

JORDAN & JENNY'S NEWSLETTER

- October 2008 -



Now the market crushed, what do you do? How can you turn crisis into opportunity?

This month, we went to Las Vegas and Los Angeles for two investment classes. There are so much to learn and so much to do. We learned about stock and option trading in Las Vegas. On the second day of our class, the market crashed. It's been the worst crash since 9/11. The Dow Jones Industrial average dropped to 7000's almost half of its high years ago. Talk about the way to learn how to invest in stock: when the market is crashing down like you never seen before. However, as bad as it sounds in this market, many people actually made tons of profit from it. The instructor pointed out that before the market crashes, there are many indicators that is suggesting that way. So for those who is experienced and know what they are doing, it's an exciting time for them. For those of you who bought stocks or mutual funds and were predicting they were going up in value before the crash, I feel very sorry because the lost has already happen. And for those of you who still have money to invest, it's really the right time to buy. Just like real estate, you buy when everyone is scared.

If you are new to the investing world **DON'T MAKE ANY MOVES YET**

Sorry but I have to make this loud and clear. Don't just go to any financial advisor and start buying mutual funds or stocks. Instead, invest in yourself. Many people have made the mistake of handing money to some financial advisor without knowing exactly what's going on, and thinking that the financial advisor is smarter than you so they can make a wiser decision on how to invest. Here are some facts I like to point out:

1. Not every advisor has your interest in their heart because of the way they make profit. Many advisor out there are not advisor at all, they are simply a sales person selling the products their company is selling. And they make money when you invest, not when you make profit on the investment. But don't get me wrong, there are some out there that are truly financial advisors and they can benefit you greatly. So shop around to find the real financial advisor, not mutual fund sales person.
2. S&P 500 outperforms 85% of all the mutual funds out there. So if you want to be ahead of 85% of the pack, just buy funds that follow S&P 500. Also, they don't have stinking fees either. However, you can do better if you wanted to. There are funds out there that are constantly beating S&P 500, long term or short term. To find them, the key is "no-load-funds," meaning the fund doesn't charge you fees at the front end or and at the back end.
3. Invest in stock or real estate is not risky. Thinking you can just following what the so called experts are saying and you will be fine is risky.

Would you let your son take your car key and start driving without getting a license first? I hope not. The same thing applies here. I have been to many seminars and spent a fortune on it too. Do I think it's worth it? Absolutely! I know these seminars are very expensive and not all of them are good. But there are many good ones out there that would truly benefit you financially. What if you don't have the money to take the course? Go to the library and borrow books on it. Then save enough money to go to the reputable ones. What if you don't have the time? That's a lie, and you know it too. You make the time to do things that are important to you. Do you have time to shower? Do you have time to eat? You need seminars even more if you think you don't have time. Hopefully you get my point.

If you don't know where to begin, I would suggest that you can go buy this book and read it: **The secrets to millionaire mind**

From this book, I have learnt a lot about how we were conditioned from people we know when we grow up and how the riches think. It's a great starting point for everyone who is interested.

Last word I like to share with you:

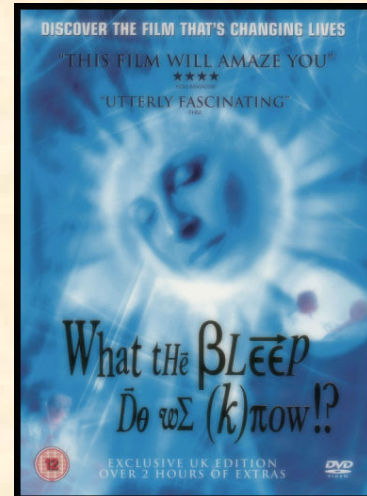
Be scared when others are greedy. Be greedy when others are scared.



What the bleep do we know — Continued

There is hidden message from water.

Before, I used to think holy water, or water that had prayers of Buddhist monk would have some sort of power is a little bit out there and mysterious. But from the studies of a Japanese researcher Mr. Masaru Emoto, it totally proved such power exists. The way he figured out the messages in water is by the crystals water would form. If the water was taken from very clean sources like glacier water, it would form beautiful crystals. If the water is taken from polluted sources like tap water, or polluted river, it would form ugly crystals. Sounds logical, isn't it? There are some pollutant inside the water that would somehow interfere with the forming of crystals so it's quite reasonable. But then he brings the experiment farther. He takes the bottle of tap water and have a Buddhist monk do prayers on it and compare the difference, amazing results were found. The water before prayers would still have deformed and ugly crystals. But the water after the prayer is somehow purified, and forms very beautiful and complete crystals. Interesting isn't it? There is more, I would list few of the findings below:



1. Music can have effect on water. If you let the water listen to classical music, it forms beautiful crystals.
2. Water can read too. If you write words like love, thank you, hope, gratitude, God, or Buddha on the bottle, it forms beautiful crystals. On the contrary, if you have words like hate, killing, dislike, it would create ugly crystals or no crystals at all.
3. The more pure, or clear the thoughts are, the better the effect. If it's done in a group with pure and clear thought, it would have even better effect. The result happened immediately, and distance have less part on the effect.

Due the the copyright of the pictures, I cannot put it on my newsletter according to their website. So for those of you who is interested, here is the links to it.

<http://www.hado.net/index.php>



—Jenny painted this picture and I thought it's beautiful. I thought I might share it with everyone. Can anyone guess the meaning of this painting?