

My Maid
Invests
in the
Stock Market...

And Why You Should, Too!

Because Everyone Ought to Be Rich

BO SANCHEZ



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Preface

Take Charge of Your Financial Future

This little book has been long overdue.

I've been planning to write this for the longest time.

But I felt it wasn't the right time.

Because I was still in the process of teaching my three house helpers how to invest. My theory was this: If I can teach them how to invest, I can teach anyone.

Do you know the problem with the stock market world?

They don't speak English. Honest.

They speak in some strange dialect that is spoken only in the second moon of the planet Uranus.

But I've solved that problem. If my maids can understand me, then anyone can understand me.

Today, my helpers are investing in the stock market and they're very happy.

I'll Hold Your Hands Every Step of the Way

Here's another thing I'll do for you.

Each month, I'll send you a very short "Stocks Update." I'll tell you what companies I'm investing in and how they're doing.

Why will I give this "Stocks Update" monthly report? To give you guidance and inspiration.

Especially when there's a crisis, my "Stocks Update" will be crucial. It will prevent you from selling your stocks because of your panic—and lose your money. And it will encourage

you to do the very opposite—buy great companies when the prices are very low.

If this is the first time you're investing in the stock market, I'm excited for you. You're taking charge of your financial future.

May your dreams come true,

A handwritten signature in black ink that reads "Bo Sanchez". The signature is fluid and cursive, with the first name "Bo" being more prominent and the last name "Sanchez" following in a similar style.

Bo Sanchez

PS. *By the way, I don't represent Citiseconline.* This work is totally my own and is not approved by this company. But at the end of this book, I'll be recommending them to be your online broker. I believe they have the same vision as I have: Helping more people reach financial freedom.

Chapter 1

Everyone Ought to Be Rich

I preach to thousands every week.

I write bestselling books that are read by thousands more.

I also speak everyday on radio and TV to millions.

People think I'm pretty big.

So big that I meet only big people.

Well, I do meet big people.

I lead small groups for big leaders and big businessmen. We call these small groups *Caring Groups*. In these groups, we care for each other. We pray together, chat about our lives, and study God's Word.

But people don't know that I lead a very different kind of group at home.

Every week, I lead a Caring Group consisting of my three helpers and my driver.

Each week, we pray together, chat about our lives, and study God's Word.

I have so much fun in our weekly meetings.

I'm able to help them in every aspect of their lives.

My driver is married. So I teach him how to strengthen his marriage and become a great father to his four kids.

My helpers are all single. So I coach them how to relate with their boyfriends. (My other name is Dr. Love.) I teach them how to remain pure and discern guys.

Oh, we talk about everything under the sun. Their relationship with God. Their physical health. And yes, their personal finances.

“How Much Do You Pay Them?”

When I tell people my helpers invest in the stock market, people ask me, “My gosh! You must pay them a fortune.”

No, I’m not Sharon Cuneta.

I heard she pays her helpers P25,000 each. (That’s only a rumor. Maybe it’s true, maybe it’s not.) If it’s true, then that’s great.

I pay my helpers generously, but not that much. I’ll later tell you how much I pay them.

But you see, that’s not the main problem.

No matter how high their salaries are, they still can’t save anything.

Let me tell you why.

Whole Civilizations Depend On Their Monthly *Padala*

They send most of their salaries back home.

They send it to their parents, siblings, nephews, nieces, aunties, uncles, cousins, including their pet *carabao*. Sometimes, I feel my helpers are supporting entire civilizations. Without their monthly stipend sent back home, the economy of an entire barrio will cease to exist. People will loiter on the road aimlessly. Children will die of starvation. And the world will come to an end.

That’s not the only problem.

My helpers know enough to save a little every month. So they don’t send everything back home. And for a few months, their savings accumulates. It reaches P2500 and they’re happy.

But then, the inevitable happens.

My helpers receive a text message: A cousin’s husband’s nephew’s neighbor’s mother is in the hospital. Could they please send P2500? If not, the patient will die—and they’ll carry the guilt of that person’s death in their conscience forever.

So they send it. And they’re back to zero. Again.

Every time their savings grow beyond P2,500, their family knows.

Call it ESP. Call it telekinesis. Relatives smell it. And they call.

So to avoid this problem, I taught my helpers a simple system.

Believe me, the system works.

Let me teach it to you now.

Chapter 2

Follow a Simple System

Today, my helpers have invested in the stock market. Twenty years from now, they can retire as millionaires.

The system is really simple.

The moment they receive their salaries, they divide it into five envelopes.

- First Envelop: Tithe Fund
- Second Envelop: Expense Fund
- Third Envelop: Support Fund
- Fourth Envelop: Emergency Fund
- Fifth Envelop: Retirement Fund

Two of my helpers earn P7000 a month.

I know that's higher than what others give, but I like being generous to them.

My other helper earns much more because I promoted her to bookkeeper.

Let me explain each Fund to you.

1. Tithe Fund

My helpers are already so generous to their families.

But I explain to them that we also need to give to God's work. I share to them the blessings that come from doing this.

"You'll grow in abundance thinking," I tell them, "when you give beyond your family's needs. This will make you think rich and feel rich. And when you change your thinking, you change your living. Soon, you'll become very rich. And you'll have more to share."

I told them that 10% is a great biblical guideline to follow. But I never forced them. I wanted them to decide how much they wanted to give. I don't even know how much they give. I ask them to give it directly at the Feast (that's what we call our weekly gathering in our spiritual family, *Light of Jesus*).

But let us say they do give 10%.

That means they give P700 a month.

2. Expense Fund

This is what they spend for their daily needs.

Since they live in our home, they don't spend too much.

They buy their clothes, toiletries, and perhaps favorite food not found at home.

But I'm so happy that they're very disciplined.

They don't spend too much on cellphone load.

So as not to spend too much, they take a day-off every other week only. When they do, they spend for a movie or a meal with their friends.

They generally live a happy life.

For their monthly expenses, my helpers spend P1000 a month.

3. Support Fund

Like clockwork, each of my helpers send P2000 a month back home to their province. They send this for the daily food of their families. As I told you, if they don't send this, the people they love don't eat.

There was a time when I wanted to end this dependence. I wanted to help their families by providing a business fund.

Many times, I've sent money to the province so people there can buy a pig, chickens, etcetera—anything that will give them a source of income.

But my attempts have failed. Soon, they end up selling the mother pig. Soon, they spend the capital. And the business disappears.

Unless there'll be people on the ground to guide them in their businesses, nothing much will happen.

So my helpers—and the domestic helpers around the world—continue to send money each month to feed their families.

4. Emergency Fund

This, I believe, is the magic sauce.

My secret ingredient.

I told my helpers that aside from their savings, they should create an Emergency Fund. Because every once in a while, their families will call them up.

An uncle dies.

The farm needs seeds.

A niece is in the hospital.

The typhoon ravages the crops.

When these emergencies come up, they have another fund to send back home.

For my helpers, this is P1000 a month.

They put this in the bank account.

Or sometimes, my wife keeps it for them—whatever they prefer.

So they have peace of mind that they have money for any family emergency.

5. Retirement Fund

This is their real savings.

I explained to them, "I call it Retirement Fund because I want you to retire as millionaires."

Their jaws drop. They look at me like I said they would become Barney the purple dinosaur. In their minds, it was preposterous. How could domestic helpers become millionaires?

I explain to them the principles found in my other books, *8 Secrets of the Truly Rich* and *Choose To Be Wealthy*.

“Because you don’t have a business, the best way for you to grow your money is to invest in the stock market.”

Let’s review my helpers’ simple system:

They earn P7000 a month.

They tithe P700.

They spend P1000 for their own needs.

They send P2000 back home to their family.

They keep P1000 as an emergency fund—also for their family.

So what’s left? P2300.

Remove the P300 for miscellaneous needs.

My helpers invest P2000 a month in the Stock Market.

The next thing I did was to give them a powerful vision.

Chapter 3

Repeat the Vision

“I don’t want you to touch this Retirement Fund,” I tell them.

Personally, I think calling it “Retirement Fund” was psychologically powerful.

Why? Because I brainwashed them with a vision of their future.

That’s why our weekly *Caring Group* meetings are essential, where we pray together, chat about their lives, and study the Bible together. This is where I raise their level of thinking and their identity.

Even if I don’t say a word, the mere fact that I spend time with my driver and my helpers each week, their perception of themselves changes dramatically. They see themselves with a great future.

I had to give them a specific figure so they’ll understand. So they’ll get excited.

Excited enough *not to touch their Retirement Fund for the next 20 years.*

I said, “You’ll have P5 Million in 20 years.”

Actually, just a shade below P5M. With the system I’m going to teach you, they can earn 20% a year from their stock investments.

This is on the premise that I don’t give them a raise in the next 20 years—and thus can’t increase their savings. Which is highly unlikely. After all, as God prospers me, I want to share more to them too.

I Scare Them

I also show them the downside if they don't invest for the future.

With great audiovisual effects.

Regularly, I bring my helpers to *Anawim*, my ministry for the abandoned elderly. For 13 years now, we've picked up old people from the streets. Abandoned by their own families.

Some of these old, frail, sickly women were former domestic helpers and laundrywomen. After years of sending money back home to their nephews and nieces, they were left in the cold.

Now that they're weak and sickly, they can no longer work. Abandoned by their employers they served for many years, they no longer had a home to stay in their old age. They had no choice but to starve in the streets. No relatives wanted to take them in.

So *Anawim* becomes their home.

I ask my helpers, "The choice is yours. Do you want to be like them when you grow old? Or do you want to retire as millionaires?"

The effect on them is electrifying.

"Helping your families is fantastic," I added, "And you should continue to help them. But you need to love yourself so that you can continue to love others. You need to keep a regular amount for your retirement."

So my helpers don't touch their Retirement Fund.

Because in their old age, they want to be a donor to *Anawim*, not a beneficiary of *Anawim*.

Now let me teach how the stock market works.

Chapter 4

Own a Great Company

When I was 8 years old, I learned that my parents invested in the stock market. I overheard them say that they owned shares of *San Miguel*. (My father worked for *San Miguel Corporation* for most of his life.)

I asked my father, "What do you mean by stocks, Dad?"

He said, "If I bought a few shares of stock of *San Miguel*, that means I own a tiny part of *San Miguel*."

"Wow," I gushed, "if you own a part of *San Miguel*, does that mean they'll give us free *Magnolia* ice cream and *Coke*?" (At that time, *San Miguel* also owned both companies.)

Dad shook his head. "No. It means if *San Miguel* earns money, they'll give me a tiny part of their profits. They call them dividends."

"Oh, I see."

Actually, it was as clear as mud to me.

Dad looked at my face and knew I was lost.

So he gave me an example.

"Let's say your mother puts up a small candy store in front of our house..."

"But Dad, Mommy doesn't like candies. She loves chocolates."

Dad rolled up his eyes. "This is just an example!"

"Then make it realistic. Let her open a chocolate store."

"Okay! Mommy needs P50 to buy the chocolates and another P50 to buy a small table for the store. So she needs a total of P100. But let's say she doesn't have P100. Let's say she only has P90. So she walks up to you and asks, "Bo, can you give me P10? In return, you'll own 10% of my candy store..."

"Chocolate store," I frowned.

"Okay, chocolate store. So you give Mommy your P10. At the end of the year, the chocolate store earns a nice profit of P10. So Mommy decides to share with you P1, since you own 10% of the store. That P1 is what you call your dividend."

"That's great. So you're earning dividends from *San Miguel*, Dad?"

"Yes, but that's just one way of earning. The other way is through capital appreciation."

"Capital what?"

The Company Gets Bigger

"Let's go back to Mommy's chocolate store. Do you remember how much was the store worth?"

"No."

"How much did she need to buy all the stuff?"

"P100."

"Yes. That's how much Mommy spent to buy the chocolates and the table. But after a year, business was so good that she decided to sell biscuits too. From the profits of the business, she bought an entire pack of biscuits worth P50. She also bought a second table for another P50. So Bo, how much is the store now?"

"P200."

"And how much percent do you own?"

"I own 10% of the store."

"That's right. One day, your sister says, 'Bo, I want to buy your ownership of Mommy's chocolate store.' What will you say?"

I crossed my arms and pouted. "I'll tell her it's not for sale."

"But if you wanted to sell it, how much should she pay you?"

"10% of P200 is P20?" I flashed a smile, "Hey, I earned P10..."

"That's capital appreciation. You pick up fast. But that's not all..."

The Company Has More Potential

“You know how your sisters like to buy the same shoes and clothes? Let’s say your other 4 sisters want to also be a part-owner of Mommy’s chocolate store. Because they believe that the chocolate store will spread to 100 branches all over the world. They foresee Mom opening stores in Paris, New York, Moscow, Tokyo... So they go to you and beg you to sell them your 10% share. What will you do?”

“I don’t know.”

“Think.”

“I guess they’ll gang up on me, twist my arm, pinch my ear, and whoever causes the most pain wins.”

Dad rolled up his eyes to the ceiling again. “Bo, imagine if all your sisters are kneeling down in front of you, asking, ‘C’mon Bo, sell me your 10% ownership! Please! Pleeeeeaaaaaase!”

That was my lightbulb moment. I got it.

“Hey, I won’t sell it for P20,” I said, “since they’re fighting over it, I’ll sell it for P30. Or P40. Or even P50! I’ll sell it for P100. Plus, whoever buys it from me must be my slave for the next 5 years.”

Dad chuckled. “So you realize that the price of the stock is determined by two things: Real Value and Perceived Value. Real value means the cost of the store—how much are the chocolates and tables. Perceived value means how much are people willing to buy it. Perceived value is based on potential. Perceived value is based on demand.”

What I Do Today

Fast forward 30+ years later.

I now invest in the stock market.

And I teach others to invest too.

Note: I didn’t say “Trade” the Stock Market.

Because there’s a giant difference.

Let me explain in the next chapter.

Chapter 5

How to Retire a Millionaire

"The stock market is dangerous!"

Have you heard that before?

I have. Many times.

And you know what? I agree.

After all, statistics say that 85% of stock market players lose their money. Believe me, billions have been lost.

But whenever people say, "The stock market is dangerous!" they're referring to trading in the stock market. Not investing in the stock market.

There's a big difference.

In this little book, I'd like to teach you how to *invest* in the stock market, not *trade*. If you want to trade in the stock market, this book isn't for you. Please look elsewhere.

Here's the basic difference:

Trading is buying stocks and selling them within a day or a few days.

Investing is buying stocks and selling them in six months or never!

Warren Buffet, the richest man the stock market has ever made, said, "Only buy something that you'd be perfectly happy to hold if the market shut down for ten years."

Here's why I believe you should be investors: I don't believe ordinary people should be trading. I repeat, 80% of people lose their money in the stock market. My belief is that most of those 80% are traders.

Another word for trading is "speculating."

As Mark Twain said, “October is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August and February.”

In trading or speculating, you don’t look at how strong the company is. Any company is game—even what they call “penny” stocks. These are companies whose stocks are worth centavos. Because they’re considered very risky.

So leave the trading to full-time traders—the people who do this full-time, studying about it 8 hours a day.

Investors invest only on the great companies. Because we’re in for the long haul.

And instead of trading, you should focus on your business or job. Focus on your core competency. Stick to your game plan. Everything that I’m teaching you here at the *TrulyRichClub*.

Through your business or job, you create the money necessary to invest in the stock market.

One of the Greatest Inventions: Money Cost Averaging

If you want to invest in the stock market, there’s only one choice: *Money Cost Averaging*. That’s just a fancy name for buying stocks of great companies, little by little, each month.

Perhaps P5000 a month.

Or P10,000 a month.

Or whatever fixed amount you’re can set aside from your monthly earnings.

Can’t afford P5000 a month? No problem.

My maids can only afford to save P2000 a month. So every third month, they invest P6000 into the stock market.

The important thing is to do it regularly.

Discipline yourself.

The moment you get your salary, divide it according to the 5 “envelopes” I mentioned in Chapter 1.

When you do this, you'll find your money growing steadily year after year.

What About Recessions?

Now here's a powerful point I want you to read carefully: When you adapt this *Money Cost Averaging* strategy, you'll be buying without much thought to the bouncing of the market prices.

You'll hear a lot of talk like this...

"Is *Ayala Land* cheap today?"

"Do you think *Jollibee* will go up tomorrow?"

"Is *BPI's* price expensive today?"

"Perhaps *PLDT* will be lower tomorrow?"

Here's a nice way of answering all these questions: Who cares?

Because in 10 years—*they don't matter.*

An oil crisis explodes all over the world.

Buy your stocks anyway.

A political crisis erupts in the country.

Buy your stocks anyway.

A world economic recession happens again.

Buy your stocks anyway.

Keep buying those great companies.

This is the secret of the wealthiest people in the world.

Do You Want to Become Rich? Do What the Rich Do.

One of the richest men in the world, Warren Buffet, has a rule on investing in the stock market: "Be fearful when others are greedy, be greedy when others are fearful."

When the economic recession happened last year, Buffet was like a little kid in a giant candy store that has declared an "All-Items-Must-Go" Sale.

Great companies were selling their stocks marked down at half-price.

Some of the best imported chocolates were at 60% off!

Little boy Warren couldn't believe his eyes. Even with his vast amounts of money, there was so much good stuff to buy.

So Buffet went on a buying spree—picking up stocks of solid companies left and right. While people were fearful, he was brave.

Remember this when you're doing your *Money Cost Averaging*.

Are you ready?

Let's enter the Candy store.

Chapter 6

Open an Online Account

I don't work for *Citiseconline*.

But I highly recommend that you use it as your way into the market.

I'm recommending it to you because they're the best online trading platform in the country today. They're also the biggest. (And to be upfront about it, I also bought *Citiseconline* stocks. Yes, they're a publicly listed company too. I believe in the team that owns and runs it.)

Do you want to invest using a traditional stock broker?

My mother used to do that.

She'd pick up the phone and give instructions. "Please buy for me..."

Just for fun, I dare you try doing that with your P5000.

See what will happen.

At least, you'll give someone a good laugh and de-stress his day.

You see, traditional stock brokers will never handle the accounts of my house helpers. I can't blame them. Manpower is very expensive.

But *Citiseconline* will handle the accounts of my house helpers.

Precisely because everything is done online.

It's Really Easy

Citiseconline has made it very simple for small investors. They created the *Easy Investment Program* or EIP.

If you have P5000 or more, you can start investing. P5000 is the initial minimum amount. It's up to you how much you'll invest after that. After that, *Citiseconline* won't remind you to deposit your monthly investments.

But at the *TrulyRichClub*, I'll do that.

That'll be my service to you.

I'll bug you every month to invest. I'll email you my *Stocks Update* to remind you to follow your investment plan. (More on this later.)

For the *Easy Investment Program*, *Citiseconline* suggests the great companies you can invest in—companies that they believe will be around for the next 10 years or more.

Blow the trumpets please!

Here they are...

Company Name	Stock Symbol
Ayala Land Inc.	ALI
Bank of the Phil. Islands	BPI
Jollibee Food Corp.	JFC
Manila Water Co. Inc.	MWC
SM Prime Holdings, Inc.	SMPH
Phil. Long Distance Tel Co.	TEL

Every month, you can deposit P5000 (or whatever amount you want to put in) into your *Citiseconline* account. No need to go to their office to do this. You can do it through a bank deposit via any branch of BDO, BPI, Security Bank, and HSBC.

From the comfort of your home, you can open your computer, log onto the website, and buy the stocks from the list above that you like. You're doing it. You're in control.

Very Important Note: All companies require a minimum number of shares or what they call "Board Lot" every time you want to buy shares. So if you only have P5000, you won't be able to buy shares from *PLDT*, *Jollibee*, and *SM Prime Holdings*.

Because their prices are higher.

Example: As I write this piece, *Jollibee* is selling at P58 and they require a minimum of 100 shares. So that means you'll need at least P5800 to buy shares from Jollibee.) So if you only have P5000 to invest, choose between *Ayala Land*, *Manila Water*, and *Bank of the Phil. Islands*. Those are solid, great companies that will make you wealthy in 20 years.

So every month, buy.

When will you sell?

Oh, in about twenty years.

I'm not kidding.

Make the stock market your big piggy bank.

Important Note: In the off chance that there'll be a grave reason to sell, I'll tell you about it through my monthly *Stocks Update*. (More on this later.)

Now let me speak to those who have more money...

If You Have P1M or More, You Can Also Do a Variation of EIP

As I write this, *Citiseconline* has yet to launch this program.

If you have more money—say P1M or more—and you want to invest in the stock market, you can do a variation of their *Easy Investment Program (EIP)*.

From what I hear, they may call it *Accumulator Plus*. (You know how they like sophisticated names.)

I just call it EIP with caffeine. Or EIP with boosters. Or Super EIP.

Or EIP Plus.

Hey, these terms are just between you and me, okay? Don't call up *Citiseconline* and ask for Super EIP. They won't understand what you're talking about.

This is what this EIP with caffeine is all about: There's another list of great companies whose share prices are really low—and who are about to go up within these next six months.

So if you have P1M, don't invest it all in one plop.

If the market crashes, you'll have a heart attack.

Even if you know that it'll go up again in the future, it's still depressing.

So why not divide your P1M into five parts—and invest P200,000 every month? That way, if the price goes down, your P200,000 will be buying more shares in the next few months. If the price goes up, you're still earning very well from your first investments. The important thing is that you can sleep at night.

So select two, three, or four companies from the magic list of growth companies below. According to *Citiseconline*, these are the companies that are undervalued today (meaning: share prices are cheap compared to their real value):

Company Name	Stock Symbol	Target Price
Energy Dev. Corp.	EDC	P6.50
First Gen Corp.	FGEN	P15.50
First Philippines Holdings	FPH	P75.00
Security Bank	SECB	P63.50
Engineering Equip.	EEI	P3.40
Manila Water Co. Inc.	MWC	P20.75

Note: I'm writing this in March 2010. This list will change!

So when will you sell?

Unlike the original EIP where you don't sell, the EIP Plus has a specific price you're waiting for. Do you see the target price above? If the price of the share goes very near that target, sell your shares. Keep your earnings and wait for another opportunity to invest again.

You may ask, "But Bo, what if it goes higher than the target price?"

Don't be greedy. Better to be safe. Unless *Citiseconline* analysts set a higher target price for the company, I'll sell. I'll be happy with the profits. I won't be greedy. I'll wait for other undervalued companies.

What Stocks Have I Bought

My house helpers are doing an EIP.

So they've bought shares of Ayala Land (ALI) and Manila Water (MWC). But two of my helpers also bought First Gen (FGEN) and Energy Dev (EDC), two companies that aren't listed in the EIP—but in the EIP Plus. But since I'm monitoring their accounts, they're safe. Once these two companies reach the target price, they'll sell.

Personally, I'm doing an EIP Plus. (Remember, this is just our term. *Citiseconline* will most likely call it *Accumulator Plus*.)

I've bought First Gen (FGEN), First Phil Holdings (FPH), and Engineering Equipment (EEI). So far, I'm very happy with my earnings.

I also have other stocks that don't fall into these lists. I have *Universal Robina* (URC) but I'll sell this soon when it reaches its target price of P25. I also have *Citiseconline* (COL), but I think this is more of an emotional purchase than anything else. I just love this company and the people behind it.

Okay, it's time to open your account.

Log on to www.citiseconline.com now.

4-Step Application Process

1. Go to www.citiseconline.com

On their website, click on their *Easy Investment Program* or EIP.

You'll read stuff that you read in this book, but you'll understand it more.

Repetition is the mother of all skill.

So keep reading!

2. Submit an Application Form & Other Documents

From their website, you can download an Application Form. Simply print it out, fill in the information, and mail all required documents to their office. And then call up

for any questions. Their phone number is Tel. 6333-777. Or better yet, visit their office and talk to someone face to face. Their office is 2403-B East Tower, Philippine Stock Exchange Centre Exchange Road, Ortigas Center Pasig City. Just walk right in and say, "I want to open an account." Someone will walk you through the application process.

3. Deposit Your Money

If you visit the office, you can bring your cash or a check. Not going to their office? You can deposit your money to *Citiseconline* using any branch of BPI, BDO, Security Bank, and HSBC. Again, their website will tell you how to do that.

Epilogue

See You at My Next *Stocks Update*

As my *TrulyRichClub* member, I'll send you a *Stocks Update* every month.

In one single page, I'll tell you everything you need to know about your stock investments. Here are the other things I'll do for you through my *Stocks Update*.

I'll remind you to invest each month. I'll urge you, push you, beg you to be faithful to your monthly investments.

I'll tell you when it's time to sell the stocks I wrote about here.

I'll tell you the new undervalued stocks that you can buy.

I'll tell you what I'm doing with my own stocks.

I promise: In plain, simple English. No financial jargon you won't understand

In the meantime, keep learning.

May your dreams come true,



Bo Sanchez