

Simone Janson (ed.)

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Be Clever Become Rich! Learn Smart Investment-Strategies

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Introduction: Information, Experiences of Success, Inspiration - you'll find all that in this Book

Dear readers,

glad we could convince you of the 4th, significantly extended edition, like thousands of readers before. Because this book makes your success tangible: In the following pages, you will not only encounter expert knowledge, but also a wealth of practical tools and resources that can help you achieve your goals and realize your full potential.

Achieve Goals Interactively: Awards, Press Reviews, Customer Feedback

For its interactive concept, the publisher was not only awarded the Global Business Award as Publisher of the Year by Corporate Vision Magazine and supported by the Minister of State for Culture and Media of the Federal Republic of Germany, but also repeatedly recognized in renowned media such as **ZEIT**, **Süddeutsche**, **personalmagazin**, or the special magazine **Personalführung**. For example, the **FAZ**, one of the most influential Newspapers in Germany, attests to us "good actionable tips" and customers like the **Press and Information Office of the German Federal Government** are enthusiastic. You can find many more reviews as well as information on free review copies at <https://best-of-hr.com/press/>.

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Briefly and concretely this is your benefit from this book: You support certified climate protection projects, quickly receive compact information and checklists from experts as well as access to AI extensions and the possibility to individually live your inspirations as an experience. Because having money is fun and getting rich without stress is the old dream of many people. The prerequisites for this are financial education and a good background knowledge. Because with the right, diversified risk management, the dream of a passive income, with which you can let your money work for you, can definitely come true. Unfortunately, very few people are really familiar with the subject of financial investments and there are as many opinions about correct financial planning as there are experts. So if you want to earn money through smart investments, you would do well not to lose track of the jungle of financial products. Therefore, it makes sense to deal with your own wealth planning in more detail, after all, savings and thus the pension, which is important for retirement, are only destroyed by inflation.

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Invest successfully in finance: earn money, let others work

// By Dr. Markus Elsässer

Wealth is mostly based on smart long-term strategies and perseverance. Then you can let others work for you in your sleep. But long-term thinking is not that easy.

Invest long-term - get rich in a sleeping car

Successful long-term investors enjoy a good reputation on the stock exchange. They are considered like dinosaurs who could take advantage of the hour in a distant time. "Yes, back then in the 80 and 90 years, yes, the shares were still cheap to buy." It is completely overlooked that a long-term and consistent investment policy fundamentally significantly increases the chance of an increase in assets. Unfortunately, this has been forgotten. The financial system of the big banking industry prefers to act at short notice until the next picket fence.

When was the last time your bank or financial advisor advised you to keep an attractive share or a first-class fund in your custody account for at least ten or 20 years? Even in times of financial turbulence? Have you been shown the beautiful examples of success of how such long-term investment approaches have recently paid off for other investors? Never? I wouldn't be surprised. The success stories are obvious. Take a look at the course developments over long periods of time and make clear how quickly these periods have finally passed. I would just like to mention two examples here.

Nestlé shares traded 2003 at 18 euros in April and rose to 2016 by April 65. And on the Frankfurt Stock Exchange, Darmstadt-based Merck KGaA also performed exceptionally well with an increase in value from 23 Euro to 104 Euro in the period from March 2003 to April 2015. This pattern has been used in stages from ten to 20 years since the Second World War. Exorbitant asset growth of this kind is therefore no exception in the years 2003 to 2016. In addition to the pleasing price increases, there was also a warm rain of dividends for many stocks. And with an increasing trend every year.

Longevity counts

Many investors simply don't want to admit this. The well-kept secret is rarely revealed: patiently sitting out in first-class values was and is the best way to get ahead with your capital without stress. A ValueInvestor friend of mine calls it: "Get rich in a sleeping car". It requires a rethink. Let's use an old formula. The rule of thumb used to be when determining the equity quota: »100 minus age«. So if you were 30 years old, you should invest 70 percent of your assets in shares. Those who

were 60 years old, on the other hand, hold a share of only 40 percent. The same thought was given to the topic of "holding period".

I have been a pioneer in statistical no man's land for 20 years. In times of ever better medical care, with a life expectancy that can well exceed the 100 year limit, I interpret the word »long-term« differently than in my youth. I have been pleading all the more for long-term prospects when it comes to investing since fixed interest income has been set to "zero".

In the previous scheme, the typical investor is used to thinking (possibly under certain circumstances) long-term only in the period from 40 to 60. But today the sixty-year-old is advised to invest again with an 20 year perspective. Because 80 is not an art these days. In view of the uncertain state pension provision, I would fundamentally align my investment strategy with the long term. Regardless of my age. On the way to real financial independence, traveling in a sleeping car is simply more comfortable.

Just do nothing - a good stock exchange rule

The old stock marketers have always known: "Back and forth, make your pockets empty." However, the broker and stock exchange industry is looking for as many transactions as possible. Smart investors are prudent and calm. They follow advice that bankers rarely hear: just do nothing!

Warren Buffett (85 years) once said in Omaha: "There are times on the stock market when the brilliant investor excels at doing nothing." And his companion Charlie Munger (91 years) from California also said: "A really good stock is the one you can sit on for many years." That has nothing to do with a plea for laziness. However, it is mostly overlooked that a fortune does not arise overnight. It has to ripen. Instead of nervously studying the stock market comments every day, the prudent investor can do better with his time: reading, listening to music, doing something for his health.

Beware of actionism

Building wealth has nothing to do with actionism. A long-term strategy is required. It boils down to a simple formula: making a fortune is not that difficult, but it is quite boring. And there are still stocks today that offer this long-term potential. Take a look at the Fielmann AG share. In the past eleven years, the value has more than quintupled!

My grandmother's childhood friend, Walter Beiler, was a well-known freelancer based on the stock exchanges in Frankfurt and Düsseldorf during the economic miracle years. "What's in the boar in the forest is Walter Beiler on the stock exchange," he was called in the press. As a young man, I visited 1973 in his stock exchange office at the gallery of the Düsseldorf stock exchange hall. Slowly and quietly, he pointed me to a colleague in the office next door and said to me: "Look out, that's a really good man with the shares. He often doesn't do anything. «Back