

so in today's video we'll be going over three stocks to buy in december 2020. i always make these update videos every single month but this month was a lot more difficult to make than all the other months so if you guys been investing since if you guys have been investing with me and following me since march of 2020 then basically you could have bought almost anything and held until today and you guys would be up almost anything unless like you were buying hertz or you were buying um what else uh neo or all of these like meme stocks but basically but basically if you were buying a solid quality company most likely you are up in the markets and that's what i've been doing all right i've been using robinhood for a lot of my trades and everything but today we're going to be using a different brokerage we're going to be using td ameritrade if you guys don't know what that is basically it's like the grown-up version of robinhood so one last thing that i do want to say about robinhood is that they've been giving they've been having a lot of issues in 2020 hopefully they fix a lot of the issues because i like using the platform but basically um if you're not if you're not a reliable brokerage like what's the what's the point of having my money in your in your accounts right so today we'll be looking at td ameritrade if you guys caught my last video about hsa's i do recommend you guys go check that video out because there's a lot of advantages to having an hsa and um i recently opened mind up maxed it out and uh right now this is my hsa account all right um i open my hsa with lively and we are sitting at 7071.76 so i'm editing the video right now and one last thing i forgot to say is that i do believe these are still growth

companies but i don't think that they're going to double or triple in price in the next year or so but if you do keep them i'm going to be keeping them longer and i do think maybe in the next five years they might be able to double in price or something like that so if we take a look at my balance here i made most of my deposits within the last month or so and these are the positions that i bought and i'll be going over each and every single one of them the first i bought one stock of amazon and i know i'm said one stock that's because one share amazon cost over three thousand dollars about one stock of google which cost one thousand eight hundred dollars over a hundred eight thousand dollars and i bought ten shares of vti which is an uh vanguard total stock market index etf and um i bought current price right now is 191 shares for each one of those so taking a deeper dive into amazon like this year has been the year for amazon in my opinion you could say that for tesla as well but amazon is like not that far behind here with the pandemic this year buying things online has been so convenient i never have to step into like a supermarket or a convenience store if it's not an emergency and i can just wait one or two days to get whatever i need and amazon has really helped me along that way as well i'm pretty sure you guys are feeling the same way about amazon right now this year alone i probably bought more stuff on amazon than in the last five years combined so and i don't really see this trend slowing down anytime soon it's just a

better way
and a better experience when it comes to
buying regular everyday items now
and there's still a lot of growth
potential i believe with amazon
even if the markets are at an all-time
high right now
i don't know if i mentioned this earlier
but um basically if you've been buying
stuff like me since march of 2020
anything that you bought since then
and if you held until today you would be
you would be
up on your investments like if we take a
look at my total
entire portfolio here my portfolio is
sitting at
140 000. so links are gonna be in the
description
for everything for your convenience you
guys don't have to jump around
and um if you guys want some free stocks
everything's gonna be down there so my
portfolio is sitting at almost 140 000
with an annual dividend income of 894
and if we scroll through this
if we scroll through this you see
nothing but gains here
i only have a few stocks that i'm still
holding that i'm down
and right here this is only a handful of
stocks well six so not
technically not a handful and uh my
lowest
worst performing stock right now is
intel and exxon mobil so like i said
earlier if you've been buying since
march
you would be doing pretty well in the
markets if you just bought and held
but now the the deals are getting a lot
harder to find
and so for me personally i'm looking for
something that will
at least hold this value and something
that
potentially can still grow and that's
like the combination that i'm looking
for at the moment
and i think these companies that i
bought amazon google
and you can't really say the same thing
for vti but basically
amazon and google i believe they still

have a lot of growth potential
amazon is one of those companies where i
always wanted to get in
but i always thought you know the price
is way too high
i'm just gonna wait for it to come back
down price is way too high i'm gonna
wait for it to come back down
and bam it's now the price is over three
thousand dollars so for me
i just personally needed to invest a
little bit more grow my position in it
and i'm gonna be dollar cost averaging
into amazon
from here on out i have a bigger
position in my
td ameritrade brokerage but on my ml
finance as well
i still have a decent amount in there
about on my ml finance account i own a
fractional share on there as well i own
about .368 shares
so if you guys are if you guys got like
a lot of money
you know td ameritrade they only do
whole shares but if you
if you don't have that much and you guys
want to buy fractional shares you know
you guys can buy amazon on robinhood
or ml finance so this is one of the big
reasons why i want to start
to invest in amazon a little bit more a
little bit faster here
is because amazon pharmacy this has been
in the news recently they just
started implementing the big pharma for
amazon
over the last month or so and i think
this has been
in the in the works for a while but i
just wanted to see how it works and just
introduce to you
what it is so you can sign up for amazon
pharmacy explore pricing options
and then you'll have your medication
delivered right to your door
just like any regular amazon package
with the
with the pandemic thing still going on
and you know the
vaccine still not out yet i think this
i think this is going to be one of the
biggest potential income income streams
for amazon in the future

and uh when it comes to big pharma you know they got a lot of money that industry is jam-packed i own i own companies like pfizer as well and johnson and johnson those are big pharma companies and i think amazon is going to be a big player in that role in the future our promise to you our promise to you we believe pharmacy can be better with us you'll always know what to expect our pricing is clear understandable medical information is protected you can always speak to a pharmacist you'll never worry about your medication you'll never stand in line at a pharmacy so that's one of the big reasons why i bought amazon and you know amazon at three thousand dollars like this is the only stock that i've ever this is the most expensive stock that i ever bought or the highest price stock that ever bought at 3 000 and i believe yes the market is starting to look overvalued in my opinion but still this could potentially hold its value and if it does drop i'll be buying more amazon so let's move on to the next one so the next company on the list is google and uh google is another one of those companies where i just want to always get in always get in but the price is just starts climbing higher and higher and you always think oh i'm just gonna wait for a pullback same situation with amazon as well so you know i just bit the bullet and i bought one share of google it's not gonna you know it is at the high range the 52 weeks range on the high end but still you know google as a youtuber i got to um i got to invest in the company that pays me i believe so so when it comes to google you can actually buy alphabet class a shares or alphabet class c shares and basically there's only one main difference where

google g-o-o-g-l alphabet a class shares
you can have voting rights
and and the alphabet class c shares
there are no voting rights
so i've heard a lot of from other
investors saying that
the c class shares are better just
because you're paying a little bit of a
premium for the a class shares
and even if you do have voting rights
you're never going to really
change anything with um the amount of
voting power that you have unless you're
going to be buying like all the a class
shares
so it's probably better to just get to
see class shares
where that's probably the mistake that i
made where i bought the a class share so
i think that might be a better choice in
my opinion but um let's jump into some
of the reasons why i start i'm starting
to invest
in google and the main reason why is
because of the youtube ad
revenues increased 30 from 3.8 billion
in the third quarter of
2019 this year including this quarter
showed
how valuable google's founding product
search has been
to people so the main money maker right
now for google
is their search so basically anytime
that you search for anything on google
so let's say you wanted to look up lasik
surgery here
if you typed it in you look at basic
surgery and you see these ads this is
how google
makes their money so companies pay
google
to put their ads up here and uh look we
got one
two three four we got four ads for that
and you can just think of all the
different topics that you can have ad
placements on google because
if you're not on the first page of
google most likely you're never going to
be seen
when was the last time you went to page
10 of google
and looked for something i've never i

pro it was probably like 15 to 20 years ago when i did that when i was like looking up stuff for uh school if you know what i mean and um even on page 10 you you're still going to see these ads here so this is the main money maker when it comes to alphabet and now we have youtube ad revenue so as a youtuber myself i started calling myself a youtuber after i hit 100k and this is one of the reasons why i think google will still have some growth potential they haven't i believe they haven't really monetized the the ad revenue from youtube quite well and um yes you're seeing some ads whenever you watch youtube videos you probably might see one ad in the beginning of this video and one ad in the middle of this video and one ad at the end of this video that's typically like the normal way that they're doing it now but we're just in the beginning process of this they only just recently started adding this youtube ad revenue lately so as they get more efficient with ad placements and more brands and more companies want to place their ads on these youtube videos they're gonna make a lot more money right that's one growth potential uh they have right there so on top of that i think there's going to be a big migration as well from people switching over from cable cutting the cable plug and just watching youtube you there's youtube tv now um i i had this for a while alphabet also has youtube tv i've used this uh for a few months i wasn't really a big fan but i know you know firsthand and personally like i know a lot of family and friends are using youtube tv they've cut their cable cord already and how

exclusively they're watching all their channels and sports from this service and i believe in the future this has the potential to be one of the biggest money makers as well for alphabet including with uh youtube ad revenue so going back into um so going back into td ameritrade here google right now is worth 1 819 a share today it's on the 52-week range on the high end so you guys have to be really cognizant of that i i don't think oh like i don't really like buying companies at the high end of the 52-week range but um i still believe that google will be able to hold its value even if like a correction comes um eventually the price would go back to this range i believe and um i will be dollar cross averaging into google in the future as well and lastly let's jump into vti so i was having a really difficult time making this video just because you know it's not as easy like before as it was to just buy stocks and say oh man definitely this is undervalued this is undervalued it's just i just can't say that anymore just because you know basically we have returned back to uh the levels that we've seen pre uh pre-pandemic and um now that's why i'm purchasing vti i believe you know buying an index is probably the best thing for a beginner to do it was uh how i first started to get into investing in the stock market so just going back to the fundamentals of investing that's what i did that's what i'm gonna do every single time as well um you know if you ask me personally like if it's better for me to invest in individual stocks or an etf i would say etf 90 percent of the time just go with an etf all right so let's jump into some stats

here this is vanguard total stock market
index fund etf shares vti
um that's the share price up there at
the top so performance overview
17.10 year year-to-date total return
and if we look at some of the annual
total of return history here
the last time we saw a negative return
was
in uh 2018 before that was in 2008
37 basically um
down and 2002 which was 21 down but on
average
if we take all of this and average it up
i think um
let's look at here the last 10 years
has been a 14 average return
some of the best investors in the world
aka warren buffett says that
he would buy an index fund so why
wouldn't i want to buy an index fund
there's also space for all those yolo
investors as well why can't you do both
invest some money in the etf and invest
some money into your yolo trades you can
do both
there's there's no one saying that you
can't so so with that being said
for all of you guys that are just new to
investing just beware that
in december of 2020 there's this there's
typically a
like some type of sell-off just because
of tax
loss harvesting which is the selling of
securities at a loss to offset
capital gains tax liabilities and um
this happens every single year it's not
i'm pretty sure it's going to happen
this year as well so just be careful for
anybody that's just starting to invest
you guys really have to go through the
history and you know this is just coming
from experience this happened last year
as well and the year before that when i
was investing
and um if you guys are just new you guys
probably won't know this so
if you guys want to see more videos from
me just like this don't forget to
subscribe
and also go check out these videos here
about dividend investing real estate
investing uh yeah like i said subscribe

uh hit that notification
give me a like on this video and um also
go check out me out on instagram or my
second channel and i'll see you guys in
the next video thanks for watching bye