

April 2008: Taking Action

Simply put, you can't succeed if you don't take action. Sitting back and waiting for something good to happen to you just won't work.

So many people think it's their "right" to get something for nothing. "The government should supply me with a house, a job, a good standard of living and I don't want to pay for it."

Let's face it, no matter what western country you live in, you cannot blame the government for your lack of success. I often hear "taxes are too high, I can't afford a university education, the government won't increase my unemployment benefit, and the rules to start a business are too strict".

Well if that is the case, why do millions of average people, with average educations, with average family backgrounds, with average salaries become successful and wealthy?

The answer is simple; they take action! They take responsibility for their lives and stop blaming others.

Jim Rohn once said "In fact, the primary reason most people are not doing as well as they could and should, can be summed up in a single word: neglect.

It is not the lack of money - banks are full of money.

It is not the lack of opportunity - most of the free World, continues to offer the most unprecedented and abundant opportunities in the last six thousand years of recorded history.

It is not the lack of books - libraries are full of books - and they are free!

It is not the schools - the classrooms are full of good teachers.

We have plenty of ministers, leaders, counsellors and advisors.

Everything we would ever need to become rich and powerful and sophisticated is within our reach. The major reason that so few take advantage of all that we have is simply neglect."

They neglect to do the things that need to be done, to take action!

People are more motivated by fear than reward and therefore are reluctant to take action. With investing I often hear people ask "How risky is this?" There are so many types of risks and the biggest risk is doing nothing.

There are risk of Inflation (your money won't grow more than the cost of living), the risk of interest rate rise (you lock in your investment and everyone else is earning a higher rate), legislation risk (the government removes the tax benefits of your investment), time risk (every investment has an investment cycle, if you pull out at the bottom of the cycle you lose), liquidity risk (if you own a property you

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Testimonials

"Well presented, concise and very relevant" - J. Sherrman Tyndall

"Rewarding for me and reinforced what I've been doing over the last 8 months" - J. Triffet

"Excellent" - S. McKenzie, Melbourne

"Excellent, entertaining and well researched" - M.Northway, Keyinvest

April 2008: Reading continued ...

can't sell one room if you need some cash), diversification risk (the old saying don't put all your eggs in one basket) and market risk (if you invested in home milk delivery 20 years ago, you would no longer have a business).

So, take Action, stop blaming the environment, the government, your parents, teachers, your job, the town you live in, the weather and so on. You are responsible for your success!

"God gives every bird a worm, but he doesn't drop it in the nest"

Swedish proverb

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"Very Insightful well worth the effort" - S. Spezza, BNP Paribas Asset Management

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