

Index

- 401(k) plan, pensions 37–8
- AAA bonds 93–4
- achievement aims, this book's 3–4
- action, necessity for 4
- action plan 174–5
- affordability factor, real estate 46–9, 59
- 'America's monetary misrule' 99–100
- art, collectables 140–3
- asymmetric shocks, bonds 100
- Australia
 - climate change 71
 - pensions 38
- battery technology, green investments 167
- bear market examples, real estate 43–9
- Bear Stearns, bonds 97–8
- Big Ideas* 4–5, 6, 15–19
 - BRIC economies 72–4, 119–22
 - China 72–4
 - climate change 71–2
 - commodities 133–40
 - emerging markets 72–4
 - German real estate 49–56
 - identifying 67–74
 - implementing 74–6
 - investment strategy 26–31
 - Japanese yen 103–4
 - listening 52
 - moving quickly 52
 - networking 52
 - older generation market opportunities 17–19
 - practical steps 74–6
 - prepaid debit card market 105–10
 - REITs 16
 - researching 52
 - solar power 149–64
 - stocks 67–8
 - uranium 69–70
 - water 122–5
 - 'bio' energy, green investments 148
- biofuels
 - camelina 165–6
 - green investments 165–6
- biotechnology 17–19
- blue-chip bonds 93–4
- bonds 91–110
 - 'AAA' 93–4
 - 'America's monetary misrule' 99–100
 - asymmetric shocks 100
 - Bear Stearns 97–8
 - blue-chip 93–4
 - characteristics 93
 - convertible 95–6, 101–3
 - Enhanced Leverage Fund 97–8
 - Euro zone 100
 - High-Grade Fund 97–8
 - junk 97–8
 - long 98–9
 - 'Munis' 95
 - permutations 96
 - ratings 93–4
 - sub-government 95
 - sub-prime mortgage market 97–8
 - T-Bills 94
 - 'triple A' 93–4
 - types 93–6
- Brazil
 - see also* BRIC economies
 - emerging markets 72–4
 - fast facts 112–13
 - growth determinants 116
 - investment products 121–2
 - real estate 57, 60
- BRIC economies 111–25
 - see also* Brazil; China; emerging markets; India; Russia
 - Big Ideas* 72–4, 119–22
 - commodities 129, 130
 - emerging markets 72–4
 - growth determinants 115–16
 - growth predictions 111–12
 - investment products 121–2
 - investment weighting 119, 121
 - practical steps 121–2
- brokerage accounts, opening 185–6
- brokers, mutual funds 76–8
- budgeting
 - household finances 22–5, 181–4
 - templates 23
- building blocks to prosperity 19–31
- C-Sam, 'cashless society' 109
- camelina, biofuel 165–6

- cancer treatment 18–19
- capital gain, shares 85
- carbon sequestration 167
- cash 91–110
 - C-Sam 109
 - ‘cashless society’ 105–10
 - Conister Trust 109
 - e-payment 106–7
 - e-wallet 109
 - ‘home’ currency 102–3
 - Japanese yen 103–4
 - key factors 91–2
 - MasterCard 108
 - mobile phones 106–10
 - prepaid debit card market 105–10
 - Sony 110
 - transfer methods 105–10
 - TxtTrans Ltd 110
 - ‘cashless society’ 105–10
- challenges/opportunities 6
- change
 - demographic changes 9–14
 - planning/implementing 4
- China
 - see also* BRIC economies
 - BigIdeas* 72–4
 - currency issues 120–1
 - emerging markets 72–4, 86
 - fast facts 115–17
 - growth determinants 115–17
 - investment products 121–2
 - stock market issues 119–20
- CIGS *see* copper indium gallium diselenide
- climate change 145–6
 - see also* green investments
 - Australia 71
 - BigIdeas* 71–2
 - countries worst affected 71–2
 - US 72
 - water 123–4
- clock, demographic changes 15
- coal *see* fossil-based fuels
- collectables 140–3
 - art 140–3
 - wine 141–3
- commodities 127–40
 - accessing 131
 - BigIdeas* 133–40
 - BRIC economies 129, 130
 - defining 127
 - demand 130
 - exchanges 127–8
 - futures contracts 128–9
 - hedging 128–9, 130
 - inflation 130
 - investment reasons 130–1
 - trading 127–9
 - uranium 131–3
- common stocks 62–3
- compound returns 27–9
- confronting reality 3–4
- Conister Trust, ‘cashless society’ 109
- conservation of environment, green investments 148
- consolidating debts 20–1
- context, this book’s 5
- convertible bond debt 63
- convertible bonds 95–6, 101–3
- copper 135–6
 - mining 89–90, 135
- copper indium gallium diselenide (CIGS), solar power 160–1
- core asset, homes 26–7
- cost-of-replacement factor, real estate 46–9
- credit card debt 20–1
- currency issues, China 120–1
- debt card market, prepaid 105–10
- debt elimination 20–5
 - budgeting 22–5
 - consolidating debts 20–1
 - credit card debt 20–1
 - household finances 22–5
 - living within means 21–5
- defined benefit schemes, pensions 34
- defined contributory schemes, pensions 34–5
- demographic changes 9–14
 - website 15
 - world clock 15
- demystifying investment 1–3
- dependency ratio 13–14
- desalination, water 125
- diagnosis, healthcare 19
- DiagnosticGrid™* 4–5, 169–71
 - saving monthly 26–8
- discipline
 - multiplier 27–8
 - saving monthly 25–6
- diversification 3, 149
 - mutual funds 74
 - shares 74, 82
 - stocks 66, 74, 82
- dividend yield, real estate 56
- dividends, shares 85
- e-payment, cash 106–7
- e-wallet, cash 109
- education, growth determinant 116
- efficiencies of use, water 125
- effort 3
- Einstein, Albert 29
- emerging markets
 - see also* BRIC economies
 - BigIdeas* 72–4

- shares 86
- Emissions Trading Scheme (ETS), green investments 165
- employer-linked pensions 33–8
- energy industries
 - see also* green investments; uranium
 - ETFs 168
 - nuclear energy 131–2, 148
 - oil industries 147, 148
- energy-saving gadgets 168
- Enhanced Leverage Fund, bonds 97–8
- enterprise value (EV) 84, 87
- equity issues, real estate 41
- ETFs *see* Exchange Traded Funds
- ETS *see* Emissions Trading Scheme
- Euro zone, bonds 100
- EV *see* enterprise value
- Exchange Traded Funds (ETFs) 18–19, 81
 - energy industries 168
- Feed-In-Tariff, solar power 161
- fees, mutual funds 78–9
- fiscal, monetary and ‘tariff’ measures, green investments 148
- fossil-based fuels 151–2
 - green investments 147, 148
 - waste 152
- free trade, growth determinant 116
- Fund Creator, hedge funds 80
- futures contracts, commodities 128–9
- gallium, semiconductors 163–4
- gearing, real estate 42–3
- German real estate
 - Big Ideas* 49–56, 59
 - commercial properties 59
 - residential properties 59–60
- germanium, semiconductors 163–4
- Germany, solar power 161–2
- glossary 177–9
- goal, long-term 2
- gold 139–40
- government/politics, growth determinant 115
 - green investments 145–68
 - see also* climate change
 - battery technology 167
 - ‘bio’ energy 148
 - biofuels 165–6
 - companies 162–3, 164–6
 - conservation of environment 148
 - ETS 165
 - fiscal, monetary and ‘tariff’ measures 148
 - fossil-based fuels 147, 148
 - ‘hi tech’-based low carbon emission power sources 148
 - Kyoto Protocol 147
 - nuclear energy 131–2, 148
 - oil industries 147, 148
 - renewable energy 148, 152–5
 - solar power 149–64
 - ‘traditional’ renewables 148, 152–5
 - waste-to-energy systems 166
 - wind energy 152–5
 - growth determinants, BRIC economies 115–16
 - growth predictions, BRIC economies 111–12
 - growth rate, world’s economy 6–7
- healthcare 17–19
 - biotechnology 17–19
 - cancer treatment 18–19
 - diagnosis 19
 - ETFs 18–19
 - insurance 17
 - medical suppliers 17–19
 - nutraceuticals 17
 - pharmaceutical companies 17–19
- hedge funds 78–81
 - Fund Creator 80
 - replicator model 79–80
 - tracker funds 81
- hedging, commodities 128–9, 130
- heuristics, stocks 66
- ‘hi tech’-based low carbon emission power sources, green investments 148
- High-Grade Fund, bonds 97–8
- HM Revenue and Customs website, pensions 36
- ‘home’ currency cash 102–3
- homes 29–31
 - see also* property; real estate
 - core asset 26–7
 - ownership 29–31
 - property prices 29–30
- household finances 22–5
 - budgeting 181–4
- hydrogen fuel cells 166
- income, regular, wealth resource 13
- index funds, stocks 66
- India
 - see also* BRIC economies
 - emerging markets 72–4
 - fast facts 114–15
 - growth determinants 116
 - investment products 121–2
- indium, semiconductors 163–4
- Individual Retirement Account (Roth IRA), pensions 37–8
- Individual Savings Accounts (ISAs) 36–7
- inflation, commodities 130
- insurance, healthcare 17
- investing wisely 28–9
- investment products, BRIC economies 121–2
- investment reasons, commodities 130–1

- investment strategy
 - Big Ideas* 26–31
 - creating 26–31
 - shares 83–90
- investment weighting, BRIC economies 119, 121
- IRA *see* Individual Retirement Account
- ISAs *see* Individual Savings Accounts
- Japan
 - as indicator 13
 - real estate 58, 60
- Japanese yen 103–4
- junk bonds 97–8
- Kyoto Protocol, green investments 147
- leak prevention, water 125
- leverage, real estate 42–3
- lighting 167–8
- limit order, stocks 62
- listening, *Big Ideas* 52
- living within means 21–5
- location, real estate 39
- locational aspect, real estate 46–55
- long bonds 98–9
- long-range strategies 3
- lump sum payments, pensions 35
- Macau, real estate 56–7, 60
- macro-economic stability, growth determinant 115
- macro view, real estate 39
- macroeconomic cycle, real estate 45–9, 59
- management fees, mutual funds 78–9
- managers, mutual funds 74–6
- market drivers, real estate 45–9
- MasterCard, ‘cashless society’ 108
- maxi-ISAs 36–7
- medical suppliers 17–19
- mini-ISAs 36–7
- mining
 - copper 89–90, 135
 - uranium 133
- mobile phones, money transfer methods 106–10
- money transfer methods 105–10
- MoneyFountains* 4–5
- monthly saving 25–6
- mortgages
 - real estate 41
 - sub-prime mortgage market 47
- moving quickly, *Big Ideas* 52
- ‘Munis’, bonds 95
- mutual funds 74–81
 - brokers 76–8
 - diversification 74
 - fees 78–9
 - hedge funds 78–81
 - management fees 78–9
 - managers 74–6
 - ‘supermarkets’ 76–8
- net asset value, real estate 56
- networking, *Big Ideas* 52
- nuclear energy
 - green investments 131–2, 148
 - uranium 131–2
- nutraceuticals 17
- ‘off-the-plan’ investments, real estate 48
- oil industries, green investments 147, 148
- older generation market opportunities, *Big Ideas* 17–19
- opportunities/challenges 6
- optimism, reasons for 5–7
- options
 - shares 83
 - stocks 63
- overheated markets, real estate 39–49
- Pension Protection Fund (PPF) 35
- pensions 31–8
 - 401(k) plan 37–8
 - Australia 38
 - defined benefit schemes 34
 - defined contributory schemes 34–5
 - employer-linked 33–8
 - HM Revenue and Customs website 36
 - ISAs 36–7
 - limits, contribution 36–7, 38
 - lump sum payments 35
 - planning 31–2
 - PPF 35
 - private 36–8
 - Roth IRA (Individual Retirement Account) 37–8
 - sailing analogy 32
 - shortfall 6, 11–12
 - SIPP 36–7
 - social security 32–3
 - sources 32–8
 - state 32–3
 - superannuation (‘super’) 38
 - tax 31, 35
 - UK 33–7
 - US 37–8
 - website 36
- performance measures, shares 84–5, 87–8
- pharmaceutical companies 17–19
- photovoltaics, solar power 157–64
- planning
 - action plan 174–5
 - pensions 31–2
- platinum 138–9
- politics/government, growth determinant 115

- population changes *see* demographic changes
- positive bias, stocks 64–5
- PPF *see* Pension Protection Fund
- practical steps
 - BigIdeas* 74–6
 - BRIC economies 121–2
- preferred shares 63
- prepaid debit card market 105–10
- private pensions 36–8
- professional advice, real estate 55–6
- property 29–31
 - see also* real estate
 - home ownership 29–31
 - prices 29–30
 - retirement communities 15–16
- PV cells, solar power 158–64

- randomness, stocks 65
- real estate 29–31, 39–60
 - affordability factor 46–9, 59
 - bear market examples 43–9
 - Brazil 57, 60
 - cost-of-replacement factor 46–9
 - dividend yield 56
 - equity issues 41
 - gearing 42–3
 - German real estate 49–56, 59
 - home ownership 29–31
 - Japan 58, 60
 - leverage 42–3
 - location 39
 - locational aspect 46–55
 - Macau 56–7, 60
 - macro view 39
 - macroeconomic cycle 45–9, 59
 - managing 41
 - market drivers 45–9
 - mortgages 41
 - net asset value 56
 - ‘off-the-plan’ investments 48
 - overheated markets 39–49
 - professional advice 55–6
 - property prices 29–30
 - REITs 16, 58
 - rental income 40
 - renting 41
 - retirement communities 15–16
 - speculative investments 48
 - sub-prime mortgage market 47
- Real Estate Investment Trusts (REITs) 58
 - BigIdeas* 16
- reality, confronting 3–4
- recognition step 3
- REITs *see* Real Estate Investment Trusts
- renewable energy
 - see also* solar power
 - green investments 148, 152–5
- rental income, real estate 40
- renting, real estate 41
- replicator model, hedge funds 79–80
- researching
 - BigIdeas* 52
 - water 125
- resources, wealth 13
- retirement
 - see also* pensions
 - dependency ratio 13–14
 - savings crisis 11–13
- retirement communities 15–16
- returns, compound 27–9
- Roth IRA (Individual Retirement Account),
 - pensions 37–8
- Russia
 - see also* BRIC economies
 - emerging markets 72–4
 - fast facts 113–14
 - growth determinants 116
 - investment products 121–2

- sailing analogy, pensions 32
- saving monthly 25–6
- savings crisis 9–14
- Self Invested Personal Pension (SIPP) 36–7
- semiconductors, solar power 163–4
- shares 82–90
 - see also* stocks
 - brokerage accounts 185–6
 - capital gain 85
 - diversification 74, 82
 - dividends 85
 - emerging markets 86
 - guides 83–90
 - options 83
 - performance measures 84–5, 87–8
 - strategy, investment 83–90
 - trading 83
- SIPP *see* Self Invested Personal Pension
- social security, pensions 32–3
- solar power 88–9
 - BigIdeas* 149–64
 - Feed-In-Tariff 161
 - Germany 161–2
 - passive harnessing systems 156–7
 - photovoltaics 157–64
 - PV cells 158–64
 - semiconductors 163–4
 - technologies 158–64
- Sony, ‘cashless society’ 110
- speculative investments, real estate 48
- spending, reining in 22–5
- starting 3
- state pensions 32–3
- steps to follow 3
- stock market issues, China 119–20

- stocks 61–74
 - see also* shares
 - advice 67
 - Big Ideas* 67–74
 - brokerage accounts 185–6
 - common 62–3
 - convertible bond debt 63
 - diversification 66, 74, 82
 - heuristics 66
 - index funds 66
 - limit order 62
 - options 63
 - positive bias 64–5
 - preferred shares 63
 - randomness 65
 - types 62–3
 - warrants 63
 - water 125
 - wipe-out markets 64–5
- strategy, investment
 - creating 26–31
 - shares 83–90
- sub-government bonds 95
- sub-prime mortgage market
 - bonds 97–8
 - real estate 47
- summary 173–5
- superannuation ('super'), pensions 38
- 'supermarkets', mutual funds 76–8

- T-Bills 94
- tax, pensions 31, 35
- technologies
 - battery technology 167
 - biotechnology 17–19
 - carbon sequestration 167
 - energy-saving gadgets 168
 - 'hi tech'-based low carbon emission power
 - sources 148
 - lighting 167–8
 - PV cells 158–64
 - solar power 158–64
 - water 125
 - wave/tidal power 167
- templates
 - budgeting 23
 - finance management 23
- thinking 1
- time
 - multiplier 27–8
 - wealth resource 13
- tracker funds, hedge funds 81
- trading
 - commodities 127–9
 - ETFs 18–19, 81, 168
 - shares 83
- 'traditional' renewables
 - see also* solar power
 - green investments 148, 152–5
- transfer methods, cash 105–10
- treatment plants, water 125
- triple A bonds 93–4
- TxtTrans Ltd, 'cashless society' 110

- understanding step 3
- uranium
 - Big Ideas* 69–70
 - commodities 131–3
 - nuclear energy 131–2
- US
 - climate change 72
 - pensions 37–8
- Vietnam
 - fast facts 117–18
 - investment products 122

- Wake Up! Survive and Prosper in the Coming Economic Turmoil* 5, 9
- warrants, stocks 63
- waste, fossil-based fuels 152
- waste-to-energy systems, green investments 166
- water
 - Big Ideas* 122–5
 - climate change 123–4
 - desalination 125
 - efficiencies of use 125
 - leak prevention 125
 - researching 125
 - stocks 125
 - technologies 125
 - treatment plants 125
- wave/tidal power 167
- wealth resources 13
- websites
 - demographic changes 15
 - HM Revenue and Customs 36
 - pensions 36
- wind energy, green investments 152–5
- wine, collectables 141–3
- wipe-out markets, stocks 64–5
- wisdom
 - investing wisely 28–9
 - multiplier 27–8
 - wealth resource 27–8
- world clock, demographic changes 15
- world's economy, growth rate 6–7

- yen, Japanese 103–4
- zinc 137–8