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Investment, to some people, may seem like a risky adventure that could only do harm rather than good. Although this could be a possibility, it also has its rewards if the right research is done and if one knows what types of stocks are available on the market. Life has its ups and downs, and so does the stock market. One day you could be up five thousand dollars when the market closes, and the next morning, you could have lost five thousand dollars along with four thousand more. The stock market can be a wild ride not suited for those of faint hearts and who easily succumb to panic. With the right type of financial advice, a person's investment could put a smile on his or her face and cash in his or her pocket. The market has become the core of economic stability in the United States. Everyone has been affected by how the stock market is doing; from the east coast to the west coast, everyone feels the impact when the stock exchange loses points. With the economic crisis that the country is now feeling, my goals for the Invest Ed[®] project have become disoriented by the harsh reality of the financial problem our global economic markets are facing.

As I began to research stocks, I thought about what society constantly needs or uses; therefore, I researched companies that dealt with natural power such as solar energy and wind energy. I considered the market segments that do well in economic downturns, and the companies that would be releasing new products. Of course, because of the economic crisis we are facing, none of the stocks I picked did very well. Even one of the companies I decided to invest in

ceased to exist because of the country's downturn. In addition, I chose Coca Cola and McDonald's, and before the downturn in the market got a bit out of hand, these were among the top earning stocks I had in my portfolio.

Nevertheless, I did all right the first few weeks of this project and made a twenty-five thousand dollar income. But, by the fourth week, my earnings started dropping slowly, and then like a snowball effect my losses increased until I was standing on a thin line of loss between two hundred thousand dollars and three hundred thousand dollars.

When investing in the stock market, many factors must be taken into consideration. A person must have a general understanding of the market and know the types of spider webs that connect each branch or industry to one main core. The criteria one uses to select which stock to purchase will determine income or loss. I, a novice investor, decided to use the basic charts of the companies and the last trade amount as my criteria. When I first looked into McDonald's stock, I checked the price on Yahoo Finance and analyzed the basic chart that was provided. If the chart lines were on the downturn, I would invest in them because it seemed only a matter of time before they would rise again and provide me with a decent income. Perhaps there are better methods to formulate a person's criteria, but at the time, this seemed a solid strategy.

As the Invest Ed[®] research procedure began, I took a risk assessment test at <http://mutualfunds.about.com/library/personalitytests/blrisktolerance.html> only to find that I am a moderate risk taker. MarketWatch and Yahoo were my stock screeners and main sources of research. Both of the sites helped me research

the stocks that caught my attention. MarketWatch provided me with articles and newsletters concerning stocks that were considered in my research. On the other hand, Yahoo gave me links to other sites and showed me how the stocks for other companies were performing.

Although many of the stocks I chose interested me, Badger Meter, Inc. got my attention like a fly caught in a spider's web. Badger Meter, Inc. began in 1905 in Milwaukee, Wisconsin, and is involved in the scientific and technical instruments industry. Badger Meter, Inc. or BMI, their symbol, markets and manufactures products that are used to control the flow of fluids. BMI also distributes water and industrial flow meters in both utility and industrial-like meters for cars. Not knowing much about BMI, I took a chance and decided to buy some stock, and soon BMI became one of the highest earning stocks I purchased. The risk assessment test proved to accurately describe my investment decisions. Although I was happy with the stocks I bought, BMI proved to be a moderate risk with a great return.

During the stock market downturn, I was tempted to sell some of my stock. Of course, the thought of losing the money I had just gained frightened me, but I had a strong feeling not to sell. Fear often takes hold of us and wraps its hand around our eyes so that the simple solution becomes a cloud of unknown outcomes. I did not wish to be blind to a solution and thought that it would be beneficial to wait and see what happened. Since nothing lasts forever, bad financial times are bound to subside. Thus, my decision not to sell was formulated.

Likewise, my goals were misled by the frail financial period we have stumbled into. Originally, I had aimed to achieve a 5% increase during the project's time period; of course, those objectives more realistically changed to limit losses to no more than 25% of what I had invested.

Another major factor of my strategy was diversification, which is investing in more than one type of industry. When one invests in only one type of industry, there is a higher chance of not gaining as much. If that industry is doing poorly, there is another industry that probably is performing better and thus will help equalize the losses.

A greater issue is fraud; avoiding and knowing how to avoid it has become vital in modern day society. People work really hard to make ends meet and have enough left over to be able to invest; however, there are some that look for a way to make money without having to work as hard. Knowing when someone is trying to fool you should be common sense, but at times, we give strangers the benefit of the doubt and wind up losing. Hard working Americans should not be fooled by how a person looks. Prince Charming could come around acting like he wants to help and offer you a once in a lifetime opportunity that sounds good. He could help you out of your problems with his organization, but no person can see his true intentions of harm and betrayal after he has sweet talked you into the palm of his hand. Everything and everyone has a weakness; Prince Charming's nemesis is the U.S. Securities Exchange Commission. Contact this organization to investigate whether the proposition is real and not just a scam

from a pampered prince. That one call could save your money, prevent anxiety, and more importantly of all, preserve your hope in people.

I now see that anything involving money, like the market, is a jungle filled with a deep, dark wood that could be hiding a poisonous snake or bug ready to strike if one is not vigilant. Investing could be a great and wild adventure, but without the right type of guidance and care, one could end up lost or in some way injured. Nonetheless, it's a jungle that should be explored, at least to know what it's like from the inside. Just because the market looks bad now, it does not mean that it will stay like that forever, and eventually the financial industry will be all right again with less financial hardship to the American people. This country survived the Great Depression with the knowledge to avoid another crisis of such magnitude.

Although times are bad, I might invest sometime in the future. Because of this project, I feel that I wouldn't be wandering in the dark if I decided to invest later on. Instead, I have opened my eyes and have seen a small portion of what could really be going on and how investing really works. Of course, making sure that the stock market is at a stable place and seeing how strong the economy is at the time would be the main factors that would determine whether or not I would invest. The type of stocks and how well that market is doing would be taken into consideration, along with seeing if there would be possible losses in the future for that stock. Nothing is certain when dealing with the future, but evaluating the possibilities might help to make a decision and perhaps even lower the risk of losing in the dangerous game we call the stock market.

From this project, I have learned to expect the market to be down in the morning when I awaken and be back up by lunch time. I've also learned not to panic when I see a loss rather than a gain in the portfolio because it could be only a temporary indicator that could change in a matter of hours. I've also learned not to expect a quick gain of money when only a small amount is invested, to take moderate risks, but not to be enraged to a point that I become blind to the danger of uncertain investment. Although the Invest Ed[®] project might sound like a useless activity to some people, it has been a real eye opener for me and has made me realize that when getting involved with finances and investments on Wall Street or with money in general, one should be careful with investments. It's like they say, "If you play with fire, you will get burned," and Invest Ed[®] gives you the oven mitten to protect you from harm.