

THE NICE VICES OF

S LAND THE NEW EL DORADO?

ECRETS ROM THE MOVIE SCREEN

THE RISE DF THE EURO









GET YOUR FINANCES INTO SHAPE WITH affinity

SOFTWARE SOLUTIONS TO HELP RUN YOUR BUSINESS WITH sage

HOW TO GET ONE OF THE BEST CURRENT ACCOUNTS ON THE MARKET WITH

SEE PAGE 22

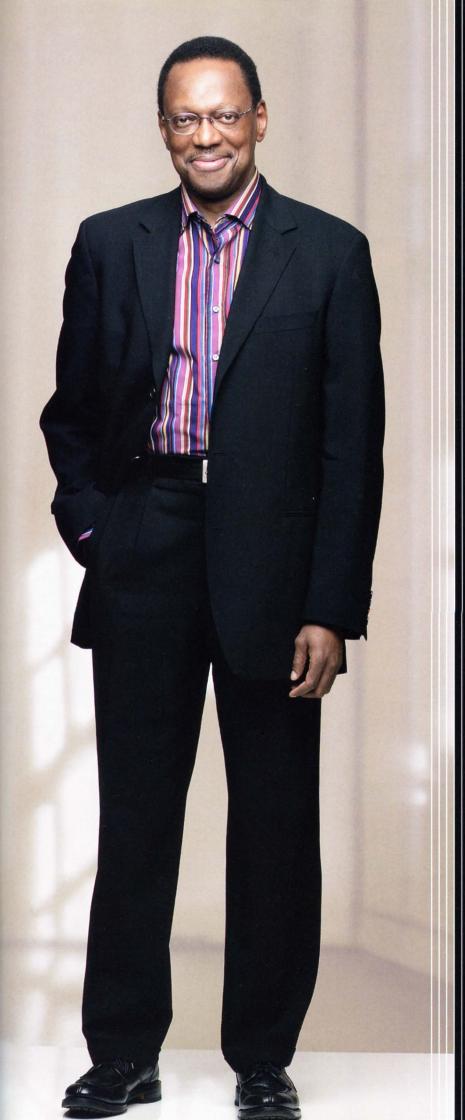
STMENTS

DISCOVER THE UK'S LEADING LAND © INVESTMENT COMPANY

SAGEM

65 AND PLANNING FOR THE FUTURE





FOREWORD

by Alvin Hall

How money works in all aspects of people's lives continues to fascinate me. And I suspect it always will. I began to figure out what constructive role I wanted money to play in my own life when I was around 30 years old. Since then, I had good and bad experiences with money. I have made mistakes and recovered from them. And I've watch how other people have used and misused their money. In each situation, I gained an insight about money, myself, and other people. It is these insights and commonsense wisdoms that I try to share with others articles and on my television programs.

I'm often asked if I get irritated by people's inability to get their finances straight – despite the best of my advice. "They're not listening to you," people say to me. But the answer is I'm patient and I'm not fed up. Money, and educating people about it, is my calling. My mission if you like. My satisfaction comes from people taking on board what I say and making something positive happen to their finances.

You see my objective has always been to make the information being presented understandable to the person who must use it when implementing my plan. I try not to be judgmental; I see no benefit in it once the person has acknowledged that they need help.

What I strive to do is be honest, direct, and clear. I want to leave as little room as possible for the person to misinterpret, especially emotionally, what I am saying. I choose my words carefully to make the person receptive to and accepting of the message I am trying to deliver to them.







34

Σ

INVESTMENT

78



96





contents

	CONTENTS
IЧ	A few of my favourite things by Alvin Hall Alvin Hall reveals some of his nice vices.
20	Banking on the future How you will handle your money in years to come.
26	Starting and managing a new business What you need to know to go it alone.
34	Working from home Tips on having an office at home.
40	How deep is your debt? Understand what you owe so you can get back in the black.
46	Debt solutions How to formulate your own debt solution action plan.
48	There's a hole in my pocket How money can disappear if you're not careful.
52	Steady march to retirement Pensions and planning for a happy retirement.
58	The death of the dollar? Which currency will become the new money of the globe.
60	The History of money How man made money and turned beans into precious metal and then banknotes.
66	Move, moving, moved The cost of getting on or moving up the property ladder.
72	Under loch and key Buying property in Scotland.
78	A home in every port Tips and advice on owning holiday homes.
82	Buy to live, buy to let The rise of property as an investment and how to deal with tenants.
88	A business for business Understanding the ways of being commercial.
96	Invest in land Investing in land is the new quick fire way to make money or is it?
104	Invest in the future How we will save and prosper by investing wisely.
108	Shelter from the storm How insurance can protect what you have.
ШЧ	Velvet goldmine
118	Your name in lights Hollywood and the power of the screen credit.
124	Money monsters by Alvin Hall Alvin Hall discovers what type of spender you are.
C D	

SPREFS 🖻 🖉 🕃 STRUTT & PARKER REAL ESTATE FINANCIAL SERVICES LTD