comparable to equities and the cost of fine wines will keep on rising.

There are many other avenues to pursue when you are not wealthy enough already to invest your money into property and real estate. Taking a look in your attic to see what delights you may find could be a start.

The internet holds lots of information in regards to ideas for investing, there are bonds to consider, stocks and shares, gold or silver, even currency! Investing need not be for the privileged people, even us, the average Joes can start investing somewhere along the spectrum. Remember you have to start somewhere, and take your first little steps, but always think BIG.

Sharleen Standling is a proud contributing author Find more articles at

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