

Title:

The Industrial Index Trading Company Limited

Word Count:

20026

Summary:

How to invest with the company

Keywords:

invest, interest, capital, money, cash, indi, industrial, index, trading, no, risk, high, risk

Article Body:

The INDI Trading Company Limited

Investing

landhauser tourismus kanaren

The INDI is an international company dedicated to making a financial difference to people's li

With INDI you don't have to know much to change your financial status,
but need to trust that we can help make a difference to your life,
and your loved ones' future.

HOW DO WE DO THAT?

To participate in our investments you must become a shareholder in The INDI Trading Company Li

After purchasing a share, you may lend the Company any amount you choose.

The INDI Trading Company Ltd of South Africa buys and sells All Share Index (ALSI) Futures Con

We also make trades in FOREX and S&P Futures contracts.

The best part of it all is that you don't have to do a thing, we do it all for you!

We trade to the best of our ability and we do not charge our investors
any transaction fees.

In return for investing your money with INDI, we offer you a variety of investment packages to
Each account or product does have certain criteria involved, like notice periods to withdraw y

You can choose to withdraw or reinvest all or part of your trading profit or interest. This ca

The INDI Trading Company Limited offers to buy and sell All Share Index (ALSI) Futures Contract
We shall trade, to the best of our ability, and charge you a quarter of daily realised profits
Please note that we do have a variety of investment products available, visit our products pag
(Please note: The INDI Trading Company Limited levies no administrative charges whatsoever. Th

Why You Should Invest

Investing has become increasingly important over the years, as the future of social security b

People want to insure their futures, and they know that if they are depending on Social Securi

You may have been saving money in a low interest savings account over the years. Now, you want

Investing is also a way of attaining the things that you want, such as a new home, a college e

If you want or need to make a lot of money fast, you would be more interested in higher risk investments. The overall purpose in investing is to create wealth and security, over a period of time. It is not a get rich quick scheme. You also cannot count on the social security system to do what you expect it to do. As we have seen, along the way, you may make a few investing mistakes, however there are big mistakes that you should avoid.

The best 100 money tips ever!

Take these tips to heart and you'll have a solid foundation for future financial well-being.

1. Save 10 cents from every R1 you earn. If you put away at least 10 percent of your income as savings, you will be in a much better position to retire.
2. Put 10 percent of every pay increase towards savings, particularly long-term savings such as superannuation.
3. Use the "Can I sleep?" judgment when making investments. An investment is too risky if you cannot sleep at night.
4. Diversify your investments. Never invest more than five percent of your assets in a narrow market.
5. Be extremely cautious if the returns promised on an investment exceed what is generally available in the market.
6. Know the difference between effective and nominal interest rates. Normally, banks will quote nominal rates.
7. Check whether the interest you are being paid is credited monthly, quarterly or annually. Simple interest is better than compound interest.
8. How do you decide whether you should invest directly in shares? Simple. If you haven't got the time or knowledge to do so, don't.
9. If you do invest directly in shares, your two most important considerations should be ensuring you have a long-term horizon and diversification.
10. If an investment product is too complicated to understand, avoid it. It does not mean you are stupid.
11. Always check the costs of any investment product. Some products are prohibitively expensive.
12. Always check how much commission is being paid to your financial adviser. Some financial products are very expensive.
13. A product offering a range of underlying investment product choices, such as a wide collection of funds, is better than a single product.
14. Don't be afraid to negotiate commissions/fees for financial advice. Most financial products are very expensive.
15. If you have a choice, should you pay a fee or commission for financial advice? As a general rule, yes.
16. If you are a true investor, you invest for the long term and you don't panic when markets fall.
17. It is time in the market and not timing the market that counts. Don't try to time markets.
18. Always check that an investment product and/or company is registered with the Financial Services Commission.
19. Charges on life assurance investments (endowments) are proportionally higher on lower amounts.
20. Investing on a regular basis is a good strategy in volatile markets. If markets rise, your investments will rise.
21. If you are investing a large lump sum, put the money in a money market account to start with.
22. Don't be taken in by labels. Some investment products style themselves as fulfilling certain needs.
23. Don't become emotionally attached to shares. If a particular share bombs out for good reasons, sell it.
24. If you are trading shares for short-term gain, you are not an investor, you're a gambler.

25. Avoid investing in unlisted companies. These companies are not properly regulated and are
26. Never invest in anything where the underlying investments are shrouded in secrecy. Your mo
27. Being a contrary investor can make all the difference. As investment market guru Sir John
28. Never invest on an ad hoc basis. You should have an overall financial plan designed to mee
29. When you are advised to invest in something, always do a bit of research of your own. Get
30. Use comparatively safe investments ~ such as life assurance smoothed-bonus policies and un
31. Investing in a low-cost index fund may not give you top performance, but at least it will
32. As a general rule, only invest when you have no debt. The tax-free return you receive from
33. Be prepared to pay for good advice, as you would for any expertise. But make sure you deal
34. Always have an emergency cash fund. Ideally, the fund should be equal to three months' inc
35. An investment in a unit trust fund that is always in the top 25 percent of performers, eve
36. If you are a member of a defined benefit or defined contribution retirement fund, or you c
37. Money paid into a retirement fund or retirement annuity is not counted as being part of yo
38. At retirement you should consider exercising your option to take as cash up to one-third o
 - In the case of retirement funds, you are entitled to either R120 000 or R4 500 a year multi
 - The remaining amount will be taxed at your average rate of tax for the year of your retirem
39. The earlier you start a retirement annuity, the greater your tax-free benefit at retirement
40. Mind the gap. Very few retirement funds provide enough money to ensure a financially secur
41. Start planning your retirement at least three to five years before the date on which you a
42. Be careful when buying an annuity (pension) with (at least) two-thirds of your retirement
43. If you are investing in a living annuity to buy a pension and you need to draw more than t
44. Most living annuity providers allow you to draw your pension from different parts of the u
45. If you use a living annuity to buy a pension, do not invest all the money in equities or e
46. Always pay the full amount owing on your credit card. If you do not, you will be charged a
47. Use a credit card to get 55 days' interest-free credit by buying at the start of the buy-a
48. Don't leave large amounts of money sitting in a low-interest bank savings or current accou
49. Pay yourself first. Set up debit orders that channel money into investments as soon after
50. Never use debt on which you have to pay interest to buy products you consume. You are in e
51. Borrowing to buy reasonably priced property is a good thing because you can expect the pro
52. You should not, as a rule, borrow to invest, particularly not in volatile markets, such as

53. Keep a good credit record. It could save you thousands of rands, particularly when you want to borrow.
54. The best investment you can make is to repay debt. Interest rates in South Africa are high.
55. Borrow wisely. Expensive debt is a quick way to lose money. For example, borrowing against your home.
56. If you have a problem meeting your debts, don't try to hide away. Go and speak to your creditor.
57. Beware of plastic. Store cards and credit cards may be convenient, but they are also an expensive way to borrow.
58. Don't fly now, pay later. It is very depressing to be still paying for a holiday (or any other expense) long after you have returned.
59. If you take out life assurance or short-term insurance to cover debt or an asset financed with debt, make sure you have enough to cover the debt.
60. Try to repay more on your home loan than the minimum. For example, on a home loan of R100 000, repay R10 000 a month.
61. Always negotiate your interest rates. Shop around. A one-percent difference can have a significant impact on your repayments.
62. When mortgage bond interest rates come down, keep your repayments at the same level. You will be able to pay off your loan sooner.
63. If you take out a home loan when interest rates are low, always ask yourself whether you will be able to afford the repayments if interest rates rise.
64. Most mortgage bonds enable you to repay more than your set repayments and to borrow against your home again.
65. Get a pre-approval agreement on a mortgage bond before you start looking for a home. This will save you a lot of time and money.
66. Always have a lawyer check a property deed of sale before you sign up. Also make a deed of sale for yourself.
67. A bank valuation of a property is not a guarantee that the building is structurally sound.
68. Don't fall prey to what is called a mortgage bond-linked endowment. With these products, you have to pay for a life insurance policy to get a mortgage bond.
69. If you take out life assurance, always declare any health problem or habit or hobby that might affect your life expectancy.
70. Never buy too much life assurance against death or disability. The purpose of life assurance is to provide for your dependants.
71. Always avoid cashing in an investment (endowment/universal) policy before its maturity date. You will lose a lot of money.
72. When taking out life assurance cover against dying or being disabled, always establish whether you need it.
73. If you have no option but to surrender a life assurance investment policy, always see if you can get a loan against it.
74. Rather than surrendering a policy, consider other options, such as making it paid-up so you can still benefit from it.
75. If you are concerned about volatile markets, one of the best investment products you can get is a life assurance policy.
76. If you intend the benefits of a life assurance policy to go to someone in particular, have a will.
77. If you can afford a hamburger and Coke every day, you can afford life assurance. Life assurance is not expensive.
78. If you plan to stay single with no dependants, you do not need life assurance against dying.
79. It is not saving if you put money away at the start of the month but withdraw it before the end of the month.
80. Do not take out a life assurance investment contract for more than 10 years. You don't know how long you will live.
81. If you have dependants, life assurance is more important than investments. Investments take time to pay off.
82. As a general rule, you should keep your risk life assurance against death and disability separate from your investment life assurance.

83. Life assurance against dying or being disabled may only be required for short periods. For
84. Consider joint life assurance if you have a partner. It is often cheaper. It comes with th
85. Be very wary of credit life assurance. Although it can be essential to ensure debts are pa
86. You need to do some estate planning, particularly if you are wealthy. Any amount above R1.
87. Apart from when you have a home loan, you cannot be forced to take out short-term insuranc
88. You can reduce the amount you pay in short-term insurance by increasing the excess (the fi
89. When you change address, check whether your short-term insurance premiums could be reduced
90. Most short-term insurance policies have a number of exclusions. For example, on motor vehi
91. Check the value of your motor vehicle. One racket perpetrated by insurance companies is to
92. When making a short-term insurance claim, first find out what effect the claim will have o
93. Use the R10 000 exemption from capital gains tax. Every year you are entitled to claim an
94. Interest-bearing investments become far more attractive when you don't have to pay tax. Fo
95. If you are investing for an income and have exceeded your tax-free interest exemption, con
96. Never make a tax decision first when investing. Consider the tax implication last. Many pe
97. If your spouse is on a lower marginal income tax rate than you, it is best to transfer int
98. To qualify for the R1 million capital gains tax exemption on your primary residence, you a
99. The benefits of a life assurance policy are not subject to income tax or capital gains tax
100. Assets can be transferred between spouses without attracting donations tax. So it can pay

Some sayings about money

- "Money for me has only one sound: liberty." --Gabrielle Chanel
- "Lack of money is the root of all evil." --George Bernard Shaw
- "A little, justly gained, is better than thousands secured by stealth, or at the expense of an
- "It is an elementary and vital courtesy when you are using people's own money against them tha
- "More people are bribed by their own money than anybody else's." --Jonathan Daniels
- "Experience, however, shows that neither a state nor a bank ever have [sic] had the unrestricted
- "We have rights, as individuals, to give as much of our own money as we please to charity; but
- "The way to get things done is to stimulate competition. I do not mean in a sordid, money-gett
- "Money is power, & you ought to be reasonably ambitious to have it." --Russell H. Conwell, Tem
- "For the folk-community does not exist on the fictitious value of money but on the results of
- "God gave me my money. I believe the power to make money is a gift from God . . . to be develo
- "He who tampers with the currency robs labor of its bread." --Daniel Webster, 15 Mar 1837
- "At least 25% of the money Americans spend on health care is wasted." --Joseph A. Califano, "E
- "Money is like muck, not good except it be spread." --Francis Bacon, The Essays or Counsels
- "All progress is based upon a universal innate desire on the part of every organism to live be
- "It has been said that the love of money is the root of all evil. The want of money is so qui
- "I was part of that strange race of people aptly described as spending their lives doing thing
- "I believe that sex is one of the most beautiful, natural, wholesome things that money can buy

"Money can't buy friends. But you can afford a better class of enemy." --Lord Mancroft
"When a fellow says it ain't the money but the principle of the thing, it's the money." --Kin
"All I ask is a chance to prove that money can't make me happy."
"While money can't buy happiness, it certainly lets you choose your own form of misery."
"While money doesn't buy love, it puts you in a great bargaining position."
"Money's only important when you don't have any." --Sting
"Money isn't everything. It's just most everything." --Nica Clark
"In societies of low civilization, there is no money." --Herbert Spencer
money can prolong one's life

It's the key to power

"Money is the sign of liberty. To curse money is to curse liberty--to curse life, which is not
Wealth may be an excellent thing, for it means power, and it means leisure, it means liberty.
If you would be wealthy, think of saving as well as getting.

The Truth

When it's time for you to go. Don't leave your family with nothing but bills, and bad debts.
First you work hard for your money, and then you let your money work hard for you. Trust me I
I would rather ask a million people for R1.00, than asking one person for R1 000 000.00.

Because

Everybody can afford R1.00, but not every body can afford
R1 000 000.00. Plant your money in good soil. And give it as much water as you can, by addi
And your seed will grow and grow. And after some time, depending on how much water your gave
You can judge a tree by the fruits it bears, good soil is hard to find. Don't let the Indi Tr
The rich teaches their kids about money, the poor don't.

Invest in yourself, invest in you children, invest in your happiness
and in financial freedom.

... to freedom

FOREX Daily Outlook by Easy-Forex.com

US Existing Home Sales fails to support New Home Sales figure. Japanese CPI give an early indi

CURRENCY TRADING SUMMARY ~ 28 MAY 2007 (00:30GMT)

- U.S. Dollar Trading (USD) remained relatively unchanged against a basket of currencies
- The Euro (EUR) gained moderately on the back of a positive reading in Gfk consumer con
- The Japanese Yen (JPY) was the biggest mover on Friday as CPI data matched expectation
- The Sterling (GBP) was unchanged against the USD on Friday despite GDP data being rele
- The Australian Dollar (AUD) traded in a defined range once again on Friday, largely at
- The Canadian Dollar (CAD) reached a fresh 29 ½ year high against the greenback due to
- Gold (XAU) rebounded on Friday following the previous session's sharp decline. Gold ro

TECHNICAL COMMENTARY

Currency Sup 2 Sup 1 Spot Res 1 Res 2

EUR/USD	1.3368	1.3371	1.3450	1.3545	1.3612
USD/JPY	120.15	120.64	121.75	122.20	122.38
GBP/USD	1.9659	1.9677	1.9840	1.9959	2.0000
AUD/USD	0.8150	0.8170	0.8185	0.8273	0.8354
XAU/USD	646.20	652.01	655.90	665.40	675.05

- Euro 1.3450
Initial support at 1.3371 (38.2% retracement of the 1.2865 to 1.3683 advance) followed by 1.33
- Yen 121.75
Initial support is located at 120.64 (May 16 low) followed by 120.15 (May 16 low). Initial res
- Pound ~ 1.9840
Initial support at 1.9677 (May 21 low) followed by 1.9659 ((50% retracement of the 1.9184 to 2
- Australian Dollar ~ 0.8185
Initial support a 0.8170 (May 4 reaction low) followed by 0.8150 (Apr 9 low). Initial resistan
- Gold ~ 655.90
Initial support at 655.00 (May 17 low) followed by 652.01 (Mar 24 low). Initial resistance is
Forex trading involves substantial risk of loss, and may not be suitable for everyone._

Our Newsletter

Dear Investor

FIXED - INTEREST ACCOUNTS

Our main activity continues to be All Share Index Futures trading which has yielded the follow
Dow Average is at last showing signs of weakness, following a frustrating multi-month up-trend

HIGH RISK - HIGH RETURN NO. 2 ACCOUNTS

We believe the international gold price passed an important peak of \$725 (based on London PM F

Mar 2006

3%

May 2006

7%

June 2006

4%

July 2006

Nil

Aug 2006

6%

After a five month "down" period from 19 November 2004 to 12 April 2005, a fresh "up" period i
Yours sincerely,

The INDI Trading Company Limited

Our products

- NO RISK ~ GOOD RETURN 1 (ONE) WEEK'S NOTICE TO WITHDRAW
- o 1.5 % interest compounded monthly(provided the interest stays in the account) You can
R 1 000.00 CAPITAL AND INTEREST FULLY GUARANTEED

- NO RISK ~ GOOD RETURN 3 (THREE) WEEK'S NOTICE TO WITHDRAW
- o 2 % interest compounded monthly(provided the interest stays in the account) You can al
R 1 000.00CAPITAL AND INTEREST FULLY GUARANTEED

- NO RISK ~ GOOD RETURN 6 (SIX) MONTHS NOTICE TO WITHDRAW
- o 2.5 % interest compounded monthly(provided the interest stays in the account) You can

- NO RISK ~ GOOD RETURN 6 (SIX) MONTHS NOTICE TO WITHDRAW
- o ± 5 % interest compounded monthly(provided the interest stays in the account) You can
This account does not have a specific interest rate, the interest can be nothing for one month

- NO RISK ~ GOOD RETURN 9 (NINE) WEEK'S NOTICE TO WITHDRAW
- o 2.75 % interest compounded monthly(provided the interest stays in the account) You ca
R 500 000 CAPITAL AND INTEREST FULLY GUARANTEED

- NO RISK ~ GOOD RETURN 12 (TWELVE) MONTHS NOTICE TO WITHDRAW
- o 3 % interest compounded monthly(provided the interest stays in the account) You can al

There are no maximum amount for these accounts.

Free Promotional Investment

From the four products we have available the capital and growth arrangements are only valid for
We hereby guarantee that the investment capital amount will under all circumstances remain at
If you are still uncertain about an investment let us help you by opening a free promotional a

HOW DO I OPEN AN ACCOUNT?

Step 1:

Go to our website <http://www.indiplan.com>

Step 2:

Choose one or more INVESTMENT PRODUCTS which will suit your needs

Step 3 :

Click on the "APPLY NOW" button at the bottom of the product

Step 4:

Complete the APPLICATION FORM. Once you have done this, click on the ^Submit~ button.

Step 5:

Download the relevant form, fill in your details and fax it to : +2711 955-6648

Step 6:

Please contact us for our banking details. Do the financial transfer into our bank account with

Step 7:

Fax the deposit slip or proof of payment to : +2711 955-6648

Step 8:

Please inform us if you would like us to debit your bank account on a monthly basis to add to

Step 9:

On receipt of your transfer, we shall sign the form mentioned in step 4, and fax it back to yo

Please note that you will receive an INDI account number.

Please indicate if you would like to receive your statement via ordinary mail or whether inter

Agents

^The company~ pays a standard commission fee to clients based on the following notice periods

- 1 (One) month notice to withdraw, pays 1.5% compounded interest monthly, commission at 2% for
- 3 (Three) month notice to withdraw, pays 2.0% compounded interest monthly, commission at 2% for
- 6 (Six) month notice to withdraw, pays 2.5% compounded interest monthly, commission at 2% for
- 2 (Two) weeks notice period High Risk (no guarantee) 5% p/m possible return. Commission at 2%

- Group schemes also available.
- Debit Order facilities
- Direct accesses to network database
- Your own website
- Global investments in our international currencies
- Global marketing solutions

To become an agent you will need to invest a minimum of R20 000 in a 2.5% Account or in foreign

The agent will then be able to negotiate the commission which will be paid to the affiliates of
Commission will be paid to the agent based on all new investments and not on replaced funds with
For example:

The agent generates an investment of an R1000.00; the agent will be paid R 25.00 commission.

Commission will be paid on the 20th of every month for the previous month.

Reports need to be forwarded at the end of each month to anton@indiplan.com

No other commission or fees except for those specified above will be paid

Capital Growth Guarantees

1. The capital and growth guarantees are only valid for the investments indicated as no-risk
2. The high risk investment does not carry any guarantee for capital growth.
3. The INDI Trading Company Limited hereby guarantees that the investment capital amount
4. The INDI Trading Company Limited hereby guarantees that the investment specific growth
5. In the event that the growth amount is chosen to be compounded, the growth amount will
6. Guarantees are made on the strength of the balance sheet of The INDI Trading Company Limited
7. The INDI Trading Company Limited depends on profits in the market sectors in which it

(OUR INVESTORS SMILE ALL THE WAY TO THE BANK - First u work hard for money, then its up to u to

For more information please contact

Anton or Chantal via e-mail or by telephone on +27 11 955 6651. E-mail anton@indiplan.com or

Your monthly statement serves as legal proof of funds due to you at any time.

Should you feel uncertain about the procedure to open an account, please communicate with Anton

All information on this article below was found on Wikipedia, the free encyclopedia

Investment or investing] is a term with several closely-related meanings in business management
The term "investment" is used differently in economics and in finance. Economists refer to a r
In finance, investment is buying securities or other monetary or paper (financial) assets in t
Types of financial investments include shares, other equity investment, and bonds (including b
Trades in contingent claims or derivative securities do not necessarily have future positive e
Investments are often made indirectly through intermediaries, such as banks, mutual funds, per
In finance, investment is buying securities or other monetary or paper (financial) assets in t
Types of financial investments include shares, other equity investment, and bonds (including b

Trades in contingent claims or derivative securities do not necessarily have future positive expected net present value. Investments are often made indirectly through intermediaries, such as banks, mutual funds, pension funds, etc. Money is any good or tokens that functions as a medium of exchange that is socially and legally accepted. In common usage, money refers more specifically to currency, particularly the many circulating coins and bills.

Interest

Interest is a fee paid on borrowed money. The fee is a compensation to the lender for foregoing the use of the money.

Compound interest: Compound Interest is very similar to Simple Interest. The difference is that the interest is added to the principal.

For example, suppose p is the principal, and r and t have the same meanings as above. The principal plus interest is:

$$CI = p * (r)^t$$

$$CA = r * (1 + r)^t$$

Where compound interest (CI) is the product of the principal (p), and the rate (r) in decimal form, and t is the time in years.

A problem with compound interest is that the resulting obligation can be difficult to interpret. For example, a 10% interest rate compounded annually is not the same as a 10% interest rate compounded semi-annually.

Loans often include various non-interest charges and fees. One example are points on a mortgage. Points are fees paid to the lender at the time the loan is made.

Economic Characteristics

Money is not generally considered to have the following characteristics, which are summed up in the following list:

There have been many historical arguments regarding the combination of money's functions, some of which are listed below.

Medium Of Exchange

A medium of exchange is an intermediary used in trade. An effective medium of exchange should have the following characteristics:

- It should also be recognizable as something of value. Person A should recognize the value of the medium of exchange.
- It should be easily transportable; precious metals have a high value to weight ratio.
- It should be durable. Money is often left in pockets through the wash. Some countries have used paper money.

Unit Of Account

A unit of account is a standard numerical unit of measurement of the market value of goods, services, and assets.

An effective unit of account should be:

- Divisible into small units without destroying its value; precious metals can be coined into small units.
- Fungible: that is, one unit or piece must be exactly equivalent to another, which is why gold coins are interchangeable.
- A specific weight, or measure, or size to be verifiably countable. For instance, coins are countable.

Store Of Value

To act as a store of value, a commodity, a form of money, or financial capital must be able to hold its value over time.

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