

# make your money grow

**A corporate high-flyer who quit at the top of her career, Mirriam MacWilliams now spends her time coaching novice investors in Singapore. We caught up with her for some tips.**

**M**irriam MacWilliam, a Miami native, was a former Vice President of Investor Relations of the largest Coca-Cola bottling company outside the US. In the midst of her glittering career, she suddenly felt very exhausted one day and, after weeks of deliberation, decided to quit her job. After a break, and not one to be home baking cookies, she turned to trading on the stock market. Today, the 40-something makes more money from it than she did as a salaried employee.

Her belief is that women are especially suitable to trade successfully. "Statistically, women have been shown to be much better traders than men. This is chiefly because women are a lot more systematic in their trading and they tend to have a lower threshold for pain when it comes to losses (so they are likely to work hard not to lose). Women approach it as a serious business while men have a tendency to see it as a friendly casino!" she says half in jest. In particular, if women don't work and rely on the incomes of their husbands, it is always good practice to have supplementary income.

**GO SLOW, BUY LOW** \* But can a complete market idiot make money from stock trading? "Of course! I bought my very first counter when I



was past 40. I didn't know about the market and how it worked, so I learnt. Anyone who is keen in investing has to first invest in education, to find out all you need to know about it. You make a few mistakes and you learn," she says.

She insists that trading is not guesswork and is based on a very systematic plan. And you need to practise. Open a virtual account and trade like a game. Once you are sure, invest a small amount and see how you do, she suggests. "Invest small. If you put in a lot, you have a lot to lose. If you can make your money grow with \$1,000, you can make it grow with \$5,000. Know the stock you are buying – companies with solid track records don't disappoint. Once you buy a stock, watch how it moves. Once it has risen 10 per cent, consider selling."

She adds that there are much more complicated types of trading, but for stay-home mothers, for example, you can do it when you have the time, say, at night for 20 minutes. "That's how I started," she says.

As the National Director of Education of the US Stock Investors Club, Mirriam commands top dollar for her training, which is held in Singapore. She works with local company, Wealth Mentors. On what makes a wise investment, she says: "I believe that the biggest risk is not taking a risk with your money at all. It is everyone's responsibility to manage their money and to create wealth for their families. I'd say if you are fairly disciplined by nature, trading should be easy." **YP**

Mirriam, together with her local partner Wealth Mentors, conduct seminars every three months in Singapore. These usually last four days and she takes novices through the process of trading, how it works, and of course, how to make money. After that, participants get six months of active coaching. The entire programme cost \$4,995.

If you are interested, call 6339-8266 or visit [www.wealth-mentors.com](http://www.wealth-mentors.com) for details.