

# Personal Finance

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**ASIA**



## Make More MONEY Now

MONEY MAKING STRATEGIES  
FROM THE REGION'S  
BEST EXPERTS

**PSST! 5 SECRETS TO  
MAKING MORE MONEY  
AT THE STOCK MARKET**

TRICKS OF TRADING  
FOR YOU AND ME.

PAGE 6

**A CASE FOR GLOBAL  
INVESTING - HIGH RISKS  
OR HIGH RETURNS**

14 REASONS WHY YOU SHOULD  
CONSIDER GLOBAL INVESTING

PAGE 13

**ARE YOU TRAVEL  
INSURANCE SAVVY?**

PAGE 22

**ee** One in every 50 Hong Kong residents is a millionaire, Merrill Lynch & Co. and Capgemini SA reported in a 2006 world wealth survey.



Welcome to the first issue of Personal Finance Asia, your guide to managing your money better. The rich just keep getting richer. One in every 50 Hong Kong residents is a millionaire, Merrill Lynch & Co. and Capgemini SA reported in a 2006 world wealth survey. What is their secret to making their money grow? Managing Editor Dorothy Perkins explores the investment strategies of the wealthy while Mirriam Macwilliams talks to Personal Finance Asia on how non-financial background individuals could earn an extra source of income by “trading” a small amount of their time. This could also be a step towards your retirement. Retire Rich and Retire Young gives you a checklist of what you should be doing to secure your retirement dreams. This first issue covers guidelines to managing your money better, mutual funds and investments information. With opinions and viewpoints from personal finance experts and analysts we trust you could use to further your knowledge when you are making important decisions about your finances. Happy reading.

Jini

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With the United States personal credit card debt topping \$2.46 Trillion Dollars, And the U.S. deficit in excess of 9 Trillion dollars, which if divided equally between its 303 million population, would put every citizen \$27,725.55 in additional debt, it is crystal clear that the lure of money and material wealth far exceeds the inner strength and discipline of the U.S. Government and its Citizen population.



## WEALTH WITHOUT GUILT AND REMORSE

*It is easier than you think!*

by **GARY KING**

Debt and lack of integrity produces fear, fear produces stress, and stress produces major addictions, health problems and disease.

Why are we faced with stress and health challenges that have appeared to have reached epidemic proportion?

By definition, Integrity comprises the personal Inner sense of “Wholeness” deriving from honesty and consistent uprightness of character.

Personal integrity allows you to make decisions from a place of confidence, rather than focusing on lack and short term gratification.

Trust becomes your asset which leads you to personal financial gain without guilt and remorse.

The apparent cause appears to be linked to several factors, some as simple as the following example.

You are 4 years old, you walk into the kitchen and find a plate of freshly baked chocolate chip cookies, and you immediately eat one.

Five minutes later, your mother asks you the obvious question, did you take a cookie from the plate in the kitchen, your answer, YES.

In that moment, your behavior could likely be altered for life. Why?

You would probably be punished for your action of taking the cookie without permission.

One week later, you once again take a cookie from the kitchen, only this time when questioned, you lie to avoid the pain of punishment. This is an example of basic behavior reinforcement.

The result, over time the average individual will link pain to being honest and pleasure to the avoidance of pain by lying. The person could then spend an entire lifetime looking for the references to back up the

Learned behavior. Couple this to issues of low self worth, greed, entitlement and the avoidance of taking responsibility for your actions, and you have a formula for poverty, health issues and unhappiness, not to mention social, economic and cultural challenges.

Another major factor is references and reminders for honesty and integrity are non existent.

When is the last time you heard a World Leader, CEO of a company, school administrator, or religious leader say,

There is no such thing as an “Inconsequential Lie”

If the current edition of our daily newspaper headline read “Remember, THERE IS NOTHING MORE IMPORTANT THAN YOUR CHARACTER.

And the headline in the financial section read” ETHICS IS MORE IMPORTANT THAN MONEY”, behavior reinforcement would soon have a new set of references.

I recently did a presentation to the CEO of a major worldwide company. The reason for the meeting was to address behavior that lead to theft by employees in the lower tiers of the organization.

After an hour with the CEO I simply stated, if you tell your secretary or personal assistant, “tell them I’m not here, or, I’m in a meeting when you are not, you have given permission for your employees to lie. As a leader of your team and company your behavior is infectious.

If you are curious as to where you stand in regard to your personal character, you may choose participate in what I call “The 24 Hour Truth Challenge”.

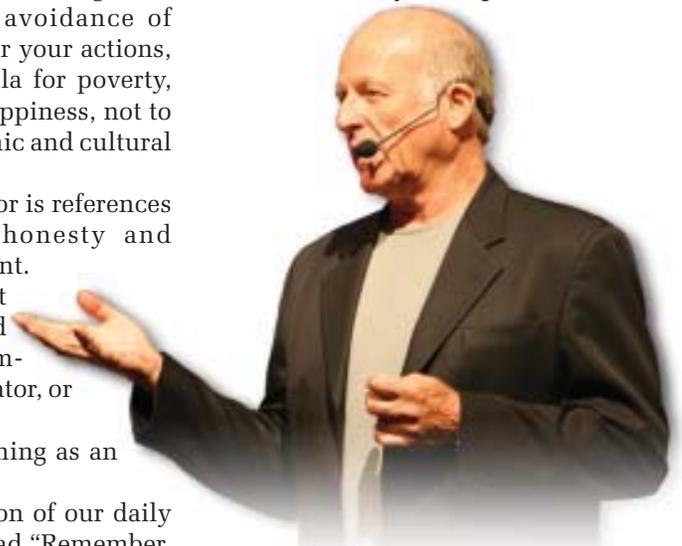
Here is how it works.

You commit to being authentic and totally honest for 24 straight hours. That means being totally honest with yourself and everyone else.

When you are honest in a situation where you would normally never be honest, you will feel an inner strength start in your chest (solar plexus).

This is the feeling of Inner strength, courage, and self confidence, commonly know as INTEGRITY.

Remember, Real Wealth is not just the acquisition of money; it is the development of your character and the choice to Lead by Example.



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The writer is an international speaker and writer.

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GIVEN NAME \_\_\_\_\_

COMPANY \_\_\_\_\_

POSITION / JOB TITLE \_\_\_\_\_

BUSINESS ADDRESS \_\_\_\_\_

STREET NAME \_\_\_\_\_

CITY \_\_\_\_\_

COUNTRY \_\_\_\_\_

POSTAL CODE \_\_\_\_\_

HOME ADDRESS (optional) \_\_\_\_\_

STREET NAME \_\_\_\_\_

MOBILE \_\_\_\_\_

TEL \_\_\_\_\_

EMAIL \_\_\_\_\_

### ABOUT YOUR COMPANY

WHAT IS THE PRIMARY BUSINESS ACTIVITY OF YOUR COMPANY?

WHAT IS YOUR JOB FUNCTION?

HOW MANY EMPLOYEES AT YOUR PLACE OF WORK?

1000 and above

20 - 49

500 - 999

10 - 19

100 - 499

1 - 9

50 - 99

### ABOUT THIS MAGAZINE

WHAT AREAS OF MONEY-MAKING WOULD BE OF INTEREST TO YOU?

Investing

Asset Categories

Property Management

Retirement

Mortgages & Home Loans

Others, please specify

Home/Small Business

PLEASE RATE THE STORIES/FEATURES OF THIS ISSUE ON A SCALE OF 1 TO 5, WITH THE FOLLOWING CORRESPONDING RATINGS; 1 - EXCELLENT, 2 - GOOD, 3 - NEUTRAL, 4 - COULD DO BETTER, 5 - SHOULD NOT BE FEATURED IN THE MAGAZINE.

Tricks of "trading"

Money can buy happiness but you pay the price

Global investing

The joy and prosperity of turning 60

Luxury Properties article

How to plan your future now!

How to make money of your assets

Any other comments:

Are you travel insurance savvy?