



OPENING UP NEW MARKETS WITH THE DUTCH CARRIBBEAN SECURITIES EXCHANGE

INVESTORS' CORNER

THE POWER OF FINANCIAL LITERACY

"Make money work for you, it doesn't sleep, get tired or go on vacation!"

Anonymous

Welcome to the ***Investors' Corner!*** This is the first in what we hope to be a series of articles to get you informed, advised and entertained about financial literacy and the exciting ways to legitimately make money while sleeping!

Do you want to earn more money and not work more hours or punish yourself into asking for a raise on a salary which "the powers that be" have frozen for the last two years? Do you want to expand your business but not sure how to finance it or your patriarch refuses to loosen the purse strings? Do you want to have more money in your bank account without doing "stuff that is not allowed"? There is one sure legitimate fool proof way of doing this; it has stand the test of times, although it has its challenges like the 2008 financial crises; but with all awesome ideas there are elements of risks, right? Better yet, a lot of wealthy people – Warren Buffet, Oprah Winfrey, etc. they have been caught doing it! What should make you any different from them? I am sure they are not more special than you and me! They too are simply mortals like all of us. Aren't they?!

So, what do they do? That is what these articles will help you to learn to do for yourself! To do exactly what they have been doing for all these years!

Ok, wait for it... Wait for it... Here it is. Drum roll please. They invest! They make their money work for them rather than they work for their money! It is that simple. Now, lift your lower jaw from off the ground and close back your mouth! What were you expecting? A magic formula potion or a crafty ingenious plan of a financial coup similar to that of Ocean 11? Come on now, let's get back to the real world!

The simple and exciting solution is investing which I would like to add is starkly different from saving; but we shall leave that discussion for another topic. It is the brilliant idea behind the answers to the questions asked earlier. Although it is simple, this is not a "get rich quick" series! If that is what you are looking for, please proceed to fold this newspaper, rest it on the table across from you and skip along to your exciting job!

We will have to take baby steps before we jump, but jump we shall!! The articles will explain key financial and capital market terms for better understanding once we get to the complex but fun stuff! This is the springboard to unleash the lucrative benefits of financial literacy which according to pbs.org is *the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being*. In other words, just by reading these articles which will pique your interest of other financial literature, you will be able to manage your monies better so that you are not bogged down by debt but instead grow in your financial independence for yourself, your family and your charitable interests.

DCSX saw the need for this, because financial literacy is more important now than ever before. This is because, we are living longer which means we need more monies to be put aside for the additional years during retirement. Moreover, the government has been cutting back on its social provisions while financial products are getting more complex and are being offered by a vast number of institutions across a globally accessible landscape. This means it pays to know at the very basic level what are being offered to us so that we can maximise on the benefits based on our unique circumstances!

On a personal level, these are the few steps beyond being able to balance your check book or comparing prices at the supermarket. Done well, it shall elevate you from living pay check to pay check. On a business level, it will assist in unravelling opportunities that might be parading in front of you all along.

It pays to know! The cost of not knowing could be a family vacation trip to Italy or an additional 5% net profit margin spread for your company!

This is an exciting journey, and I am beaming to go. Why don't you join me on this trip to learn how to make your money work for you!

"Either make money work for you or you will always work for money"

Marshall Sylver

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

