

What should you look for in your relationships, investments, Etc. by Ray House 2003

The following words were written to help us understand who we are and they might help you too. We all know exactly what are our personal strengths and weakness. Some are good, some bad. What if you were given an opportunity as in Star Trek to be beamed - Where you wanted to be? ***The question is what would you have there? Or given your ideal life, what would it be like?***

Before we look at our ideal relationships, let's understand what we might want in an investment. (With thoughts of finance, there are only a few types of risk to yield strategies within this world.) Bury your money in the backyard, it will be safe *without growth* and will go down with inflation. Money market funds, savings accounts, and Treasury bills or bonds – Low risk and slow growth Real estate is a low to moderate risk/reward with daily maintenance and operating considerations Lending on real estate or other types of loans is a part-time collection low risk with a preset yield And in stocks you place your money into a range of risk vs. reward with an unknown loss or gain Then, there is the super risky possibility with an ultra high reward...the lottery and gambling.

The next thought is how active do you want to be working or investing your hard earned money? If you burying your money, it's a permanent loss placing your talents where they won't be found. If you want only a little effort, try MM funds/savings/T-bills/bonds and expect very little growth. If you desire part-time work, then become a private lender and set your own risk to reward level. If you want full-time work, you have 3 choices: real estate, stocks, or starting your own business. Real estate requires: constant maintenance, finding and dealing with tenants, buying and selling. Stocks require: daily observation, locating companies, trust in management, and things unknown. Starting or operating your own company requires: planning, raising capital, and constant work. Then, there's the one that takes a few seconds and \$1.00 plus little effort called lottery/gambling.

To help save time, let's deal with the viewpoint from an unfortunate or successful stock investor. Here is only a start of the list of things you might want to consider before either you buy or sell: % move from today's open, % move from the previous close, last price, cash/share, current ratio, 52 week high, 52 week low, the upward/sideways/or downward trend from seeing various charts, debt/equity, PE ratio, price/book value, revenue/share, revenue growth rate, the stated earnings, EPS growth rate, income growth rate, equity return, asset return, dividend rate, dividend yield, beta, volume, reading the press releases, and possibly discounting what people are gossiping. Yes, some people will actually create street rumors and these can dramatically affect your stock. There are day traders who buy or sell at the slightest hint that the trend is changing up or down. There are swing traders who desire to only staying in a stock for a few weeks or a few months. And there are some who tend to stay in their stocks long-term keeping them for months or years. Of all three stock trading techniques, it's all about trust or knowing when to buy, to hold, or sell. For each company, you are seeking knowledge as to their future potential and make an analysis. After knowing your particular trading style, if there's a good stock buy it. Then hold it, or sell it.

With all the above said, if one were to study and learn things about you - What would they find? Would you be a day trade, would swing traders find you of value, or would you be a long-term stock? This brings us to the relationship part of this writing, today where do you see yourself ~ Or who am I? What abilities would you bring into a relationship and what abilities am I seeking to find in a mate? Are you trying to find a long-term marriage companion? Please complete the survey on the next page.

Note: In no specific thought or accidental purpose would we ever compare an individual to a stock! With so many relationships entered into and falling apart, it's hoped yours will be long lasting!!! And may God bless your efforts in finding someone who's compatible "Until death do you part."

[Given enough time] Here is a list of items someone would find out about you.

People would find me to be:	# Rank of importance
I am _____ religious and _____ attend worship service or bible class.	_____ Religion
Regarding patience in dealing with others I am (very calm, moderate, quick to anger.)	_____ Patience
With money, I (spend it faster than I should, live payday to payday, usually save money.)	_____ Budgeting
As to weight, I am (obese, overweight, slightly overweight, average, slim, too skinny.)	_____ Weight
In appearance, I am (ugly, need plastic surgery, average, turn a few heads, gorgeous.)	_____ Appearance
I tend to (start the laughter, help continue the laughter, laughs with others, do not laugh.)	_____ Humor
When someone is in need I (stop and try to help, sometimes help, tend not to help others.)	_____ Helping others
On a weekly average, you'll find that I exercise (once, 2 times, 3 times, 4 or more times.)	_____ Fitness
Whether it is at home or at work, I am (lazy, slightly lazy, average/normal, a workaholic.)	_____ Work ethic
As to cleanliness, you'll find my house or office (messy, slightly messy, clean, spotless.)	_____ Cleanliness
In a group of people, I tend to be (very shy, somewhat shy, average or normal, outgoing.)	_____ Personality
In the future, I would like to have (enough to pay my bills, financial comfort, wealth.)	_____ Money
Regarding children, I (avoid them, don't want children, enjoy them, want to have a child.)	_____ Children
When not working you'll find me (reading, watching TV, w/friends, _____.)	_____ Entertainment
Regarding my checkbook, the balance is currently (calculated, within a range, unknown.)	_____ Acct's current
When a person notices a problem, I'll (refuse to change, need reminding, change quickly.)	_____ Changeability
I tend to be (one who is taken advantage of, neutral, the one taking advantage of others.)	_____ Character trait
Towards creativity, I'm (never creative, can think of a few things, average, very creative.)	_____ Creativity
And I (don't socialize with people outside of my click, am kind of friendly, am friendly.)	_____ Friendliness

Remember: If you are expecting **Perfection**, in a person in whom you would like to date, then please refuse every offer and remain joyfully single. Or try to look for qualities in a person that will endure, rather than temporary qualities (like physical beauty.)

Given enough time, the below list is what you'd be looking for in a marriage partner.

They'd be _____ religious and _____ attend worship service or bible class.	_____ Religion
Regarding patience in dealing w/others they'd be (very calm, moderate, quick to anger.)	_____ Patience
As to money, they'd (spend it faster than earned, live payday to payday, save money.)	_____ Budgeting
As to weight, they'd be (obese, overweight, slightly overweight, average, slim, skinny.)	_____ Weight
In appearance, they'd be (unattractive, have slight flaws, normal, nice looking, gorgeous.)	_____ Appearance
They'd tend to (begin the laughter, help continue the laughter, laugh w/others, not laugh.)	_____ Humor
When someone is in need they'd (stop and try to help, sometimes help, not help others.)	_____ Helping others
On a weekly average, they would exercise (1 time, 2 times, 3 times, 4 or more times.)	_____ Fitness
Whether at home or at work, they would be (lazy, slightly lazy, average, a workaholic.)	_____ Work ethic
As to cleanliness, you'd find their house or office (messy, slightly messy, clean, spotless.)	_____ Cleanliness
In a group of people, they'd tend to be (shy, somewhat shy, average or normal, outgoing.)	_____ Personality
They should have money that is (enough to pay bills, a good comfort level, wealthy/rich.)	_____ Money
Regarding children, they'd (avoid them, don't want children, enjoy them, want children.)	_____ Children
When not working you'd find them (reading, watching TV, w/friends, _____.)	_____ Entertainment
Regarding their checkbook, the balance would be (calculated, within a range, unknown.)	_____ Acct's current
When you noticed a problem, they'd (refuse to change, need reminding, change quickly.)	_____ Changeability
They'd be (one who is taken advantage of, neutral, the one taking advantage of others.)	_____ Character trait
In creativity, they'd be (never creative, can think of few things, average, very creative.)	_____ Creativity
And they'd (not socialize w/people outside of their click, be kind of friendly, be friendly.)	_____ Friendliness