Your Personal Money Manager
Pearson INVESTMENT LETTER
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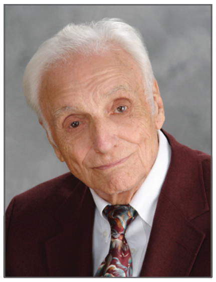
FEATURED STOCKS - AUGUST 2012

Growth Stocks:	Value Stocks:	ETF's:
Apple Comp	EOG Resources	Dow Jones
Baidu	Canadian Bank	S&P Div
World Acceptance		Vanguard Div



Walter D. Pearson
Chairman

Donald E. Pearson
President

Ann Hathaway
Account Manager

HOME SWEET HOME

By Donald Pearson

As we travel around the world looking for investment opportunities, one thing becomes clearer and clearer to me. Our best opportunities at this time are right here at home. This doesn't mean there are no opportunities elsewhere, what it does mean is selective shopping in the neighborhood can give us positive returns. As an example, we recommended AT&T stock (T) at $30.24 in our January newsletter, and today it's over $37.00 while yielding an additional 5.5 percent. For those prioritizing income and stability, this continues to be a home run choice. Just last month we recommended Walgreen's at $29.58 and in less than a month it's over $36.00 and yielding over 3 percent.

Although here at home we face a mountain of uncertainty, other places around the globe have bigger problems and ongoing issues. The European economic crisis and the continuing slowdown of the Chinese economy are just two of many. These worldly problems will have an impact on many US stocks. As we write so often, this is when value selecting becomes paramount. Find issues with minimal downside exposure because they are already at a reduced price. We are always trying to find companies with projected long-range growth that exceeds their current P/E. When found, and further analyzed to find additional benefits and values we determine necessary to become a PCI "core" holding, we place this in ALL portfolios. Apple (AAPL) is the perfect example, and why it is featured every month. Not only is it up 50 percent year-to-date, in our opinion it is still undervalued. To us it appears headed for long-range additional growth that will continue to reward. We have a target price at or above $750 within 12 months, and expecting to raise our target again once it gets there.

For smaller portfolios where choices are limited, Exchange Traded Funds can be a perfect selection. In larger portfolios these can also be added, and the stocks making up the fund can be bought as individual holdings too. This becomes a wonderful tool for broadening the diversification while continuing to expand on value. You will find three featured within this month's letter and all US based. Our accounts will have one or all, depending on size. The three ETFs are SPDR, S&P Dividend (SDY), Vanguard Dividend Appreciation, (VIG), and Dow Jones Selected Dividend Index, (DVY). Although similar in many ways, they all travel a different path to achieve success. Dividend payments are prioritized, but growth is also pursued at all times. All have been successful year after year while returning a yield averaging above 3 percent.

Each has approximately 60 stocks within their holding base and diversifies by expanding throughout a wide selection of sectors. DVY has 32 percent in utilities, 16 percent in consumer defense, 14 percent in industrial staples, 10 percent in financials and 7 percent in others. SDY has their portfolio selection of sectors almost completely in reverse, and VIG has a mix that features more of the larger US companies. So having one or all can really reduce volatility while presenting a strong at-home presence. We recommended VIG in February of 2011 at $53.38 and SDY in October of 2011 at $50.18. Both are up over 10 percent with share price appreciation and dividend yield. With world uncertainty being what it is right now, this is another way of getting world exposure while reducing risk. The brands making up these indexes are companies such as IBM, Coca-Cola, Pepsi, Wal-Mart, AT&T, Chevron, and a whole host of others, many being household names and headquartered here. Many companies such as IBM and Coca-Cola receive the majority of their profits from outside the US simply because of their word dominance with their product line. Morningstar, a quality rating service, has all three of the ETFs at their highest ranking for performance, while placing each at their lowest ranking for risk exposure.

On another note regarding these recommendations, I was asked a short time ago about my own personal portfolio and I commented, "the stocks recommended by the Pearson Investment Letter are the same stocks we are buying for ourselves. One cannot necessarily have every one, but between my father's personal account and my own I believe we do. Doesn't this give you peace of mind knowing we are not selling products for large commissions, instead putting into your portfolio exactly what's going into our own?" I have read an alarming statistic that says over 50 percent of those in this industry do not own what they manage or sell. This is another reason I am always saying to our clients, you truly are a part of our investment family.

DP

BONDS re SAFETY

One of the things that have puzzled me for years is the fact that there are people who still believe bonds are better than stocks. Their belief is that stocks are risky and bonds are the ultimate in safety. Believe it or not, we have people who have invested some number of thousands of dollars some years back, and today they can look at many more thousands of dollars, but they still believe that bonds are safer. It is true that there are many stocks that are risky, but those are for the investors who are willing to assume the risk. Let's take a look at the facts. After adding everything up, I just cannot see why anyone would prefer bonds.

In the first place we have inflation, and that is one of the reasons a person should invest his money. The rate of inflation has been calculated by numerous gurus, and I agree with the average figure of 8 percent. What this means is that a bond must pay 8 percent each year for the investor to just break even, because bonds do not have a growth factor. How about other possibilities in the stock market? REMEMBER, you are not just buying stocks - you are investing in companies that are in a business. In this manner you are putting them to work for you.

Let us consider one situation. Abbott Labs has a very high rating and a record of 38 years of dividend increases. That simply means that each year the investor is rewarded for investing in that particular company, and each year the reward becomes higher. Think of it as if you were working for the company. I'll bet you would never expect, nor would you receive, a pay raise each year no matter how good you were. That's the difference between owning the company and just working there.

Things have changed. Seventy years ago bonds were a safe haven. Today it is not the same. Today you see women wearing pants and men with long hair. Seventy years ago these things were unthinkable. Learn to look at bonds with a jaundiced eye. Going back to Abbott Labs, if you had invested there just ten years ago, not only would your income have increased each year, but you would also find that your equity had grown by 50 percent approximately. In that ten-year period that would figure to another 5 percent per year that you haven't spent yet.

I have mentioned only one issue but there are many, many more that have the same reason to be very strongly considered. Most of these companies are well known, and I would imagine they would be desired if the investor knew their backgrounds. Proctor and Gamble has increased its dividend each year for the last 55 years. McDonald's only goes back 35 years. Tootsie Roll has racked up 69 years. Colgate Palmolive has 49 years to its credit, and Philip Morris has 46 years. These figures I have chosen from a list of many more because the names are well known, and I know that each of us can relate to these particular companies. It may seem strange but each of these companies have a decent yield with the exception of Tootsie Roll, and that 1.3 percent return isn't too bad, knowing it will probably continue to be increased each year. Most of the others are in the 3 percent range at the present time.

Think of how things change as time marches on. Years ago it was necessary to crank the car in order to get it to start, and many men walked with their arm in a sling because it had been broken when the motor kicked back. Women no longer have to wear dresses down to the ankle. Time marches on. Sell bonds. Buy Stock!

WP

Source Rating Key *for **PCI's** featured stocks:* **Pearson Investment Growth Rating** *measures long-term past and future growth.* **Pearson Value Rating** *measures current value in terms of potential for the dollar.* **Investors Business Daily** *measures growth and relative price strength.* **S&P** *measures financial quality and growth potential.* **Value Line** *measures timeliness, value and safety.*

Walter Pearson is the former President of First New England Securities, Co., Inc. and at that time, also managed the Statistical Department.
He is the author of the book, Investing for the Millions and Publisher Emeritus for the Pearson Investment Letter.
At this time, Mr. Pearson is Chairman of the Board of Pearson Capital, Inc.
He is a contributing columnist for various publications and is listed in Who's Who in America.

"Remember the Lord your God, for it is He who gives you the ability to produce wealth." (Deut. 8:18)

PEARSON CAPITAL'S RECOMMENDED STOCKS FOR AUGUST 2012
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APPLE INC (AAPL) NASDAQ PRICE: $610.76

Apple Inc. (Apple), along with its subsidiaries, is engaged in designing, manufacturing and marketing mobile communication and media devices, personal computers, and portable digital music players. It also sells a range of related software, services, peripherals, networking solutions, and third-party digital content and applications. The Company's products and services include iPhone, iPad, Mac, iPod, Apple TV, a portfolio of consumer and professional software applications, the iOS and Mac OS X operating systems, iCloud, and a range of accessory, service and support offerings. It also sells and delivers digital content and applications through the iTunes Store, App Store, iBookstore, and Mac App Store. During the year ended November 24, 2011, the Company, as part of a consortium, acquired Nortel Networks Corporation's patent portfolio. In February 2012, the Company acquired app-search engine Chomp.

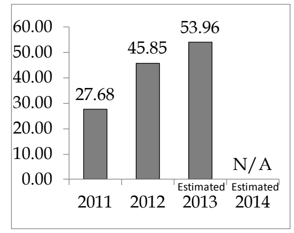
Type: Growth
Sector: Technology

Institutional Holdings: 5033
Industry: Computer Hardware

Ratings & Recommendations

Current P/E Ratio: **14**
Annual Yield: **1.78%**
Annual Dividend: **$10.60**
Investor's Bus. Daily: **A+**
Pearson Growth & Value: **A+**
Morningstar Rating: **C**
Stand & Poor Rating: **B**
The Street (analyst avg.): **A**

Earnings per share



BAIDU INC (BIDU) NASDAQ PRICE: $120.52

Baidu, Inc. (Baidu) is a Chinese-language Internet search provider. Baidu serves three types of online participants, which include users, customers and Baidu union members. The Company offers a Chinese-language search platform on its Website Baidu.com. It provides Chinese-language Internet search services to enable users to find relevant information online, including Web pages, news, images, documents and multimedia files, through links provided on its Websites. It designs and delivers its online marketing services primarily on its Baidu.com Website to its online marketing customers. During the year ended December 31, 2011, it had approximately 488,000 active online marketing customers. Its online marketing customers consist of small and medium enterprises (SMEs) throughout China, large domestic companies and Chinese divisions or subsidiaries of large, multinational companies. On July 20, 2011, the Company acquired 62.01% of the interest of Qunar.

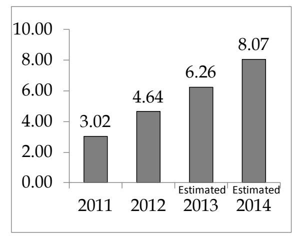
Type: Growth
Sector: Technology

Institutional Holdings: 1586
Industry: Computer Services

Ratings & Recommendations

Current P/E Ratio: **31.5**
Annual Yield: **0%**
Annual Dividend: **$0**
Investor's Bus. Daily: **C+**
Pearson Growth & Value: **A**
Morningstar Rating: **B**
Stand & Poor Rating: **A**
The Street (analyst avg.): **B**

Earnings per share



WORLD ACCEPTANCE CORP (WRLD) NASDAQ PRICE: $71.27

World Acceptance Corporation operates a small-loan consumer finance business in 12 states and Mexico. The Company is engaged in the small-loan consumer finance business, offering short-term small loans, medium-term larger loans, related credit insurance and ancillary products and services to individuals. As of March 31, 2012, the Company offered standardized installment loans through 1,137 offices in South Carolina, Georgia, Texas, Oklahoma, Louisiana, Tennessee, Illinois, Missouri, New Mexico, Kentucky, Alabama, Wisconsin, and Mexico. The Company serves individuals with limited access to consumer credit from banks, credit unions, other consumer finance businesses and credit card lenders. In the United States offices, the Company also offers income tax return preparation services to its customers and others.

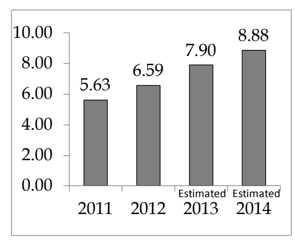
Type: Growth
Sector: Financial

Institutional Holdings: 314
Industry: Consumer Financial Services

Ratings & Recommendations

Current P/E Ratio: **10.5**
Annual Yield: **0%**
Annual Dividend: **$0**
Investor's Bus. Daily: **B+**
Pearson Growth & Value: **A-**
Morningstar Rating: **N/A**
Stand & Poor Rating: **N/A**
The Street (analyst avg.): **A**

Earnings per share



EOG RESOURCES INC (EOG) NYSE PRICE: $98.01

EOG Resources, Inc.(EOG), together with its subsidiaries, explores for, develops, produces and markets crude oil and natural gas primarily in major producing basins in the United States, Canada, The Republic of Trinidad and Tobago (Trinidad), the United Kingdom, The People's Republic of China, the Argentine Republic (Argentina) and other international areas. As of December 31, 2011, EOG's total net reserves were 2,054 million barrels of oil equivalent, of which 517 million barrels were crude oil and condensate reserves, 228 million barrels were natural gas liquids reserves and 7,851 billion cubic feet, or 1,309 million barrels of oil equivalent, were natural gas reserves. As of December 31, 2011, approximately 85% of EOG's net reserves, on a crude oil equivalent basis, were located in the United States, 9% in Canada and 6% in Trinidad. In June 2011, EOG sold its Stanley, North Dakota, condensate recovery unit and 76-mile, 12-inch diameter dense phase natural gas pipeline.

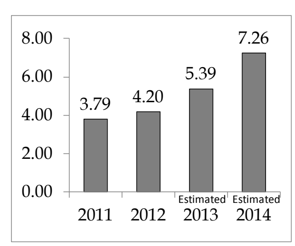
Type: Value
Sector: Energy

Institutional Holdings: 1727
Industry: Oil & Gas Operations

Ratings & Recommendations

Current P/E Ratio: **21**
Annual Yield: **0.68%**
Annual Dividend: **$0.68**
Investor's Bus. Daily: **D**
Pearson Growth & Value: **B+**
Morningstar Rating: **B**
Stand & Poor Rating: **B**
The Street (analyst avg.): **B**

Earnings per share



PEARSON CAPITAL'S RECOMMENDED STOCKS AND ETF'S AND FOR AUGUST 2012
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CANADIAN IMPERIAL BANK OF COMMERCE (CM) NYSE PRICE: $73.05

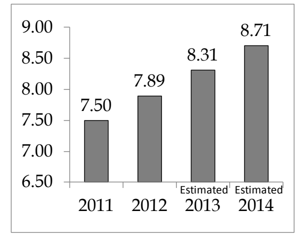
Canadian Imperial Bank of Commerce (CIBC) is a global financial institution. CIBC serves its clients through three strategic business units (SBUs): Retail and Business Banking, Wealth Management, and Wholesale Banking. CIBC Retail Markets comprising the remaining businesses was renamed Retail and Business Banking. Retail and Business Banking provides financial products, advice and services through nearly 1,100 branches, as well as automated banking machines (ABMs), mobile sales forces, telephone banking, online and mobile banking. Wealth Management comprises asset management, retail brokerage and private wealth management businesses. Wholesale Banking provides credit, capital markets, investment banking, merchant banking and research products and services. CIBC's three operating groups are supported by six functional groups. On August 31, 2011, CIBC acquired 41% of American Century Investments (ACI).

Type: Value
Sector: Financial
Institutional Holdings: 1015
Industry: Money Center Banks

Ratings & Recommendations

Current P/E Ratio: **10.6**
Annual Yield: **4.80%**
Annual Dividend: **$3.51**
Investor's Bus. Daily: **D**
Pearson Growth & Value: **B**
Morningstar Rating: **C**
Stand & Poor Rating: **B**
The Street (analyst avg.): **N/A**

Earnings per share



ISHARES DOW JONES SELECT DIVIDEND INDEX FUND (DVY) NYSE ARCA PRICE: $57.33

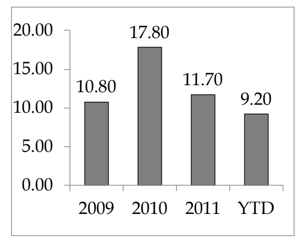
The investment seeks investment results that correspond generally to the price and yield performance, before fees and expenses, of the Dow Jones U.S. Select Dividend Index (the "underlying index"). The fund generally invests at least 90% of its assets in securities of the underlying index and in depositary receipts representing securities of the underlying index. It may invest the remainder of its assets in securities not included in the underlying index. The fund may lend securities representing up to one-third of the value of the fund's total assets (including the value of the collateral received).

Location: 100% USA
Type: 100% Stocks
Category: Value
Industry: Diversified

Ratings & Recommendations

Current P/E Ratio: **N/A**
Annual Yield: **3.38%**
Annual Dividend: **$1.95**
Investor's Bus. Daily: **N/A**
Pearson Growth & Value: **A**
Morningstar Rating: **A**
Stand & Poor Rating: **N/A**
The Street (analyst avg.): **N/A**

Performance by%



SPDR S&P DIVIDEND ETF (SDY) NYSE ARCA PRICE: $56.47

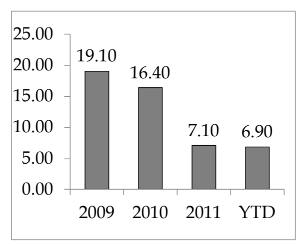
The investment seeks to provide investment results that, before expenses, correspond generally to the total return performance of an index that tracks the performance of publicly traded issuers that have historically followed a policy of making dividend payments. The fund employs a replication strategy in seeking to track the performance of the S&P High Yield Dividend Aristocrats Index. It generally invests substantially all, but at least 80%, of total assets in the securities comprising the index. The fund may invest in equity securities that are not included in the index, cash and cash equivalents or money market instruments.

Location: 100% USA
Type: 100% Stocks
Category: Value
Industry: Diversified

Ratings & Recommendations

Current P/E Ratio: **N/A**
Annual Yield: **3.16%**
Annual Dividend: **$1.79**
Investor's Bus. Daily: **N/A**
Pearson Growth & Value: **A+**
Morningstar Rating: **A**
Stand & Poor Rating: **N/A**
The Street (analyst avg.): **N/A**

Performance by%



VANGUARD DIVIDEND APPRECIATION ETF (VIG) NYSE ARCA PRICE: $57.80

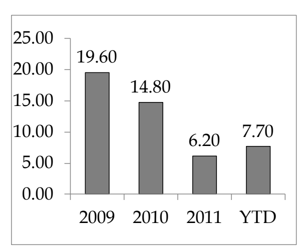
The investment seeks to track the performance of a benchmark index that measures the investment return of common stocks of companies that have a record of increasing dividends over time. The fund employs an indexing investment approach designed to track the performance of the Dividend Achievers Select Index (provider: Mergent, Inc.), which consists of common stocks of companies that have a record of increasing dividends over time. It attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Location: 100% USA
Type: 100% Stocks
Category: Value
Industry: Diversified

Ratings & Recommendations

Current P/E Ratio: **N/A**
Annual Yield: **2.07%**
Annual Dividend: **$1.21**
Investor's Bus. Daily: **N/A**
Pearson Growth & Value: **A**
Morningstar Rating: **A**
Stand & Poor Rating: **N/A**
The Street (analyst avg.): **N/A**

Performance by%



JUST ASK ANN

Last month I gave instructions on how to access your on-line account. There are many features available to you, and you should take advantage of them.

Once you are into your **Account Center** page, the overview tab allows you to see real time account balances and cash available. By scrolling down the page, separate tabs indicate what **positions** (stocks) are in your account and your **account history** (buys, sells, dividends, management fee transactions, deposits, withdrawals, and the date they occurred). All your accounts can be accessed by the drop down box showing the account number.

While you are viewing the positions tab, you will see **'Track your Cost Basis'** in the green band. If you click on this, it will take you to **Gainskeeper**, a service provided by Ameritrade. Here you can view profit and loss information by summary or detail for the day or any year-end date (use the drop down boxes). Tabs across the top of this page give you access to Tax Reports, Instructions on exporting to Tax Preparation Products, and a Help tab to give you answers to the most common questions asked about using this site.

Back on the **Account Center** page, the tab listed as **Profile** takes you to all your personal information: date the account was opened; your date of birth; email, home, and mailing addresses; phone numbers; and beneficiaries on the account. Also shown here is the method (electronic or paper) in which you receive your statements and trade confirmations. Most information is able to be updated by you at any time by clicking on the 'edit' function. Please feel free to use this feature. *A special tip--using electronic delivery of account documents helps keep all that nasty junk mail from clogging up your mailbox!!

On the **Account Center** page, **Documents** gives you access to all monthly statements. Trade confirmations are available here for the past two years. All tax documents for the account are there and you can print out everything on an as-needed basis.

Little did I realize when I started this article last month, how much information is available with this access! There is more to come in September's newsletter. Stay tuned!

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MARKET VIEW *Continued from page 6*

People are looking for stocks with no European market exposure and very low worldwide exposure. Also, historically, the stock market usually rallies in the months preceding (and after) a Presidential election. We seem to be following that pattern again, so we should focus on this data, knowing that we generally have a strong market in the second half of election years.

Once again some of the new trends are:
1) Higher corn prices are going to hurt restaurant growth for the near future.
2) The car industry is doing well in the United States but not worldwide.
3) Multinational companies are turning back to the U.S. looking for growth.
4) Natural gas prices are driving the coal industry into bankruptcy.

Key Point: *Earnings warnings will move through this quarter.*

Cash Flows:
Many companies are growing wary because, even though they have concentrated on reducing debt, the Federal government is not, and the talk of the government not being able to pay its debt will be discussed for at least the near future. Since growth is only 2 percent per year, the government's decision to not deal with these issues not only clouds the decisions of corporate America, but promotes the fears that its indecision will only cause the problems to get worse. As said before, increasing a company's book value through buybacks and acquisitions is just as important as raising its dividend. Although no one can predict the future, good managers have goals that they focus on to continue to grow. A good, stable government with a commitment to future stability will help prevent a slowing economy, moving toward one that is a contracting economy. That being said, we believe that the United States is one of the best economies for the foreseeable future.

Here are the strengths I believe we have:
1) Banks in the U.S. are well capitalized, liquid, and deposit funded.
2) U.S. companies have the best balance sheets in the world.
3) The U.S. dollar bill is the reserve currency of the world.
4) The U.S. market still has the best accounting reporting system in the world.

Key Point: *The U.S. is still the strongest economy in the world.*

Please note:
1) This year's presidential elections will be very close.
2) August earnings may push the market higher.
3) Commodity prices are rebounding.
4) We are seeing a neutral stance in bonds and stocks.

WALL STREET INDEXES

Indexes	2006	2007	2008	2009	2010	2011	2012 YTD
S&P 500	13.6%	3.6%	(40.0%)	23.5%	12.9%	EVEN	9.7%
Dow Jones	16.3%	6.4%	(33.4%)	18.8%	11.0%	5.5%	6.5%
Nasdaq	9.5%	9.8%	(42.1%)	43.9%	16.9%	(1.8%)	12.8%
Market Average	14.1%	5.6%	(38.4%)	27.9%	13.8%	1.2%	9.7%

MARKET VIEW

Christopher Carothers - PCI's Stock Analyst

Economic Flows:
The Federal Reserve is keeping quiet on making any key decisions until later on next year, because there is an acceleration of U. S. growth in some areas, while there is a recession in others. While economists call these economic conditions a "muddle through" situation, we continue to see structural imbalances that will take years to solve, and various local recessions that will only deepen. Economic areas like Washington, D.C. and New York may get even stronger, as the banking system slowly comes back to health, while rural areas of West Virginia continue to decelerate due to the collapse of U. S. coal prices. Recently, Fed Chairman Ben Bernanke testified in front of the Senate Banking Committee, speaking in reaction to its recent monetary decisions. Most times, the conversation between the chairman and the committee is cordial, but this time it was combative, stating clearly that it is not the Fed's role to solve the long term debt crisis and bail Congress and the Federal Government out of its deepening debt hole. The role of the Fed is to provide monetary liquidity to the economy and promote job stability. He stated that it was Congress's job to address the nation's fiscal imbalances and create a long term plan for sustainability. A workable plan, in his eyes, will lead businesses to make better long term decisions.

We believe the opposite will happen. Congress will use the Fed as their tool to devalue the currency. It cannot turn away special interest groups that support them, while at the same time being supported by an electorate that does not wish to have their taxes raised, and wanting increased benefits as well. Currency devaluation is a hidden regressive tax that punishes the "savers" in society who rely on income to support their retirement. At the same time, many of these same people rely on Medicare and Social Security as well. The Fed chairman was also grilled on the fallout from the British banking scandal around the London Interbank Offered Rate (LIBOR). We use this rate in America to set people's interest rates on a loan or mortgage. British banks were in collusion and tampered with this rate. Although the Fed did sense a problem with the rating factors, they understood that this is a problem for the British Central Bank, not theirs. Even though the world is very interdependent, rules and enforcement are still left up to each sovereign nation.

New trends that we see:
1) China may increase its stimulus to prevent a hard economic landing.
2) Corporate reporting standards for the United States are still the best in the world, while others like China are having issues.
3) Overspending on the Olympics will give the United Kingdom a small temporary recession next year.
4) People will talk about "the fiscal cliff" till the end of the year.

Key Point: *Chief Bernanke lets Congress know what their job is.*

Earnings Flows:
August is in the middle of second quarter earnings season, and because of European woes, a strong dollar will affect many stocks in the future quarters. While companies are doing well in terms of profit and increasing productivity, it is noted that six out of ten companies reported so far have warned on lighter than normal revenues. As we all know, decreasing sales decrease the bottom line of a company. We may experience a pullback by September as any summer rally may fizzle in anticipation of the next election and any Eurozone issue that may occur. We are expecting Europe to continue to slow down, and expectations for the third quarter will begin at the end of the month, as the market begins to drift into September and October. Companies that will warn of future earnings are punished, while others who predict slower growth also get the same treatment. The market is still optimistic enough to handle the slowing economy, but will focus its eyes upon this disturbing trend. The good news is that, once again, strong cash flows are giving companies the opportunity to give the money back to shareholders through dividends.

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The Pearson Investment Letter
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