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BEATING THE MARKET, 3 MONTHS AT A TIME

A Proven Investing Plan Everyone Can Use

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The Appel Asset Management Corporation Web site is at www.appelasset.com.

MAIN IDEA

Savvy, active investing works. Instead of handing all your money over to a financial planner or investing everything in a mutual fund and hoping for the best, you should become a self-sufficient investor. By doing this:
• Your investments will perform better – because there will be no management fees skimmed off the top.
• You'll avoid all the potential conflicts on interest any professional money manager has.
• You'll decide for yourself when it's safe to invest and when it's not – something managers never can do.
• You'll avoid the bias professional money managers have to look after their biggest clients first and everyone else later.

In all, nothing can beat taking a hands-on approach to investing. The key to making it happen is actually quite simple:

Manage your investments so well you end up beating the market

1. Understand the bedrocks of investing – diversification and risk management
2. Get to know the components of investing – stocks and bonds
3. Set up your own definitive winning investment portfolio
4. Every three months, take an hour or so to rebalance your portfolio
5. Repeat this cycle over and over for life

"The strategies that you will learn have been well researched, and though they require little time to apply (often no more than one hour every three months), they are likely to increase your investment returns significantly while reducing risks associated with buying, hoping, and holding. If you are able to maintain investment discipline, to put a certain amount of time into the project, and to enjoy rather than fear decision making, you may well find your long-term growth of capital to be gratifying indeed. This is in addition to the satisfaction of knowing what you have personally accomplished for yourself and your family over the years involved."
– Gerald Appel and Marvin Appel

Managing your own investment portfolio is not as difficult as the professional managers make it sound. They want to make it appear like this is a job for trained specialists. The reality is as long as you keep your wits about you and are prepared to do some study, it's reasonable and realistic for anyone to manage their own investment portfolio.

The basic building blocks of any portfolio are investments which you hope will appreciate in value over time and investments which will generate an ongoing income for as long as you own them. Stocks and bonds have provided wealth and income to long-term investors for generations and will be an important part of your portfolio as well. The journey from where you are right now financially to where you want to be in the future will require a knowledgeable guide and with a lit bit of experience, you can become your own best guide.

Once you know the basics, you can then decide for yourself what to include in your investment portfolio and what to leave out. A good portfolio will always have these key characteristics:
• It will be balanced.
• You will have clear-cut entry and exit strategies in place.
• Your risks will be reduced to a manageable level.
• Your portfolio will have enhanced profit potential.

Stocks rise and fall as a group but different clusters of companies within the broader market perform better than others, often for years at a time. Every three months, you need to look at the performance of various groups and make sure your own portfolio includes those which are performing best at the present time. Just by consistently ensuring your portfolio is positioned as well as it can be with a modest amount of effort every three months, you can significantly enhance its overall performance.

The earlier you start taking proactive action to manage and grow your net worth, the longer there is for compound interest to work its magic. Make it your goal to consistently add to your basic wealth accumulation assets every year. Adding even relatively moderate amounts to your capital base every year can accelerate the growth of your capital by leaps and bounds. The key is to stay consistent in what you're doing and not get sidetracked. Commit yourself to staying with a savings and investment plan which will maintain your lifestyle for as long as you live.

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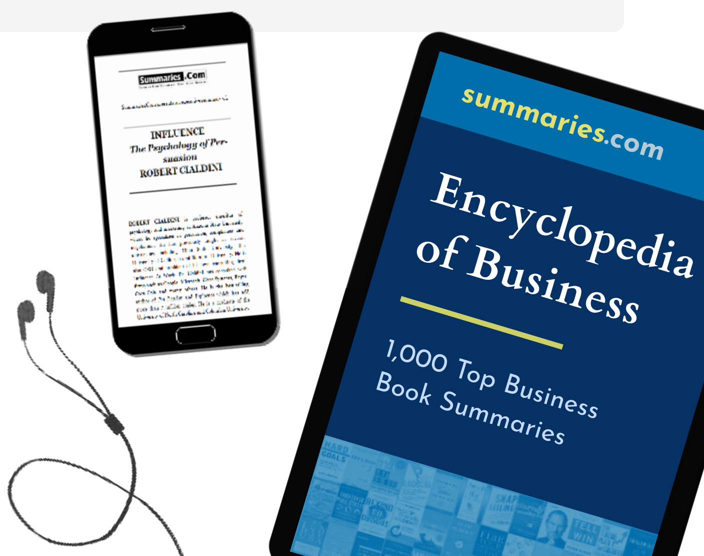

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