

# Life of Brian

**That's me, Brian Croft. I'm a freelance writer and for years I knew just enough about the Stock Market to make me extremely dangerous.**

However, according to my wife I was only ever dangerous to myself. She has frequently criticised my ability to select a portfolio of shares that actually makes money.

Allow me to reflect on the Life of Brian as it pertains to making money from the Stock Market. Quite some years ago, I met up with an old school chum who had made an obscene amount of money by playing the Stock Market. We reminisced for an hour or so before I persuaded him to tell me his secret to financial success. He fumbled through an oversized briefcase – like those carried around by lawyers to impress everyone – until he found a large, dog-eared notebook.

'This is the secret', he said as he patted the old book with the year "1985" emblazoned across its cover. Each page represented one listed company whose daily share fluctuations had been methodically and painstakingly plotted by hand.

I was overwhelmed by the amount of work put in on a daily basis to plot all those shares and their fluctuations. He told me later it took him all his free time and that he had done it for nigh on five years before he began investing seriously in the Stock Market. 'Not any more though', he said. 'I now have a full time staff of computer whiz-kids to do it for me.'

## Research or Voodoo...

Then he proffered these few words of advice. 'Brian, the only way to predict, with any accuracy, if a certain share will make you money is to be able to analyse its historical performance. If you can't do that you might as well use voodoo!'

We left the pub vowing to meet up again soon, but we didn't. That was more than ten years ago and I have spent most of that period fighting battles with the Stock Market and lamenting my inability to select my shares based on historical performance data.

My wife's caustic comments regarding my portfolio

continued unabated, but it was my nine-year-old daughter who shamed me into joining the twenty-first century. I should point out here that my computer literacy extends only to using Microsoft Word for my writing, so it was with a certain amount of apprehension that I ventured into a large computer software retailer.

## Fast Duck...

There was a plethora of business and accounting software with strange-sounding names. Under a sign that said 'Graphix' – I've never seen it spelt that way – I found software with even stranger names, like QuarkExpress – sounded like a fast duck. I was close to giving up when I saw a sign proclaiming the words for which I had spent a decade searching. "Stock Market Investment Software".

Below the sign were two software packages. I picked them up and carefully read each side of their boxes. The following conversation with a very young salesperson went something like this.

'They don't tell you much on the boxes', I stated.

'They never do', said he.

'Can I open it and see if there's any more information inside?' I ventured.

'If you break the seal, you have to buy it.' It was more a threat than a statement.

'How do you put the latest trading figures in?'

'Don't know. I suppose you have to type them in from the newspapers', he replied.

'Do you know anything about this software?' My voice dripped with sarcasm.

'Not much. We don't sell very many.'

Not surprisingly I left the store minus any software. My first venture into making money from the Stock Market using 21st century technology was an unmitigated disaster.

The next day my long-suffering wife placed a magazine in front of me. It was opened to an advertisement for Stock Market software. The headline claimed they had the best software of its type in the world. I read on with a large degree of cynicism until I came to several points that made me sit up and take notice. This company was offering a daily Stock Market data download of every company on the Stock Market that took only minutes, free software upgrades for life and a 'customer service back-up second to none'. I was interested enough to make the phone call and request a brochure.

As I read the literature I was impressed but still very sceptical. I called them again and was put through to a laid back sales consultant who not only knew all about the software but also had an in-depth knowledge of the Stock Market. I told him I was not computer literate and he informed me that although the program contained some 200 plus specialist investment strategies (which he claimed was more than any other software in the world) it could be as simple or as sophisticated to operate as I wanted it to be. He also said that its operation was child's play. He then informed me that for a small monthly fee I would be able to download to my computer each day's Stock Market trading figures. He assured it take only minutes as opposed to days if I did it manually. I was also entitled to unlimited access to their customer service department and yes I would receive free software upgrades for life.

## Testimonials...?

I had expected a high-pressure sales pitch. It didn't come. Instead, he directed me to the company's web site. I spent the best part of an hour perusing all the pages finding out just about everything I needed to know. I even took an on-line demo and could not resist clicking on the 'Testimonials' button. Up they came, perhaps a hundred or more. I didn't read them all but those I did peruse were declarations of unabashed praise for the program and the customer service department.

Journalists are not born cynics. They have cynicism thrust upon them due in no small part to dealing with politicians. Therefore, during my next conversation with the laid back one I questioned the authenticity of so many testimonials. 'They're real', he said. 'And the originals are all held on file at our head office if you want to see them'.

I finally had to admit I had run out of objections to buying the program – except for one. The software was probably the most expensive on the market. It seemed to be the Rolls Royce of software. The trouble was, I only drove a Rolls Canardly – an old Jag that rolls down one hill and canardly get up the next. My dear wife overcame the cost objection by quoting an apt analogy; 'The quality remains long after the price is forgotten'.

The cost of the software was £6,800 plus our wonderful VAT, which totalled the net worth of my old Jag. However, the car was depreciating rapidly, whereas I was confident this software was going to make me enough money to buy a new Volvo.

I now have my Stock Market software and I have been using it for several months. The first few weeks I paper traded – that's pretend trading, like playing poker with matchsticks. Finally, I had enough confidence to venture into the real world of the Stock Market. My first three trades all made money, I took a small loss on my fourth but my next two trades more than covered that loss. In fact, I am so far in front my portfolio has never looked healthier.

## Life of its own...

However, let me tell you about this software. After I had made the purchase I went to install it. Well, talk about Life of Brian this software had a life of its own. I pressed one key and the damn thing installed itself! The software is packed full of features and lots of whistles and bells. Importantly, these are the very things that actually help you make money. It does everything – and more – than I had expected. If anything, the company's brochure undersold just how good this software is. Perhaps that's why the salesman was so laid back. Added to that, the customer service is as good as it gets and I'm making money. What more could I ask?

To be honest the software has created one problem for me. I have to battle my family to get to the computer. It's so easy to use my nine-year-old daughter mastered it in a couple of hours and now my wife – being the independent type – has started her own portfolio. So, when I finish writing this article I intend to add my words of praise to the web site testimonials.

In conclusion, I must point out that I wrote this article because of my own demoralising experiences in getting what I wanted. It is not a recommendation that you should buy this or any other Stock Market software. It suited me because it was exactly what I needed. I merely suggest that if you are looking at Stock Market analysis programs, then perhaps you should give this company a call. It is Micro Corporation; the telephone number is 0800 652 2273 and the software is called the Blue Chip Trader.

