

UNCONVENTIONAL Wealth



The Pen Is Mightier Than the Markets

With returns eight times those of the S&P, autographs and collectibles are primed to be the next hidden asset to make a major splash.

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In 1529, Henry VIII had a lot on his mind.

He had a barren wife. He had a not-so-secret lover. He had a marriage to annul. He had a pope to plead with – and since the pope was actually captured, he had to figure out whom else to turn to.

The last thing on his mind, I'd imagine, was money.

But today, when I hear the story of Henry's attempted annulment of his marriage to Catherine of Aragon, I find it hard not to think about money.

That's because Henry's letter asking for an annulment was just sold. Know how much it fetched? 275,000 pounds sterling – about \$457,000.

You might think this sale has nothing to do with you. After all, such rare items are beyond the reach of ordinary investors. Maybe you don't even have an interest in historical figures and you believe autographs are the realm of collectors and obsessives.

You might want to rethink that, my friend.

Autographs cover all sorts of topics – from history to sports, to music, to the movies. If you can't find an area of interest, you aren't trying hard enough.

And autographs aren't just for those with an interest in one thing or another. They're also for anyone who likes making some money.

In fact, since 2000, the value of the 40 most sought-after autographs has gone up **423%**.

For comparison, note that, the S&P 500 has advanced less than 25% in the same period of time.

This isn't a niche for a few collectors. Autographs are a veritable gold mine.

It's a gold mine that's been completely ignored by the mainstream media. Just the way we like it.

There's nothing like a great-performing asset that no one knows about. This is what *Unconventional Wealth* is all about – finding the hidden markets of the world.

Autographs may not be that way for long. Today, there are already 300 million "collectors." And with new wealth spreading throughout Asia, that number is set to balloon in the coming years.



The plain fact is – as I'll detail below – this is a fast-growing asset, primed to grow even faster in the future... and it's completely ignored by the mainstream media, not to mention the financial world.

We aren't going to make that mistake. Read on to find out why autographs are such a tremendous opportunity today – and why they'll have even more potential tomorrow.

Making Celebrity Work for Us

As I have mentioned, history is only one arena that draws interest.

In fact, one of the more in-demand niches just took center stage – and it has nothing to do with history.

Not long ago, we crowned a new Super Bowl champ.

It was a bittersweet moment for me. I enjoy football immensely – my wife and I watch every Sunday during the season. But, being born and raised in Baltimore, I was sad to see my team give up its title.

Sure, we didn't make the playoffs. But until the new team took the trophy, the Ravens remained the champs.

That game a year ago was magical. Legends were made. Legacies burnished.

And fortunes were created.

Not for the players. Most of them make small fortunes already – a Super Bowl ring is about bragging rights and perhaps an extra digit on the next contract.

That's not what I'm interested in. I long ago gave up the dream of choreographing my own touchdown dance.

You already know – I'm talking about autographs.

Even before this year's game was played, a Broncos mini-helmet signed by Peyton Manning was fetching \$350. A Super Bowl helmet signed by Ray Lewis – a year since my Ravens were crowned champs – goes for about \$550.

Before the Super Bowl, you could have bought a Ray Lewis signed mini-helmet for \$350 or less. That price skyrocketed after the game.

That sort of appreciation isn't rare. In fact, it's the norm in the sports world.

The market for sports autographs alone is estimated to be worth \$1.2 billion today. And – because sports interest is so localized – that's actually the smallest slice of the collectible pie, even when it draws a particularly large crowd.

I'll explain more in a moment, including exactly how you can turn a piece of paper into a family fortune. And why a sports signature might not be exactly what you think it is.

But first, what is the upside of investing in autographs?

A Hedge Against the Markets... That Beats Them, Too

Recently, the markets have been behaving rather badly. Whether we've just suffered a short-term correction or the end of the bull, no one yet knows... but it still serves as a reminder.

Markets go up – but they go down as well.

That's why any investor worth their salt will diversify their portfolio.

Gold and other metals are a fine way to do so... and I've recommended some novel ways to invest in gold before.

But that alone isn't enough. You need to hold a variety of assets.

And the best assets to hold are hidden assets, such as stamps, autographs and collectibles.

Why? A few reasons:

- They are under the radar and aren't prone to shifts in market sentiment the way more famous assets are.
- They are exploding exponentially – so they aren't just a place to store your money. They're a place to grow it. Well-known assets already have all the fans they'll get – hidden assets are adding proponents every year.
- They have a history of doing nothing but going up. If you remember, stamps advanced an average of 12% every year for the past six decades. That's great. But autographs are even better – netting 13.6% every year since 2000.
- Unlike most other assets, these are things you can actually own, hold and enjoy.

I already mentioned that the 40 most sought-after autographs have jumped 423% over the past 13 years. (You can see the list at the end of this newsletter.)

That doesn't mean the 40 rarest or most expensive autographs. These are autographs that anyone can find and anyone can afford.

For instance, if you'd bought a George Harrison autograph in 2000, you'd have spent about \$322. Today,

that same autograph would be worth \$4,900, an increase of over 1,400%.

That sort of return is stunning. But you don't have to be a millionaire to make the investment.

You just can't get returns like these from assets that everyone knows and talks about. You need hidden assets. They may have a little less liquidity, but they have a much greater profit potential.

Don't think Sir George Harrison is alone, either. His was the best-performing autograph in the group, but nothing returned under 117% over the same time period.

Prince William – just added to the list – gained 33% last year. The S&P may have approached that number as well, but only by having one of its greatest years ever.

With autographs, that kind of gain is commonplace.

And make no mistake, the market for these autographs is only growing. Demand is increasing quickly, especially in the developing world, which is just now earning large amounts of disposable income.

The truth is you could simply buy a number of autographs off the top 40 list and enjoy the profits for years, with barely a second thought.

And it is possible to do even better. With a little more knowledge, you can easily outperform this broad-based index.

But if we're to make money on autographs and collectibles, we have to understand them.

We have to answer what appears to be a very simple question.

What is an autograph, anyway?

When Is an Autograph Important?

First things first. When you think of an autograph, you probably picture a celebrity sitting at a table, signing article after article – books, balls, pictures, you name it.

Sure, that's an autograph. But it's not the only kind.

Fact is, you're thinking of a signature. That's a type of autograph – but it's only one sort.

An autograph can actually be anything that's written, from a signature to a grocery list.

And, surprisingly, signatures often aren't the most valuable autograph. Not by a long shot.

There are a few reasons for this.

Signatures have become quite common. Athletes have contracts that require them to sign a certain number of items. Authors sit in bookstores to sign books as a way to drum up publicity. Celebrities get stopped at dinner or have requests mailed to them.

You get the idea. Thanks to collectors, there's never been greater demand. And public figures often ink exclusive deals to authorize their autograph for major money.

That proves the interest is there. But with all those signatures flooding the market, each one becomes less valuable.

At the same time, thanks to email and computers, articles such as letters are becoming rarer and rarer, making them even more valuable.

This isn't a hard-and-fast rule. Some celebrities never sign anything. Generally speaking, the further back you go, the less likely there are a lot of signatures floating about (and not just because of time).

Still, in a vacuum – and especially speaking about modern celebrities – signatures are worth less than you'd think.

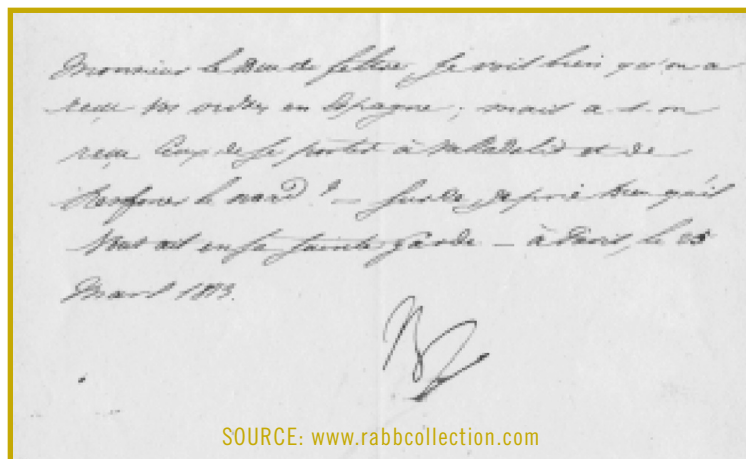
Signatures lack character and place. Again, this isn't always the case – just think of John Hancock on the Declaration of Independence.

But, generally speaking, a signature stands alone. An autograph, on the other hand, might carry much more importance.

Take Napoleon. As commander of his army (and country), Napoleon signed countless official documents. These were usually written by a clerk, with Napoleon writing a large "B" for Bonaparte at the bottom.

Given the importance of Napoleon, that's worth a good bit – usually around \$5,000-15,000.

This one goes for \$7,000:



SOURCE: www.rabbcollection.com



But that's nothing compared to a love letter Napoleon wrote in his own hand to Josephine. It is rare to get that much of Napoleon's handwriting, and the item gives a glimpse into an important historical relationship. Plus, it's also extremely rare to find a Napoleon love letter.

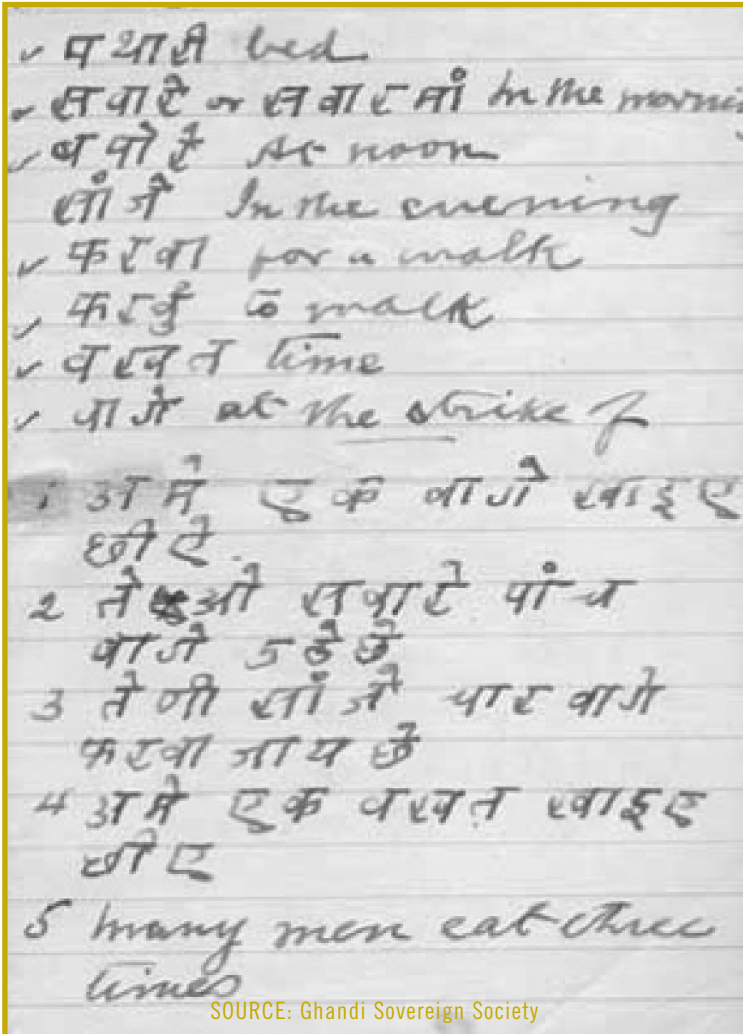
In 2008, one of Napoleon's letters was auctioned at Christie's – and brought in \$445,000.

That sure beats his signature.

Signatures are easier to fake. We'll go into this subject in more detail later, but the simple truth is that faking a signature can be done relatively easily.

Faking a letter is much more difficult.

Indeed, sometimes the grittiness of an autograph is almost impossible to fake – as in these notes, written in Hindi and English by Gandhi (with his name nowhere in sight):



Sometimes there's nothing nefarious involved and it is simply a case of misidentification.

Lots of public figures have stamps of their signatures – and, if the right ink is used, it's very difficult to identify.

A number of astronauts – busy prepping for missions, without the time to sign unending items – had auto-sign machines. These would use an actual pen and perfectly recreate a signature.

Auto-signs are nearly impossible to distinguish from the real thing. Auto-sign machines sometimes trail off a bit, creating dots at the end of a signature, but these are so faint that only an expert can tell.

The point is a signature alone is harder to verify. Fuller autographs – such as letters, notes in books, etc. – are much easier to identify.

Autographs Aren't the Only Thing

Of course, just as signatures aren't automatically more valuable than other writing – and are often worth less – so, too, can personal items be worth more than autographs.

We'll get into exactly why later on, but suffice it to say, if you're interested in autographs as an investment, you can't ignore collectibles.

For instance, an album signed by Jimi Hendrix goes for many thousands of dollars. This one sells for \$10,000:



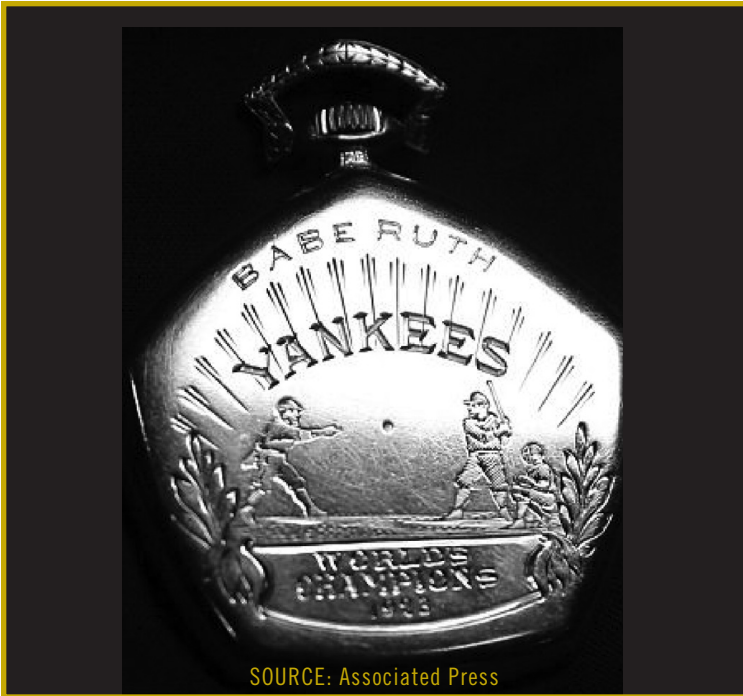
The guitar that Jimi Hendrix set afire at the Monterey Musical Festival in 1967 sold in 2012 for 237,000 pounds – about \$392,000.

Remember Napoleon's love letter that went at auction for \$445,000? Napoleon's engagement ring to Josephine sold last year for just under \$1 million.

Before World Series champions got rings, they received pocket watches (really). Babe Ruth's just-found 1923 World Series watch is about to go to auction – and it is expected to fetch at least \$750,000.

A signed Babe Ruth baseball card would command “only” \$3,000-4,000 at auction.

One of the advantages collectibles have is singularity. There are plenty of game-worn jerseys floating around, but in general, high-quality collectibles are rarer than most autographs.



SOURCE: Associated Press

Now we've got a general look at what autographs and collectibles are. But which ones are going to be valuable?

How to Judge Autographs and Collectibles

There are five main factors that determine the worth of an autograph or collectible.

DEMAND

This should go without saying, but you have to pick and invest in the right figure.

Mozart's sheet music will always have an audience. But you might not be able to give away your signed copy of Pauly Shore's Bio-Dome.

You might love tennis. As an investor, it pays to know that baseball and football dominate the sports memorabilia market.

It's simple – to make money in collectibles, you have to know which names will stand the test of time.

That's the biggest reason why – even if you are primarily involved in this for profit – you should play to your interests. Because, even beyond knowing who matters, is also knowing when and what matters.

If you love history, you're more likely to know something that stands out from the crowd. Eisenhower's plans for D-Day will beat a presidential order about the Korean War.

Know music, and you know that the electric guitar Bob Dylan played at the Newport Folk Festival is from a seminal moment in music history and will be worth much more than an earlier acoustic that's one of 100 he played.

Know your art, and you'll be able to pick out a Picasso napkin sketch from his Blue Period.

You get the idea. To do memorabilia well, pick a topic you already know about. Especially with a little homework, you're most likely to pick the right figure and the right item.

RARITY

One of the best things about the autograph market is, the more time passes, the more supplies dwindle.

There are exceptions – like Peyton Manning spending four or five hours every few days signing footballs.

But, sooner or later, even Peyton will stop signing as much. Someday, he won't sign anything ever again.

Those things he has signed will get damaged... or lost... or forgotten.

As time passes, every autograph (and collectible) becomes rarer and more valuable.

That's one of the reasons why this is such a lucrative field. Demand continues to increase, while supply is always shrinking.

However, that's not the only thing that contributes to rarity. Some figures almost never signed or wrote anything. Some rarely used particular formats – which is why a Napoleon love letter is so valuable.



RITARY FOR ABSENCE <small>(SR 600-15-10)</small>		DATE 6 March 1959
2. TYPE OF ABSENCE (Leave, Sick Leave, Pass, etc.) Ord Leave		3. AUTHORITY USAREUR Ctr 620-5
4. PERIOD OF AUTHORIZED ABSENCE (For Passes, include hours of departure and return)		
a. NO. OF DAYS 3	b. DATE FROM 6 March 1959	c. DATE TO (Inclusive) 2400 hrs, 8 Mar 59
6. ADDRESS WHILE ABSENT (If practicable) Munich, Germany		
8. PLACE PERMITTED TO VISIT (If applicable) Western Germany		
9. SIGNATURE <i>Ernest A. Bunker</i>		
10. NAME AND TITLE OF APPROVING AUTHORITY Ernest A. Bunker, Major, Inf, Adjutant		
13. SIGNATURE OF APPROVING AUTHORITY <i>Ernest A. Bunker</i>		

DUPLICATE—TO MORNING REPORT CLERK OF ORGANIZATION SHOWN IN ITEM 5

SOURCE: www.pbs.org

Regardless of the person, the fewer examples there are, the more that autograph is worth.

For instance, there are almost no examples of a Shakespeare autograph. That's why his is the most expensive autograph in the world, often estimated to be worth \$5 million.

Believe it or not, Elvis' autographs are rare as well (although forgeries are common). That's why a simple signature to an army pass would fetch \$3,000-5,000:

Normally, something this blasé and official wouldn't merit four figures – not unless it was centuries old. But given the rarity of authentic Elvis signatures, this 55-year-old pass isn't normal.

We don't need to belabor the point, since it's pretty self-explanatory: The rarer an autograph, the better. And as time passes, every autograph becomes rarer.

As for collectibles, since so many are one-of-a-kind, rarity is a given. Importance takes center stage.

IMPORT

As I've alluded to before, the more historic or momentous a document, the more it's worth.

This isn't a hard rule, because it takes only one collector to obsess over a period of someone's life to drive up prices. If a fan of Elvis was fascinated by his time in the army, for instance, the signature above could double in value overnight.

But, generally speaking, his notes on the sheet music for "Hound Dog" will be worth much more.

Churchill's writing from school days might be rarer but that could easily be outweighed by the import of his position during World War II. A first draft of one of his wartime speeches would attract more attention, even if there were 20 later drafts.

This is why it's so important to pick an area to specialize in. Value is going to be a balance between rarity and importance, and knowing the subject in question will be invaluable in getting that balance right.

QUALITY

We hardly need say: The better the quality, the more an autograph is worth.

The only caveat is quality is variable. With so few Shakespeare signatures out there, any Shakespeare autograph would be considered amazing quality, no matter how many stains or tears.

With so many Peyton Manning items out there, the slightest bend to the corner of an autograph could destroy its value.

Quality is relative to the market, but that doesn't reduce its importance.

PROVENANCE

Here we get to the trickiest part of collecting autographs and collectibles.

How can you distinguish the authentic from the fake?

There are a number of ways to do this. The easiest way is having a paper trail. If you have a documented path from inception to your acquisition, you're in great shape.

After that, consider the source. If an autograph came from a renowned collection or through the hands of a respected collector, you generally won't have much trouble and can trust the source.

Worst is something that comes without proof of any sort. Say someone finds a letter tucked into the pages of an old book and it turns out to be a letter from Hemingway.

This is where the hard work comes. All sorts of tests will need to be run.

The autograph itself will be inspected by handwriting experts who actually specialize in the period or person.



Paper and ink might need to be tested – to make sure they're not anachronistic. The ink and paper we use are different than they used to be – and would show specific chemical characteristics of aging as well.

Also, an expert can often tell what writing instrument was used. A Thomas Jefferson forgery written with a modern calligraphy pen would stick out like a sore thumb.

The long and short of it is forgeries are out there. A very few are famous enough that they hold some worth themselves, but usually, if you get a fake, you're left with a worthless document.

That's why – unlike many other assets – where you buy is as important as how you buy.

Only Use the Best

eBay is a great place to get lots of things.

But not autographs.

No matter what documentation a seller claims, no matter what story they have – don't trust them.

There are just too many charlatans out there.

That's why it pays to purchase autographs and collectibles from only reputable dealers.

When you do so, you might pay a slight premium, but you can be sure you're getting the real thing.

Every reputable dealer has a stringent screening process, so fakes and forgeries don't get through.

They all belong to guilds and share their knowledge – so if someone out there is trying to sell phony Muhammad Ali signed photos, word spreads quickly.

The rarer and more valuable an autograph, the more important it is to get it from a reputable dealer. But even with more common autographs (like those on the top 40 list), you don't want to get caught with a fake.

That's why I'm going to give you a short list of dealers you can trust:

FRASER'S AUTOGRAPHS

The autograph-and-collectible arm of Stanley Gibbons, Fraser's Autographs is as rock-solid as they come. You can find it on the Web at <http://www.frasersautographs.com>.

PAUL FRASER COLLECTIBLES

Paul Fraser began his career at Stanley Gibbons – lending his name to its autograph arm – before branching off and forming his own company. Fraser Collectibles holds itself to the same standards as Stanley Gibbons and can be trusted just as much. The company can be found on the Web at <http://www.paulfrasercollectibles.com>.

HERITAGE AUCTIONS

For those who want their business to remain Stateside and prefer a larger selection, including coins, stamps, art and other, Heritage Auctions is an extremely reputable firm. You can find it on the Web at <http://www.ha.com>.

OFFICIAL AUTOGRAPH SPONSORS

If you like your sports stars, most current-day players have exclusive autograph agreements with specific companies. For instance, Peyton Manning is signed by Fanatics Authentic, found at <http://www.fanaticsaauthentic.com>.

If there's a current or recent player you're interested in collecting, find out with which agency they are signed and go straight to the source. While it may take longer for these autographs to appreciate, as long as you pick hall-of-famers, they will. ■

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TOP PERFORMING AUTOGRAPH, YEAR 2000-2013

NAME	TYPE	2000 (£)	2010 (£)	2011 (£)	2012 (£)	2013 (£)	'00-'13 INC	'12-'13
Ali, Muhammad	Signed photo	250	950	995	1,200	1,500	500.0%	25.0%
Apollo XI	Signed photo	2,000	8,950	9,500	9,950	11,000	450.0%	10.6%
Armstrong, Neil	Signed photo	550	5,500	5,950	7,500	7,950	1345.5%	6.0%
Astaire/Rogers	Signed photo	595	1,495	1,600	1,600	1,750	194.1%	9.4%
Beatles, The	Signed album page	2,950	8,500	8,950	8,950	9,500	222.0%	6.2%
Beatles, The	Signed photo	5,500	22,500	24,000	25,000	27,000	390.9%	8.0%
Bonaparte, Napoleon	Signed letter	995	4,500	4,500	4,500	4,750	377.4%	5.6%
Castro, Fidel	Signed photo	325	2,950	2,950	2,950	3,500	976.9%	18.6%
Chaplin, Charlie	Signed photo	1,250	3,750	3,950	4,500	4,950	296.0%	10.0%
Churchill, Sir Winston	Signed photo	2,600	5,950	5,950	6,500	6,950	167.3%	6.9%
Dali, Salvador	Signed photo	325	995	1,100	1,250	1,500	361.5%	20.0%
Dean, James	Signed photo	1,600	12,000	12,500	14,000	15,000	837.5%	7.0%
Diana, Princess of Wales	Signed photo	1,250	8,500	8,950	8,950	8,950	616.0%	0.0%
Dickens, Charles	Handwritten signed letter	795	3,950	3,950	3,950	4,500	466.0%	13.9%
Disney, Walt	Signed photo	450	3,950	4,250	4,250	4,500	900.0%	5.9%
Dylan, Bob	Signed photo	895	1,950	1,950	1,950	1,950	117.9%	0.0%
Einstein, Albert	Handwritten signed letter	1,750	6,000	6,950	7,500	8,500	385.7%	13.3%
Harrison, George	Signed photo	195	2,250	2,500	2,750	2,950	1412.8%	7.3%
Hendrix, Jimi	Signed album page	995	4,950	4,950	4,950	5,500	452.8%	11.1%
Houdini, Harry	Signed photo	1,200	4,950	4,950	4,950	6,000	400.0%	21.2%
Jackson, Michael	Signed photo	175	750	1,200	1,500	1,750	900.0%	16.7%
Kennedy, John F.	Handwritten signed letter	1,850	6,950	7,500	7,500	7,950	329.7%	6.0%
King, Martin Luther	Signed photo	795	3,500	3,950	3,950	4,500	466.0%	13.9%
Laurel & Hardy	Signed photo	450	3,500	3,750	3,750	3,950	777.8%	5.3%
Lee, Bruce	Signed album page	1,750	9,950	9,950	9,950	9,995	471.1%	0.4%
Lennon, John	Signed album page	695	5,950	6,250	6,500	6,950	900.0%	6.9%
Madonna	Signed photo	375	895	950	950	995	165.3%	4.7%
Mandela, Nelson	Signed photo	600	1,950	2,450	2,950	3,500	483.3%	18.6%
McCartney, Sir Paul	Signed photo	175	1,500	1,750	2,000	2,000	1042.9%	0.0%
Monroe, Marilyn	Signed album page	2,950	6,750	6,750	6,750	6,950	135.6%	3.0%
Moonwalkers	Signed photo	1,950	12,950	12,950	14,000	16,000	720.5%	14.3%
Nelson, Lord Horatio	Signed letter	1,800	8,950	9,500	9,500	9,950	452.8%	4.7%
Picasso, Pablo	Signed photo	1,400	3,950	3,950	3,950	4,250	203.6%	7.6%
Presley, Elvis	Signed photo	750	3,250	3,250	3,250	3,500	366.7%	7.7%
Rolling Stones, The	Signed photo	995	5,500	5,950	5,950	6,500	553.3%	9.2%
Rowling, J.K.	Signed book	395	1,200	1,500	1,500	1,750	343.0%	16.7%
Starr, Ringo	Signed photo	195	795	995	995	1,200	515.4%	20.6%
Warhol, Andy	Signed photo	195	1,950	1,950	1,950	2,500	1,182.1%	28.2%
William, Prince	Album page	New Entry	New Entry	New Entry	1,500	2,000	New Entry	33.3%
Woods, Tiger	Signed photo	750	1,750	1,750	1,750	1,750	133.3%	0.0%
		4,715	196,530	206,690	215,795	234,140	423.6%	8.5%

SOURCE: www.paulfrasercollectibles.com • 2 / 6 / 14

ACTION TO TAKE

1. Pick a number of autographs from the top 40 list above, paying special attention to those in fields that interest you. Collect as many autographs as you feel comfortable owning – and that you can safely store and/or display.
2. Pick a specialty and aim a little deeper with one or two autographs or collectibles. Make sure the topic or person appeals to you... calls to you, even. Then try to find that one piece of memorabilia that costs slightly more but also has much greater potential to jump rapidly in price.
3. Safely store your articles. Many people keep them as display items, which is fine as long as they are well protected.
4. Monitor the value of your articles for any spikes. When you are comfortable with your gains, feel free to sell – and reinvest those profits in other collectibles.