



**The Philippine Stocks  
Dictionary In Plain Taglish**

# HOW TO SPEAK STOCKS -VOL 2-

Finally, you won't be left behind when  
people talk STOCKS.



**JOMAR HILARIO**

# HOW TO SPEAK STOCKS VOL2

Jomar Hilario

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WELCOME TO MY PERSONAL DICTIONARY of PHILIPPINE STOCK MARKET TERMS FOR BEGINNERS.

I started writing this in one afternoon because after trading quietly for 15 years, I believe by now - understand what the real world Philippine definition of these words mean.

This is not your usual financial dictionary.

This is a course in understanding what the words actually mean in the Philippine context.

I strive to NOT CONFUSE you in these definitions.

Instead I wish you clarity in this hard to understand industry.

Also consider this an auto-biography of stock investing.

This is what I understand, this is what works for me.

This is also what happened to me while trading (day trading) stocks starting in 2005.

Your goal is to figure out what these words mean to you so you too can form your own understanding and invest wisely!

WHY AN EBOOK!

Now why make an ebook? Because this volume has hyperlinks! You can move/click from one definition to another.

Try doing that using Instagram or Youtube. In fact, try learning stock terms when you don't have internet. With an ebook, it's possible!

## WHO SHOULD READ THIS?

This is ideal if you are doing Peso Averaging and are overwhelmed at the vast vocabulary you feel you need to learn to understand how to earn more.

Or if you have attended stock market trainings and have come out confused.

If you have money that's stuck in the stock market and want to know what to do with it. Step 1 is understanding what's happening. I hope to help you see this.

You want to know the TRUTH behind those numbers on your stock trading app.

## WHO IS JOMAR HILARIO?

I'm not a stock trader. I'm not a stock guru. I'm not working in the stock industry in any country. I don't do talks about trading on stage.

I'm exactly like you. An ordinary person wanting to earn from trading stocks.

However, for more than 10 years I've amassed enough followers & readers (I'm a published author both in the Philippines and in Amazon) who share the same frustration as you have:

"I don't understand stocks, yet I want to invest in it. It seems like a great idea."

Like you, I also attended trainings in stocks. Here and abroad. Like you I also read fool.com and their books and even got books abroad (before Amazon) on stocks.

These helped but there was still something missing.

"I don't understand what those people in Youtube, Bloomberg and the business news are saying. "

And I believe my cluelessness needs to stop!

Do we share the same problem?

If we do, then I hope you help me in this project. At the end of the book you can get in touch with me so we can help more people get less confused with Stocks in the Philippine setting.

There are going to be important words and NICE TO KNOW words. I'm going to mark IMPORTANT as \_\_\_\_ -so you know that the list of words I know is enough to earn something like 50,000 pesos a trade in the Philippine Stock Exchange.

Again, I'm not a professional trader. This book will not teach you my system. But it will help you get started quickly in growing in understanding.

How to Speak Stocks by Jomar Hilario  
To help you in your quest, I present your FUN and INFORMATIVE  
DICTIONARY..

# HOW TO SPEAK STOCKS

**Ask** – the asking prices at which the sellers want you to buy a stock. THIS IS RED on your screen. Use this when you want to BUY. REDASKBUY. .

Bid			Ask		
Size	Price		Price	Size	
7	31,200	7.6600	7.6700	51,100	9
12	71,200	7.6500	7.6800	131,400	5
6	10,100	7.6400	7.6900	194,900	12
6	52,300	7.6300	7.7000	690,400	29
3	7,500	7.6200	7.7100	130,200	11

Or just google if you get confused between bid and ask. That's what I would do. SRYSLY.

Note though, you do not have to use these prices to buy.

If you're buying, buy at a lower rate than those in the Ask column.

That's fine.

You may or may not be able to buy -but you can try. But what if you were able to buy even lower? The rule is buy low, sell high, right? You can get more profits.

**Average Cost/Price** – the total price at which you bought a group of shares plus commission, divided by the total number of shares.

This one is wicked (that's British for super bad/good).

So you buy a stock 5 times at P 10.00 each.

So you think your average price is P 10.00, right?

Nope.

It's less—maybe P 9.80 because of the commission fees you had to pay per purchase. Think of it as sales tax, only less than those at stores.

It looks like this:

1st purchase: 10.00 + .04 fees

2nd purchase: 10.00 + .04 fees

3rd purchase: 10.00 + .04 fees

4th purchase: 10.00 + .04 fees

5th purchase: 10.00 + .04 fees

Total: .20 in fees.

So your average stock price is  $10.00 - 0.20 = 9.80$ .

You actually have to earn more because of these taxes and fees, before you can break even.

However, stock taxes are the lowest in all investments. Recent Philippine Laws in 2019 has even lowered this already low tax.

### **Pay attention please.**

This means you can potentially get more "take home" for each successful winning trade because the government takes less.

You need to understand that when you have money working for you (growing via stocks) and there is little tax, this is a great good thing!

The rich seem to think so.

Didn't you want to be rich like them, only with a better heart - you said?

What if you can take advantage of low taxes for investments like the rich can?

In stocks you can.

Here's another benefit: You are not required to file paperwork on the taxes of your stock earnings. Your earnings are legal - and there's no extra paperwork, no extra lines in banks and government offices.

**Pay attention please.**

If a business person makes money, she hires competent CPAs - also known as accountants - to follow government paperwork requirements.

CPAs are expensive. CPA mistakes are even more expensive.

Filing papers in government offices, paying the fees and taxes are all time consuming - every month, every quarter and every year!

With stocks this paperwork isn't needed!

As an employee, you have to pay monthly taxes.

You also have to file once a year - sometimes your office does this for you. Sometimes you.

With stocks, it's all automatic!

**So pay attention please.**

**You need to understand this massive benefit that's before you.**

**(I told you this isn't your ordinary dictionary.)**

**You're welcome!**

**Now let's go to the next word.**



**Average Down** – buying additional stocks at a lower than your average cost.

I do this when my stock is stuck and not going up anytime to my old high level.

How do I know it's not going up anytime soon?

- a) the volume is super down (see volume)
- b) all it's been doing in the last 5 years is - go down - according to it's 5-year chart.

I sell them eventually to gain profit off the same stock.

I feel this is just a psychological gain and not really a real gain. But I could be wrong. But it works.

I'm able to get out of the stock and gain a profit at the same time.

**Baka tumaas pa** (*filipino*) - it might still go up.

Wise words spoken if:

- a) the price has skyrocketed past your target price (see target price).

And

- b) you have sold 50% of that stock already.

Unwise words if any of the conditions are true:

- a) if you're about to buy the stock without a trading plan (see)
- b) if you've hit the target price and yet you're still holding-against your trading plan
- c) it's a bull market
- d) the stock is extremely volatile
- e) it's a no-name penny stock
- f) the volume is tiny

**Base or Basing** - The stock is creating some sort of flat price - just like a foundation for buildings. It's usually a rectangle where the stock price goes up and down inside the rectangle.

This is why we read stock charts - to find out when the basing stops and the rally (price goes up) or breakdown (price goes down) starts.

See Rally or Breakdown or Breakout.

The base is also called an "Area Pattern" sometimes.

Note: I personally do not use bases.

**Basagin ang Harang** - You see, there's this group of traders who are selling at a certain high price, let's call it "*harang* price" (barrier). The *harang* is also a resistance.

There needs to be an equal amount of buyers buying at that price so that those stocks will be sold out.

Palengke setting:

100 sellers selling an item at P10.34.

Now let's say, once one seller gets one buyer, they leave the palengke, freeing up the space on the stalls for others to use.

Now, what if there were only 25 buyers?

So only 25 sellers will leave the market.

75 sellers are still left, with no one buying from them.

They're just sitting there in the palengke, shouting "Stocks! stocks! bili na kayo! Murang mura! ".

While those people are still selling, they're blocking anyone from using the stall they are occupying.

Hence, they're *nakaharang* (in the way).

And the only way they can leave that place is 75 more buyers run to their stall and buy their stocks at that price- so they can finally leave ("*tanggalin*").

Or they change their mind and not sell anymore.

Let's say all sellers have buyers.

100 sellers = 100 buyers.

So all the sellers will leave the palengke.

There's now a space in the stalls for other sellers to occupy. These sellers will sell at higher prices.

*"Natanggal ang harang or nabasag ang harang".*

And that's why once the *harang* has been removed, the price goes up.

"Basagin" is probably used when the *harang* is removed quickly - rather than take days or weeks to be removed.

You can see this *harang* if there's a massive amount (millions of pesos) in the ASK column at a high price.

See ASK.

Same as "*Tanggalin ang harang*".

Bearish -the market or stock's value is going down. Because of alliteration (using the same first letter for 2 related concepts), going down is a bear market.

See Bullish to make sense of the alliteration.

**Bid** – the prices at which the buyers want to buy a stock. Just use color coding for this. THIS IS GREEN. Use this when you want to SELL.

Bid			Ask		
Size	Price		Price	Size	
7	31,200	7.6600	7.6700	51,100	9
12	71,200	7.6500	7.6800	131,400	5
6	10,100	7.6400	7.6900	194,900	12
6	52,300	7.6300	7.7000	690,400	29
3	7,500	7.6200	7.7100	130,200	11

BIDSELLGREEN.

Note though, you do not have to use these bid prices.

If you're selling, sell at a higher rate than those prices in the Bid column. That's fine. It may or may not be sold but you can try. If you sell higher, then you make more money.

**Bid-Ask Spread** – Bid price minus the ask price. Also called **Spread**.

But the larger the spread, the more VOLATILE (malikot) a stock is. Now what does that mean? The prices of this stock are wilder, less predictable. Parang life. Magulo.

Note: I don't use this.

**Bitaw** (*filipino*) - sell your stocks, usually with sadness and repulsion-emotions you need to avoid. Just be calculating instead. How? Stare at

your trading plan., that's how! And then tinker with the numbers. You do have a written trading plan, right?

**Blue-Chip Stocks** - Stocks of the biggest companies in the country. Lots of people just buy blue chips because they say - these always go up. Not always true.

There are flavours of the year for Philippine stocks.

And in cases like when the business is super mature (telephone business example), the stock price doesn't always go up.

Beware.

**Board Lot** - When buying eggs, you don't buy one. That's strange. You buy half dozen(6), a dozen(12) , maybe a tray (30).

When buying stocks, buy in units of 10,100,1000 etc.

**Breakdown** - Usually stocks price charts form a pattern, a rectangle, a wedge etc. Once that pattern is broken by going down sharply, that's a breakdown.

Here are some examples:

**Breakout** - Price starts to escape from the base. See "Base". Usually a signal to buy, buy ,buy. But careful, see "Fakeout".

**Brokers** - Nowadays, we don't use brokers, we use apps created by brokers who EARN from our buying and selling via commissions. Meaning the more you trade, the more they earn. You're welcome.

**Buhos** (*filipino*) - When a stock is being sold by a lot of people all at the same time.

If you have this stock , you need to know how to sell quickly too if you wish to join their panic selling.

**Bullish** – The index, market or stock's price is going up. Because of alliteration, going up is a bull market. See Bearish.

**Butas** (*filipino*) - The supporting line (usually an EMA, (see)) has been breached and the price has fallen below it.

Usually interpreted that the price is going down even further.

If you have this stock, you better make sure you have sold it if it's in your trading plan.

Image: Look at the last Red bar on the right in the chart below. It ended below the final blue line. *Nabutas* na ang blue line ng red bar.

Jomar, what's an EMA? Go look for it. This is a dictionary so sa letter "E".



**Buy Order** - To tell the app to buy stocks. You can do this buy order ANYTIME actually. Study the interface of your trading software or app- you can buy stocks at night using OHT. See Off Hours Trading.

**Buying Power** – Just the cash you have in your stock account you can use to buy.

**Capitulation** - SELL! SELL! SELL! “We all give up on this stock”. Once the bottom of this dive is reached, it's great to buy it again - considering your other stock purchasing rules are present.

**Cash Dividends** – Some stocks give money regularly to stock holders. This is part of their earnings that you get as co-owner of a share.

Now which companies give the most cash dividends as often as possible?

That's a great question!

**Catalyst** -This is not stock speak. It's just english. The reason why the stock moved the way it did. Usually guesswork for most people.

When you check the news and see a sharp correction (dive) of the price within 24 hours, usually -the news is the catalyst.

This is due to the professional trader rule “Buy on Rumor, Sell on News”.

However if the public trader buy amounts are higher than the professional traders selling amount, then the stock will go up.

The same news also being the catalyst. This is because of the public trader rule “If it's in the news, it must be good!” ???

**Choppy** - When stock / market price go way up and way down in short time. Say a day, a week or a month.

What should you do? Buy low, sell high.



Imagine a wave, it goes up and down - it's choppy.

Of course, this choppiness must be in a pattern first before you attempt to buy low. Because the next day it may be lower.

**Common Stock** - This is what we buy sa PSE.

**Consolidation** - Just like Basing. The price is hopping inside a rectangle or going down. Usually means you're not to buy this stock, yet.

**Correction** - The stock price goes down.

**Decoupling** -When you separate siamese twins (who are connected in some way physically) , they can live their lives separately.

For example usually the Philippine market is coupled with how the USDollar behaves.

When it's decoupled, we're no longer affected by how low or high the USD goes. The PSE may remain neutral.

That's decoupling and that's just an example. They gotta be connected at first then later - they're not.

**Defensive Stocks** -Counter-trend stocks. I love these stocks. They stay unaffected by the general market trends. Coup d'etat? The stock still goes up.

And usually you only know them AFTER the fact.

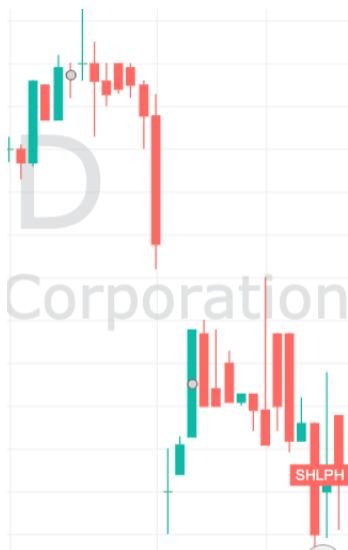
Dividends - People buy some stocks because they pay earnings/money regularly (yearly or 2x a year).

After they receive the dividend (The dividend ex-date), many Philippine stock holders sell their stocks en masse (maramihan). Example:

Year	Dividend Type	Rate	Ex-Dividend Date	Record Date	Payment Date
2019	Cash	PhP3.00	2019-Apr-02	2019-Apr-05	2019-Apr-30
2018	Cash	PhP5.14	2018-Mar-22	2018-Mar-27	2018-Apr-18
2017	Cash	PhP1.65	2017-May-01	2017-May-04	2017-May-17

In 2019, the Ex-date is April 2. The long red box below is April 4. Long red boxes mean a lot of people sold the price at large price ranges (spreads). That sounded technical but look at the image.

This results in a MASSIVE GAP DOWN (see "Gap") between stock price before the dividend (example: 34.44) and after the dividend is given (example 22.01). See image.



That's why it's not a great idea to keep your stocks after the dividend-ex date.

So key is knowing when the ex-dates are and making sure you have:

- a) fast internet connection an app that can buy and trade stocks on your device.
- b) availability (meaning: you're not snorkelling) to sell them fast.
- c) calendar notification alarm to remind you.

Good times.

Create your trading plan today, click to find out how in the last chapter of this book.

**Ema** - Exponential Moving Averages.

All you need to know is that they write these 3 lines on most stock charts. This is in addition the price line, if you're using a line chart.



If your chart doesn't have them - figure out how to draw them using your app.

They indicate the exponential average (duh) of the stock price given 3 different times (10 days, 20 days, 50 days) or for long term (100 days, 200 days).

There are techniques to using the EMA lines to know when to buy and when to sell. This is shown in detail in my 50K course in the last chapter.

**Emerging Markets** - This is the where the Philippines belongs. Shortened to "EM".

**We are no longer a third world country.**

The world order is now Developed, Emerging and Developing (mostly Africa + Afganistan). Get your economics straight.

Why is this important? When foreign traders usually invest in the EM, our market goes up and down based on what they do.

**Emotions** - the biggest obstacle to stock trading.

You need to stop watching hyper news reporting of business news so you can avoid emotions.

Just read the business news via Bloomberg for any international news.

For ultra-facts-only reporting for local news, make sure you are used to reading and interpreting the PSE Edge website.

See how hype-less the following examples are:

"Please be informed of the disposition of (Company) shares by officer (Name).

(Company) takes 100% ownership of (Company2).

*See? Get used to that. Many times these are indicators of buy and sell. More details in the last chapter.*

**Extended** - the stock has been going up for a long time already. It may be time to go down. Again, this is just english.

**Fakeout**- It looks like the stock is going out- away from it's base, but in the 2nd day, it goes back into the base or worse ("break down of the pattern"). I'm just defining this, but I don't use it in my plan.

**Foreign Traders** - foreign people in charge of massive millions of pesos who regularly trade the PSE. The buy big and sell big. So they

## How to Speak Stocks by Jomar Hilario

influence a stock price in a big way. So their volume compared to Filipino traders are usually bigger.

In the image, locate the last column. "NET FOREIGN". Compare it to the amount beside it, "Volume". See how tiny the local trade values are?

Date	Last Price	Change	%Change	Open	Low	High	Volume	Net Foreign
Aug 16, 2019	237.00	1.80	0.77%	234.60	230.40	239.20	766.17K	51.26M
Aug 15, 2019	235.20	1.00	0.43%	229.60	224.00	235.20	1.06M	6.93M
Aug 14, 2019	234.20	16.80	7.73%	220.00	219.00	234.80	1.47M	4.69M
Aug 13, 2019	217.40	-7.60	-3.38%	225.00	217.20	226.00	1.58M	-126.68M

Ask yourself, if the foreign traders are buying 3 days in a row (it's green, = net buying) - what does it mean, hmm?

**Fed** - US Central Bank. What they hint at, what they announce, what they declare affects US stock market - hence affect our market, sometimes.

**Gap** - Gap down or Gap up. See this zoomed in chart. See the zoomed out chart of the same stock below. Notice the gap



where the 2 prices aren't next to each other but one on top of the other?



That's the gap! The gap up means people have started buying at an extremely high price the next day.

Gap ups happen after fairly great news sometimes.

Same story with gap down.

Gap downs often happen after dividend ex-dates.

**Growth Investing** - Buying growth stocks as a strategy.

**Growth Stocks** - Fast growing companies. Favourite of the media. Always in the news DUH. Usually championed by famous entrepreneurs or new government laws.

**HODL** - hold, don't sell the stock. Usually said while panicking. What did I tell you about panicking?

**Hype** - as in "avoid this stock kasi hype lang yan". People are pumping interest for this stock - usually in social media or messenger apps.

Normally avoid hyped stocks if you're smart - specially if the hyped stock is coming from a "trusted investor you barely know".

Why? Because you trade based on your trading plan. Not based on hype.

In some instances you only pay attention to hyped stocks if your other conditions are met. What other conditions? The ones in your trading plan!

**Index** - a group of companies computed to represent a market, an industry or a country's market performance.

This is useful if you are considering buying INDUSTRIES instead of just individual companies.

A mutual fund is a sort of index.

Though indexes are used to summarize the state of any market-national (Philippines) or industry (mining, real estate..).

**Indicators** - fancy math done on the stock price that somehow will tell you where the price will go.

Of course it's like a crystal ball or fortune teller.

However, math is better than nothing and blind guesses.

Your maturity in the market sometimes mean you have more time to study the different indicators.

Me I just read if the indicators say Bullish or Bearish. I don't have to understand the underlying math. If it makes me money, then I use it.

Nowadays, I tend to use indicators to check my decision to buy hold or sell.

**Initial Public Offering (IPO)** – First time a company appears in the Philippine Stock Exchange. Like a debut. Only with adults and champagne -wait that's exactly like a debut.

This is a rare chance to buy low and sell high after 3 days.

Most people are not allowed to buy TONS of stocks at IPOs- w/c limits your gains/upsides/profit.

But if you can manage to buy a lot - go for it - as long as you have done your research!

A while ago I purchased IPO of a Philippine bank because

- a) I was a depositor there.
- b) I know they're making a lot of money.

I gained 100% on that, real money, too. Not just paper gains.

Invest - putting your money where it can grow.

Loosely used in so many instances like "invest ka sa business ko" - where the business losses all the money for 5 months.

In the Philippines giving investment advise requires that you have at least some sort of certification or license.

But we do that to each other on a daily basis nevertheless via social media.

**Investment Strategy** - Usually mental but must be WRITTEN DOWN in a Stock Trading Diary of sorts - in my case I use Google Sheets.

The simplest PERSONAL strategy that works usually wins.

**Investors** - In the PSE, a trader will invest for up to 6 months. Anytime longer than that and you're called an investor. See definition under "Invest" w/c makes this confusing.

**Ipit** (*filipino*) You purchased a stock at a high price, then it suddenly goes down. You can't sell because of the dizzying speed that it's going down or it's going down for days or weeks. Emotion is heavy when your stock is ipit.

Commonly happens with Speculative stocks.

Prevent the stress of ipit! Create your trading plan today, read this.  
Issues - Stocks.



**Lipad na!** (*filipino*) Words used by traders who wish to add more hope and emotion to their trading.

They're telling the stock to do something - parang out of the book "The Secret".

Thing is, you should probably avoid emotions like this and just look at facts and stats instead.

**Long Position** - If you feel the stock will go up, this is long position. So much like having a bull-mentality.

**Long Term** - more than nine months (usually years, though)

**Losses** - This is part of your goal : to minimize your losses by selling low when it hits your TRADING PLANS's stoploss.

Stoploss price is a price you're willing to sell to incur a loss. This loss is pre-determined to be acceptable to you and only you.

This protects you from greed and losing all your money in one afternoon. #drama.

**Market Makers** - Ever wonder why sometimes someone buys your stock when the volume is down? That's probably a market maker (bank or brokerage).

They buy or sell stocks at fixed and firm rates. They serve as middle men buffer zone to keep trading fast and efficient.

We actually need them.

**Market Value** - the price of the stock now. Same as in real estate, the price people are willing to buy now.

**Madugo** (*filipino*) - stock market active list is all red, the PSEi index is down, all your stocks in your portfolio are red (they're down, you have paper loss). Should you panic? Well, that's an emotion, so no. You study even more.

You will want to know the indicators when the market will go up again. That's your goal.

**Most Active** - Usually the only stocks you should be paying attention to any given day in the PSE. All the rest have more risk. Unless you know stuff we don't know...wink wink.

If you see all the stocks in Most Active is red, can you guess what that means?

**Naka-abang** ("Lying in wait") - If you're smart you've already set up a OHT (see) sell price for each stock you have, based on your written trading goal.

This way the app is waiting for the stock to hit or skyrocket past the price.

When it does, the app sells for you even when you're para gliding above the blue Boracay waters. See Off Hours Trading (OHT)

**Off Hours Trading** (OHT). The app sells the stock for you when the market opens - at the price you determine.

You use this when the market is closed.

Really neat when you're on vacation in the next week.

But still, want to make sure that your stock will be sold at a high price you've determined beforehand.

Beforehand? You do have a trading plan right?

The selling happens without you being online. The app takes care of it. It's valid for 30 days I think.

See "[Naka-abang](#)"

**Paper gain/ Paper loss** - profits or losses you proudly screenshot on social media but not yet cash because you haven't sold the stock.

Such is the case of many who have "peso averaging" accounts.

They don't have fixed goals & understanding so they keep their earnings as PAPER and never as real money.

Too bad.

They could have just :

- a) SOLD their stocks at the gains
- b) kept the money to buy more stocks
- c) kept 10% to have fun as a reward.

Bottomline, their portfolio would have increasing CASH instead of paper gains that can disappear next week.

**Penny Stocks** – stocks which trade at a very low price (less than 1 peso). There maybe big name stocks that are penny stocks. But really any stock less than 10 pesos is a penny stock in my book. This price doesn't prevent me from buying it provided it fulfills my personal trading plan rules.

**Peso Cost Averaging** – buy on a certain fixed date per month- a fixed number of stocks as recommended by someone you trust.

Used by long term investors who do not wish to trade because:

- a) they don't have time
- b) dont want to give time

c) don't want to be bothered in understanding stocks.. See Paper Gains / Paper Loss.

**Portfolio** - That page on your trading account that lists all your stocks.

**Preferred Stock** - Everytime this appears in the Cashflow 1on1 game, we decide to ignore it. Why? Because the passive income it gives is too small and it's too expensive.

Compare it with the passive income of Real Estate for example. The returns are tiny. Try comparing it to other means of getting "passive income" before trying to buy preferred stock.

**Profits/Gains** - This is your goal. To sell the stock at a higher price. Buy low, sell high— get profits or gains.

**PSEi ( PSE Composite Index)** - An index of top 30 companies in the PSE. You normally buy Mutual Funds based on these indexes. I do.

**Pullback** - Stock price went down. See Correction

**Rally** - The stock price is racing up. Race = Rally.

**Returns or Rewards or** - profits earned by investors , this is the profit you write in your trading plan - to sell at once the price hits or overshoots this amount.

Usually written down in a trading plan.

Most people trade with no plan and hence suffer greed - w/c means they don't want to sell because it "might go up tomorrow".

They normally hold on too long that they end up NOT selling until the stock price dives because those with trading plans - have sold their shares already. BOO-HOO.

Never be this person. Always have a trading plan.

Create your trading plan today.

**Reverse Stock Split** - price doubles, and you get 1/2 of your original shares.

**Retest** - The stock has gone down and landed on a support line again (one of the EMA lines).

Usually this is a signal for PAY ATTENTION, because it's tendency is to go down, more than up.

- From up to down, from down to up. Eto common english lang.

**Risk** - I would think this means "possibly losing".

Every stock buy must have an accompanying computed risk so you expect both + and - possibilities of the future before purchase.

This is done by making a trading plan.

What? Again? Yes.

This is done by identifying a STOPLOSS price.

It's lower than your purchase price.

So yes, lugi ka - buy only if the stock goes down in your time frame.

This protects your money from going to zero quickly. Listen: Your cash is your worker, if it's not growing in the stock market, it's shrinking or doing nothing. Which one do you want for your worker?

**Sell Order** - To tell the stock app to sell your stock. Same story as Buy Order, Sell anytime too. If the stock is plunging or diving too fast - you

may need to DELETE your sell order quickly and create a new sell order to be able to sell that sinking stock fast.

I learned this from experience! Fast Fiber internet helps.

**Setup** - What the stock chart looks like.

**Shares** - 1 share = 1 share of a company as seen via it's price.

Example:

Big companies = 1 share = P 1,000.

Small companies = 1 share = P 34.

It depends really.

**Short Position** - We're supposed to be able to make money when the stock goes down in the PSE but I haven't tried it yet.

Great times is when there's a big 5 week riot in the streets like in Hongkong in 2019. I'm sure the market is being shorted like CRAZY.

People buy high, sell low and earn money.

**Short Term** - less than six weeks -usually applied to stock trading.

**Speculative Stocks** - Lots of emotional newbies get hooked on these stocks. They have stock ticker names but hardly any business. The company has an office but no products to sell, yet.

The products and services are still being created. Example :A resort stock with only RAW LAND. A telco with no towers.

Great for headlines– bad for newbie stock traders who get enticed by all the excitement. They wind up getting "ipit" because they purchased too high - and now the stock is going down too fast.

Now they refuse to sell because if the massive possible loss. Never buy w/o a trading plan, I always say. See Ipit.

**Stock Dividends** - Some company earnings are given in the form of shares- instead of cash.

**Stock Market Index** - The number the news always tries to monitor. A single number that if it goes up, the market or industry is up. If it does down, alam mo na.

**Stock Market** - Where investors or traders buy and sell company stocks. The PSE duh. Accessible via Trading Platforms. Researchable via Trading Research Platforms. What platform you pick will DETERMINE who informed you really are.

**Stock Split** - 1 share becomes 2 shares. You wind up with 2 shares instead of 1 and usually with the price split in 2 also (price lowers but you get an additional share, so it's value is the same).

**Stock** - A share in the company. The layman understanding is "I'm part owner of SM" if I have SM stocks.

**Sunog** (*filipino*) - Burned, usually uttered by people who literally played with their money in the stock market in the past. They attribute the loss of their cash to the market, not their lack of understanding.

This is an emotional judgement on the market. If you met someone who's *sunog* sa market, backup slowly. Let that person realize the truth on their own.

It's bad enough that thinking straight people find it hard to trade. It's going to be worse for emotionally hurt people to trade.

**Support** -Three lines in the stock chart based on Exponential Moving Averages (EMA) - that traders use as a stoploss.

This is usually the low -end of a base. See Base.

In some trading research apps, you don't need to compute it -the support prices are already displayed on screen. Doesn't matter if you don't understand what an EMA means or can't read charts. Just read the support prices.

**Tanggalin ang harang** (*filipino*) - see Basagin ang harang.

**Target Price** - Stock mentors and trading companies analyze a stock and they feel that once the stock reaches this price, at this time - you should sell this stock.

**Top Gainers** - Most penny stocks & speculative stocks are on top of this list of stocks that get the highest % increase since yesterday. Warning: This is not how you pick stocks. You make a trading plan instead and listen to trusted sources beforehand.

**Todamoon** - See To the moon.

**To the moon** - Same as "Lipad na!", coaxing a stock to go up and up like Neil, Buzz and Mike in July 1969. The eagle has landed! A no-no in my book as it adds emotion to the stock trading exercise.

**Trade** - You just sold or purchased a stock!

**Tp** - See Target price.

**Trading plan** - A written list of conditions you're going to consider before you buy/sell the stock. Most people don't show the format of their trading plans. I do in my Earn50k course. Most people's trading plans are too complex, designed by traders for traders.

*What's in the trading plan?*

Most will say: Purchase price, Sell Price, Stoploss price, Trailing Stops, Setup Name.



*My trading plan also has:*

Why I'm buying this stock, in prose.

Conditions I've considered why I'm getting this stock that need to be true to continue holding this stock.

I would also include clippings of news articles that may be the catalyst for an uptrend.

Hey! Wanna see my trading plan? [Go here:](#)

**Traders** – People who buy and sell stocks within a short period - less than 6 months. Sometimes within the day. (See "invest")

**Value Stocks** – For really math-loving people and those who copy Warren Buffet in stock trading. They compute the "intrinsic value of a company" (P/E ratio) and compare it with the stock price.

If the price is too low, (etc etc plus a ton of conditions) -they buy it.

**Volume** – number of shares bought and sold in a particular day.

If you see a stock market summary in your trading software, this is the top 10 in MOST ACTIVE.

This means they have the top 10 in volume. If your stock has tiny volume - there's little hope it will ever go to great heights that day.

Philippine volume reality as of 2019 that they never tell you:

Tiny = 10 -100 trades a day.

High is 2000 trades a day.

Our market is so small, yes.

20% or so of it is foreign traders, take note.

**Worst Losers List of the day**- List of stocks with prices that dropped the most yesterday.

If your purchased stock is here, you make sure you have a written trading plan and a stoploss that you're ready to follow.

## **FINAL CHAPTER**

### **WAIT! Ikaw ba ito?**

You did not have a trading plan- So binuhos mo sa isang stock kaso di nag workout?

Did you cut loss due to market down?

Do you factor in too many data that you'd ended up not 'buying or selling'?

Na stuck na ba ang stocks mo with paper loss?

Na hyped ka ba before and still ipit in a stock ka na?

Have you tried investing sa stocks and didn't make money?

### **The solution, as you already know- is having a TRADING PLAN.**

But more than the trading plan, you must know the "Rules of the Philippine Stock Market Game?

May game?

Yes.

There are things that work in the Philippine Stock Exchange that don't work in other markets.

Do you know these things?

Sige try mo google.

WALA ROON.

These things are only WHISPERED.

May alam sila na hindi alam ng MARAMI.

I only found out about it by OBSERVING CAREFULLY.

Would you like to know what I found out?

Here's some of the truths I learned:

1. How to skip Fundamental Analysis in the Philippine Stock Market and why?
2. How to skip deep Technical Analysis in the Philippine Stock Market and why?
3. How to select which stocks to study in the Philippine Stock Market (It really is just a short list).
4. How to create your own trading plan (not Peso Averaging)
5. How to test if your trading plan will work for you or not.
6. How to arrest feelings of FOMO, Fear and Greed. (Fomo: fear of missing out)
7. How to finally buy or sell at the right time based on your personal trading plan.
8. How to react when a hyped stock is given and how to evaluate yourself if you reacted incorrectly.
9. How to make at least 14% returns in a few months using your personal trading plan.
10. How to be more confident when looking at a stock chart - and know what things to watch out for (no it's not stock patterns like "head and shoulders") - for the newbie.
11. How to minimize doubt in your stock trading plans.
12. How to evaluate if a rumor on a stock is valid or if you're being manipulated or hyped.
13. How to use all the above if you wish to apply "PESO AVERAGING".

All the above is part of my "Earn 50K in the PSE stock market + How To Make Your Own PSE Stock Trading Plan" Course

Looks like a jam-packed course, yes?

It's not.

The course concept is SIMPLE because my trading plan is very simple - too simple in fact - you may have a hard time believing it works.

**BUT IT WORKS!**

What you will learn is how I - Jomar - create a trading plan.

How you can create your own and check if the plan that you create works.

That's the simple goal of EARN 50K in the Philippine Stock Market.

The output is a trading plan based on the realizations I got as I struggled to understand books and seminars on stock trading.

Reality: I don't understand most of what they say in those stock market seminars. They are way too advanced for me.

That's why I tried to figure out how a NEWBIE - like ME - can earn from this given my limited understanding of what matters to stocks.

**WHY I'M QUALIFIED**

I don't have an Economy degree.

I don't have a good grasp of Macroeconomics and Politics.

I don't come from a political family or a rich family too.

I don't have an Accounting degree or CPA. I just attend accounting seminars out of necessity for my business.

So....am I a stock broker?

No. I'm a stock trader - but not full time- I do it only using my spare time.

**BECAUSE I'M JUST LIKE YOU!**

In fact, I'm just like you.

Someone who works hard, is extra-busy everyday - providing for my family.

However I did realize that I needed to learn how to make money work for me.

## HOW TO MAKE MONEY WORK FOR YOU

For many years they say that - "Learn how to make money work for you". They say that Real Estate Rentals is the way - and I did that once. Mind you - Rentals is also a tough thing to do.

So is stock trading.

So it's a matter of your choice. How would you like to LEVERAGE your cash?

## IS THE BANK GOOD FOR YOU?

Because BANKED CASH is not giving you extra cash - even if they say it earns 0.05% a year.

That's because inflation at 3% is way higher than that.

What does Inflation mean?

Money loses it's value at 3% a year and your bank money earns only 0.05%.

So you are losing money at 2.95% a year.

## THE BANK THANKS YOU

However, the bank has your cash - and YES - they are lending it to people for 30% a year or more.

This is called LEVERAGE.

They are using YOUR CASH to make 30% and they pay you 0.05% for depositing your money to them.

The bank is making YOUR MONEY WORK FOR THEM. The bank is leveraging your money.

It's the same story if you let a bank have your GOLD or SILVER for example. They will leverage it.

Leveraging means that your cash is working mainly for the bank.

Note: Bank, Coop - same thing.

Now - how about YOUR MONEY WORKING FOR YOU?

Would you like to learn that?

I hope you say YES.

YOU NOW HAVE A CHOICE

After years of teaching people how to EARN from ONLINE -you now have a unique privilege to learn how to MAKE MONEY EARN for you.

HOW?

By studying how your cash can increase - not just "on paper" but - literally - 14% in one month. 5% in another. 30% in another month.

When I say "On paper" - you're not just going to stare at a computer screen and say "Hey! I have extra P 35,000 in stocks!"

Because doing that - one day- will also mean that 4 months after you're probably saying "Oh no! I'm - NEGATIVE P 76,000 in stocks!"

I believe there has to be a better way than staring at computer "money" -w/o being able to USE even part of that money.

Agree?

Want to learn how?

Keep reading.

YES, BUT JOMAR WILL I BE ABLE TO UNDERSTAND IT?

You've read my SPEAK STOCKS book, so you know:

a) I try to keep things simple as possible.

b) I try to avoid technical words

c) I try to explain the same things using different examples and different modalities (ways)

THE SAME WAY I WAS ABLE TO OPEN THE EYES OF A LOT OF PEOPLE TO VIRTUAL CAREERS or FREELANCING:

I hope to open even more eyes to STOCK MARKET TRADING.

Trading in the Philippine market in a super simplified way -that still works.

Join me and learn how you can prepare to earn 50K in the Philippine Stock Exchange.

WHAT'S NOT IN THE COURSE:

Here's a break down of what's NOT in the course and why:

1. How to open an online brokerage (trading online) - You can youtube this.
2. Indicators and Oscillators - this has been automated –you don't need to understand and analyze this.
3. Fundamental analysis - not relevant in the Philippines sa opinyon ko
4. Technical analysis - also not relevant in the style we are going to use (my own system)
5. Stock Market 101 - you can youtube this and books do an even better work. BASTA BASIC LANG.

QUESTIONS

**Q: I am interested in stock trading but I don't know how. May I know how are you going to help me on this?**

A: I can help you by teaching ONLY the things you need to know - and teach you the process you need to undergo - to be able to win in this INVESTMENT method.



You need to be willing to use P 10,000 at least to learn this trade.

This amount will go to the stock market - and will grow or shrink based on your commitment to your own trading plans.

You will learn how I make trading plans and you can do the same things I do.

If you're interested- sign up for Earn 50K in the PSE stock market trading plan creation.

Here's the CREDIT CARD LINK: <https://jhilario.com/50k> or email [me@jomarhilario.com](mailto:me@jomarhilario.com) for bank deposit details.

GUARANTEE: 30DAY "Better Than Stocks" MoneyBackGurantee is in effect so no risk.

**Q : Ano po ang pinagkaiba nitong Stock Trading Course ni Jomar sa Monthly Averaging taught in other courses?**

A: The Monthly Averaging is about long term investing. It's called peso/dollar cost averaging. But a little bit every month - regularly because you do not have time to check the prices. This is slow process for people with little time to study the market.

For others who wish to ACTIVELY TRADE (vs Long term INVEST) - then this is where my course comes in: Earn 50K In the PSE.

So first main difference is : TRADE VS INVEST. Short term vs Long Term.

No time to study vs Has Time To Study

Another difference is style of teaching. Usually Monthly Averaging - there's NOTHING needed to learn.

You just buy and sell based on the advise. And if there's something to learn, it's usually given by a professional. HOWEVER...

I'm not a financial services practitioner. I'm a teacher or guru or guro who happens to trade - daily.

I use extremely simple language in explaining anything. This is a MASSIVE DIFFERENCE.

A lot can claim to be great at stock trading but they do not speak ENGLISH. They do not speak TAGALOG or TAGLISH. They speak alien jargon. I don't do that. I love speaking in clear GRADE 3 english.

I teach you this because I uncovered a SYSTEM that can be repeated. I've also created a SYSTEM of LEARNING this that skips all the confusing MUMBO-JUMBO designed to confuse people.

WHEN DID THIS START? 2004.

I was introduced to this thing by the stock market mentor of Robert Kiyosaki - in Singapore.

So actually I've been doing stocks EVEN LONGER than INTER-NET MARKETING or VA business.

I started hiring VA/Virtual Assistants in Jan 30 2005, by the way. I started teaching Virtual Careers in 2010.

My first ever seminar that I conducted was actually STOCK MARKET TRADING (not investing).

### **Here's the summary: Monthly Averaging vs Jomar's Stock Trading Course:**

1. Monthly Averaging : Investing. Jomar: Trading
2. Monthly Averaging : No time to explain technicals

because you don't have time to study them. Jomar: You WANT to study them in the simplest way possible - using the way you learn VA trade.

3. Monthly Averaging : You gain no understanding of what you're doing. You just follow. Jomar : You understand the secrets why things are as they are - using ultra-simple language.

**Here's a comment from James about My Course: "Earn 50K in the PSE stock market + How To Make Your Own PSE Stock Trading Plan" Course**

"I've been doing stock investing for a couple years now and studying to venture into "trading"...after attending a relatively expensive online seminar and reading the assigned books my confidence level didn't grow as much as watching through Part 1...(of Earn50K in Stocks)"

Jomar's simplified explanation and no-frills methodology really resonated with my own quest for stock "wisdom"...

especially the part where he emphasized that the Philippine Stock is a \_\_\_\_\_ game - kinda obvious, but I did not give enough importance until now... ..

that's what the training gave me so far, fairly simple things to look out for and consider which I could have not realized on my own...

that's what Jomar provides - as always - looking forward to the next session (hopefully I'll be able to attend "live") 😊 - James R G Erice

## WHAT YOU NEED TO DO NEXT:

Contribute more words you want to see in this dictionary! Send an email to [me@jomarhilario.com](mailto:me@jomarhilario.com)

Create your trading plan today:  
<http://jhilario.com/50k>

Join the community: <https://www.facebook.com/groups/earn50kstock>

Tell me you want the Physical book! Order in Bulk! Email:  
[me@jomarhilario.com](mailto:me@jomarhilario.com)

## About Jomar Hilario

Is a "Work Anywhere Homeschooling Dad" to Four kids.

He is the CEO of Ideas That Prosper, Inc a consulting company specializing in applying future tech now to enable families to "Embrace Each Other More".

Jomar is also a mentor to thousands of Filipino virtual professionals (you canll them freelancers) around the world.

He is founder of VirtualCareersAcademy.com

You can learn from Jomar via his weekly online show at [fb.com/jomarhilario](https://fb.com/jomarhilario).