



One Thing she did

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2025 edition

My journey began so unexpected. I was the kind of person who would stay away from investing because I didn't understand it. It was not until early one Saturday morning when I was driving and I tuned into a local am radio station when I heard a wealthy shark say "I give back to the community by teaching prisoners how to invest their money". Sorry, I don't recall his name so I'll refer to him as a wealthy shark. He taught prisoners to start with any small amount of money \$10 or \$20 etc.. and he said all you need to do is keep buying more shares on a regular cycle. He explained the investing strategy he used is called a DRIP.

I had never heard of a DRIP investing strategy. He made investing on your own sound so easy. I wanted to believe what he was saying was true so if you know me I starting Googling "Drip plan". There is a lot of search results for this topic. Here is what my search results showed. D.R.I.P stands for Dividend Reinvestment Plan. With a DRIP, an investor's cash dividends and capital gains distributions are reinvested into their account automatically, helping them accumulate more shares of the same stock, at no charge. And because DRIPs are automatic, they can save investors time.

The Drip involves 2 action items below:

1. Monthly cycle - allocate any dollar amount to purchase shares: Example \$50
2. Reinvest the dividend payments received

The DRIP plan will earn money 3 ways:

1. Stock price appreciation	2. Dividends earned	3. Generate compound interest
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I found when using an investing app, you have the option to automate the DRIP plan or invest manually on your own schedule. I had to give the Drip strategy a try. I started investing manually so I would become comfortable with how investing works and what to look for then later after a few months I turned on the "recurring" setting. Automating works best so you don't miss out on the compounding growth from reinvesting the dividend payments received. You can also turn off the automated recurring purchase or dividend reinvesting. I could hardly believe investing was as easy as the wealthy shark described it. The apps I've used are Robinhood and Merrilledge. I have also used Computershare.com.

When I first started investing on my own, I had a choice between either buying multiple top performing dividend Aristocrat companies listed on the S and P 500 or buying 1 ETF (Exchange Trade Fund) that holds more than 100 company stocks. Some ETF funds also have a low annual fee of 3% or less which is reasonable and some ETFs also pay dividends.

It took me the longest time to decide which asset do I want to own for more than 10 years (long-term). As I continued to read investing books and magazines I started logging in my journal, 6 key financial numbers for the S and P 500 dividend paying Aristocrat companies that I selected. I would also research the company so I can understand the business and the industry before owning it. The company I own needed to offer both growth (stock price increase) and dividend payments. I could clearly see from The List (see image below) which companies would provide an estimate 8% annual return over the next 5 to 10 years.

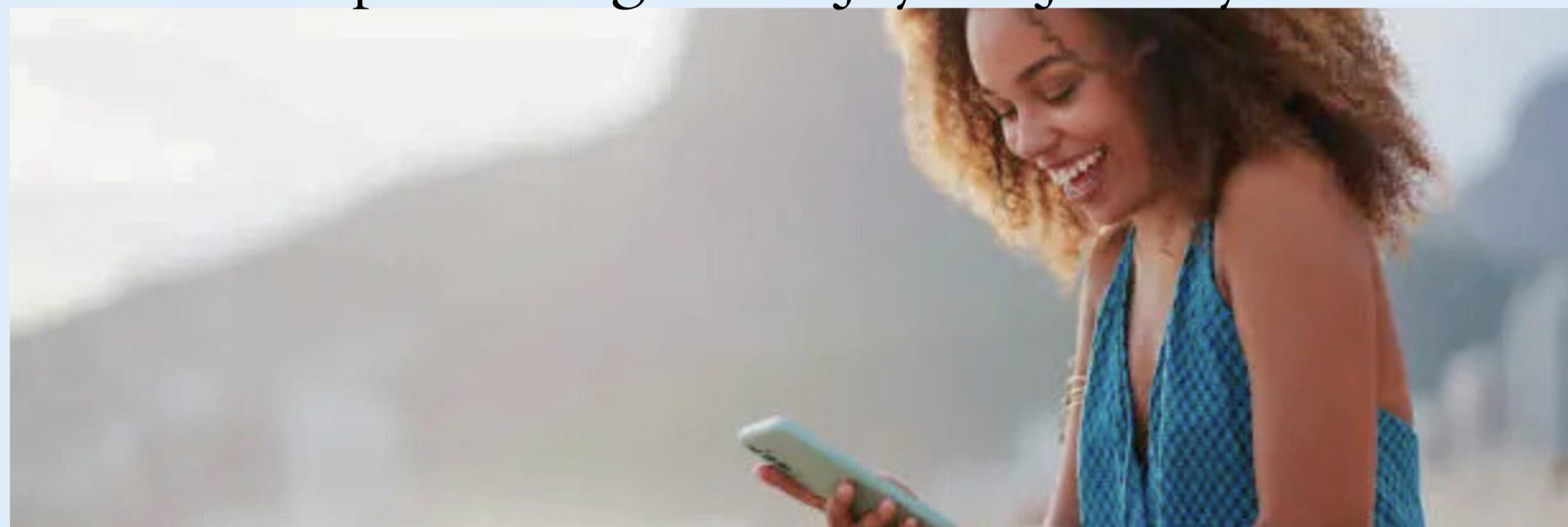
I use Yahoo finance online to locate the 6 key financial numbers (% of institution ownership, growth estimates, earnings estimates, profit margin, total debt and how much free cash) for each company. I use the Morningstar report for insights on company research. The Morningstar report comes free with some investing apps like Merrilledge.

There is still risk of any investment loosing value. Taking time to do my company research is the **one thing** that was important for me to understand the risk the company face. If the company is going bankrupt I know that's a red flag, to stay away from a company that is going bankrupt. By investing on my own, I am forcing myself to take some risk and see what happens if I stick with it for the long term.

As a beginner, I started by owning 1 company (Walmart) from "The List" and then years later I also bought shares of an Exchange Traded Fund (Vanguard Total Stock Market). I made sure both funds also paid dividends. I like to keep it simple. I only own 2 assets and that's enough for me to manage. When I first purchased a few shares the price was \$67 for Walmart and Vanguard Total Stock Market was \$190. As of March 28, 2025, Walmart's closing price was \$85.15 and Vanguard Total Stock Market closing price was \$273.43. My portfolio grew to 24% just for Walmart alone.

You don't have to choose the same funds I chose. You want to own a company that you are so familiar with that you could explain the business to anyone. I log the details about the company I own in Her Investing Things journal. After you've done your homework let the company financial numbers and the business research guide you towards owning your first asset!

Keep investing and enjoy the journey!



The List

Company	Exchange Trade Fund
Kimberly Clark (KMB)	SPDR S&P 500 (SPY)
APPLE (AAPL)	*Vanguard Total Stock Market (VTI)
*Walmart (WMT)	Vanguard S & P 500 (VOO)
Realty Income Corp. (O)	
AbbVie (ABBV)	

Investor's Homework

1. Increase your investing knowledge by reading “Learn To Earn” by Peter Lynch
2. Use our [Dividend calculator Excel](#) sheet to see how your gains and dividends can grow over time
3. Get “[Her Investing Things Journal](#)” to capture your thoughts and track your asset performance
4. Enter your stock symbol on [Yahoo finance site](#), click on the “performance” page to see the 5 year return and 10 year return estimates
5. Find out when your dividend pay date occurs – [Use Nasdaq to search for dividend payouts](#)