



# LIFE MATTERS



## A SENSE OF DESTINY

In some ways the idea of Barack Obama, who was an African American with only two years of service in the United States Senate, running for president was a preposterous idea - but Obama, a careful student of his own unique journey, had a sense of destiny.

He also saw opportunity as the conservative tide in America began to ebb and people become sick of politicians of the standard variety and yearned for someone new—truly new and different.

He was a politician with a superb sense of timing and he was 'naturally different' and appeared to the voting public to be enough of a 'Maverick' to have the courage of his convictions. He managed to accomplish what most thought was impossible and was elected the first African American President of the United States.

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## THE MAVERICKS

If you are just beginning to sort your own life (no matter what age you are) then you should know that most successful people often thrive financially because they passionately enjoy what they are doing. Many of them were 'Mavericks' when they were younger. Meaning they didn't fit into 'paid employment' and often quit jobs before they were asked to leave.

There are many 'Mavericks' amongst our clients too and now that they are already wealthy through their business activities their approach to passive investment is very similar to the way they do business. When an opportunity appears to present itself - they act. Yes, they are risk takers but they only take 'calculated' risk. That means they always look at the downside before they do anything that involves money. Positive as they might

be they still look at all the negatives and make provision for them too.

For example at the moment the 'Mavericks' are investing in the Australian Share market because they believe Australian shares to be good value. In many cases they are using borrowed funds to do so because the current low interest rate environment makes borrowing appear attractive to them.

They will still make provision though in their investment plans for interest rates to go

back up and for the possibility of the shares to take much longer than they anticipate to improve in value.

Then, and only then, will they precede.

The difference between the 'Mavericks' and the 'Herd' is the 'Herd' are either selling their shares (not buying) or hiding in a corner licking their wounds after being mauled by the Bear Market - and if they borrow its usually for all the wrong reasons.

## COURAGE IS A REQUIREMENT

Even the 'Herd' knows that it is astute to buy when the market is low but when they are consumed by fear all the rules are forgotten and they sell to the buying 'Mavericks'. If, per chance, you would like to learn how the 'Mavericks' operate - or perhaps there is a little voice deep inside you that is telling you that opportunity could be knocking in the form of a possibly oversold Australian share market - then you should not miss our next workshop.

It will be held at 6pm on Tuesday 20th January in our Buderim offices. We will provide a delicious supper (at no charge) to add to your enjoyment of the evening but it is important that you book your place with Cathy by ringing 5445 6044. If you have a partner you should both attend - as this workshop will likely be a life changing experience.