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Q: What should you do if your round of golf is interrupted by a lighting storm?
A: Walk around holding your 1-iron above your head, because even God can't hit a 1-iron.

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TO AVOID SPENDING YOUR MONEY FOOLISHLY,
LEARN THE BASICS OF E-TRADING

BY MARK LUCE

The best results most often come to people who buy and hold. So thinking like there’s no tomorrow probably won’t line the pockets of anyone except your online broker.

-Become the smartest shopper possible.

I wasn’t anxious to spend $10,000 online, so I can’t speak to the technical pluses and minuses on each of the dozens of online trading sites. I can, however, point you to the various tables, comparisons and ratings of the various online brokers. These ratings, like any, have quirks, but they point you in the proper direction. Money.com’s rankings (www.money.com/money/dept/tools/rankbrokers/rankbrokersform.html) offer customizable rankings for your individual preferences and overall rankings based on ease of use, customer service, system responsiveness, products and tools, and cost.

At Gomez.com (www.gomez.com), its overall rankings feature supplemental reviews of online trading spots and are based on ease of use, customer confidence, on-site resources, relationship services and overall cost.

Shop around, since some sites are more geared toward folks who trade every day, while others favor the smaller investor. Doing this research may take a few weeks or even a couple months. That’s OK; the market isn’t going anywhere.

-Are you still a nervous Nellie? If you’re still unsure about what to do, where to invest or if, like me, you’re broke, you can still catch stock thrills at one of the many fantasy online trading games. This will give you a feel of the time commitment involved, how the markets work and, best of all, it’s free.

Try Yahoo’s Investment Challenge (contest.finance.yahoo.com/t17t) to get yourself going.

Best of luck and choose wisely.

Mark Luce is a free-lance writer who frequently dreams of untold riches in Lawrence, Kan.
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