



CREATING PROSPERITY BY CONNECTING INVESTMENT OPPORTUNITIES TO INVESTORS

INVESTORS' CORNER

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The Cost of Not Investing

*"If you want to have a better performance than the crowd,
you must do things differently than the crowd."*

John Templeton

Wake-up; Kids and school; Work; Cook; Eat; Sleep; Repeat. The week day routine of the typical 9-5 work week enthusiast, who is beaming excitement from the stressed work days, and who seeks comfort in the weekend reprieve that rejuvenates them for the imminent new work week of awesomeness. Ha! Even writing this was amusing. Ok, I am embellishing a little. Alright, alright.

But think about it. All this effort that we put in for our work, all these sacrifices we make, should mean something, right? Indeed, it does, for most. The ability to pay your bills, to treat yourself and kids to some rest and recuperation each July and to have the comfort of some certainty in a job. But what if you are leaving some awesomeness off the table? Something that you and your kids or the kids you are planning to have, could enjoy for the future.

The reality is, the vast majority of the population in Curacao, does not invest. Yup, you read right, and it ought not to surprise you, because I am sure you, reading this article, are one of them! Its ok, don't feel bad, you are not alone. You maintain a savings account, of course! And isn't that enough? You might ask. My response, I am afraid not.

Tell me, why shouldn't you demand the same level of sacrifice and commitment from your hard-earned dollars that you do of yourself, working 5 days of the week and even sometimes on weekends. Why shouldn't your money be given the same opportunity to work as do you?! A lot of people do not realize it, but there is a lot that you are giving up when you do not allow your money to work for you. In other words, the cost to you for not investing is much greater than you think.

And yes I can see and feel some resistance maybe building up in your minds against this. The usual suspects are: I do not have enough money to save after I pay all my bills! Or, I will start save soon, after I finish paying down on this new car. Or I am too young, what is the rush? Or I have no kids, there is not much need to invest now! Or the most misguided of them all, I am saving, isn't that enough?!

Hold your horses, I am not asking you to move mountains or for a significant lifestyle change. Bear with me a bit. With all the bills you must pay, would you be able to spare say ANG25 for the month? I am sure you can. Let's do the math. Fls25 per month adds up to fls300 for the year. That is fls7,500 over 25 years. Let us now bring in the power of investing, if you were to take that fls300 and invest every year for 25 years and earn 10%, the average return on the international stock market, you would be pocketing fls29,504 at the end. Not bad, is it? If you were to invest the fls25 automatically every month instead of at the end of the year, you would make fls33,171 at the end of 25 years.

The cost of not investing is over fls33,000 and that is just on fls25! OMG!?! Odds are, you can spare more than Fls25 each month. I will let that realization sink in! Don't lose out on the power of investing.

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This editorial is presented to you by the DCSX with the collaboration of Vertex Investments.

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