

Your Personal Money Manager

Pearson

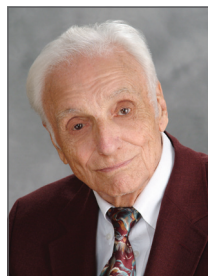
INVESTMENT LETTER

Published Monthly Since 1982
www.pearsoncapitalinc.com

FEATURED STOCKS - FEBRUARY/MARCH 2014

VALUE STOCKS:

Ameriprise Financial, Inc.	Coca-Cola Co.
Dover Corp.	Gamestop Corp.
Green Mountain Coffee Roasters, Inc.	Oceanair International, Inc.
PetSmart, Inc.	
Walt Disney Co.	



Walter D. Pearson
Chairman



Donald E. Pearson
President



Ann Hathaway
Account Manager

BEING A SMART SHOPPER

By Donald Pearson

Whatever the purchase, doing the research, checking the sticker, cutting out coupons, all are intended to make the price the best that you would pay for your purchase. Selecting investments is really very much the same. Before you put your money to work, you want to know what's going on that might affect the price today or down the road.

Here are a few things that one must consider that will affect a purchase in the world of investing now and in the foreseeable future. Emerging markets still have uncertainty in the immediate future, and do not appear a place to be investing just yet. You may find an individual company such as Biadu (BIDU) worth purchasing but not the entire index or economy.

Washington still cannot agree on a path to prosperity, and this is another reason to pursue value investments. When political dysfunction is prevalent, volatility increases. A good example of this was the 300 point drop in the Dow last week.

With inflation lower than usual, continuing low interest rates, and CDs and Treasuries paying near nothing, a wise shopper can do better. One only needs to know where to shop, what to purchase, and why.

One and two years ago we were finding companies to purchase that had exceptional growth potential, with a very low P/E, and offering exceptional yields. A good example of this would be Questcor Pharmaceutical (QCOR). We featured this and bought quite a bit in May/June last year around \$32. At the time the P/E

was around 10, while yielding more than 3%. Today the P/E has moved up to 15, but the stock price has more than doubled and continues to remain a strong hold in all portfolios. This was listed with us as a strong income and value stock with potential for superior growth, and it exceeded our expectations.

Another, although without yield, was Jazz Pharmaceutical (JAZZ). This was featured at the same time last year at \$54.51. JAZZ also showed well above average growth potential with a P/E of only 12. Although the P/E is now up to 29, in less than a year the stock price has tripled. We continue to see this as a strong hold in our portfolios.

So the message here is, as stock prices are moving up, so are their P/E's, and values today are harder to find because there are simply less of them. The solution: Do the research and find companies that still show the promise we referenced if and when possible, but also search out companies as we do that do the following:

1. Use their income to pay down their outstanding debt. This is another way for a company to increase their value to investors and ultimately drive up their stock price.
2. Buy back shares of their company stock. This is another way to increase share value and encourage others to want to invest and own more of them.
3. Mergers and acquisitions. Either buying other companies, or being acquired. Good fits make stronger companies that will continue to outperform.

We recommended Green Mountain Coffee in our newsletter at \$56.74 and made large

purchases for our clients in April and May of 2013. In less than a year this share price has more than doubled. We knew about their coffee being picked up and distributed by Starbucks, but we didn't foresee their company and product line being acquired by Coca-Cola with a 10% acquisition of ownership. This will be a win for both companies as Coca-Cola has an enormous distribution network for Green Mountain. It will also increase profit margins for both.

One last piece of the investment opportunity would be addressing those interested in CDs and Treasuries. Rather than receive less than 1% interest on your "safe" investment, why not consider Coca-Cola as an alternative. For those seeking safety and income, we've recommended Coca-Cola (KO) as an alternative. We've recommended this every year since 2009 for its yield and safety. The share price has increased over 50% adjusted for a 2 for 1 split. When recommended in September of 2009 it sold for \$48.77 and yielding 3.4%. Every year it has increased by double digits, but more importantly yielding about 3%. With this a CD yielding less than 1% doesn't make a wise investment.

Simply said, a wise shopper will invest the time and do the research necessary, or give us the opportunity to do the shopping for you as we are buying the same investment groceries for ourselves. Remember the rule, nothing goes in your cart that doesn't go into ours. You are a part of our investment family and we work and shop together.

DP

FISCAL POLICY

A fiscal policy is what your government has messed up. This is what you should think about. How are you going to get along once your money stops coming in? You will have to use your own brain power to figure it out. Do not rely on information put out by a government which cannot keep its own house in order. When social security first came in, it was to be something everyone paid into during their working years for an income in retirement. The money was to work for us, and we would get withdrawals at the retirement age. However, it soon changed. Our government made new rules and took the money; but not to worry, they would pay us when the time came. Now we have a government that is so far in debt that even Esmerelda cannot find a way out. What it comes down to is pure and simple. Do not depend upon your government.

You must remember that the cash you have stashed away will deteriorate in value unless something is done, and that means that it must be invested. There are two ways to go today. One can invest in property or in the stock market. By investing in the stock market you have the advantage of being able to get as much as you need right away, so that is the way to go. The next problem is whether you do it yourself, or you let someone else do it for you. There again I believe you have no choice. Use a professional investor. There is no doubt a professional can do a much better job than you can. Now the important thing is that you must be very very careful in your selection of that particular ONE. He or she will make a difference large or small depending upon how careful you were. The important things to consider are twofold; he must be honest and he must be capable. Also, he must not overcharge you. I think that 1% a year is a reasonable fee, and you should be able to get under the wire here.



First of all it requires money and the more the better. You can be adding to your bundle as time goes on, and with the advent of time you may see your account getting a healthy boost. Time is a very important issue. It is difficult to make plain the importance, but maybe if I reach into my memory box I can give an example. Many years back when I started doing this type of work there was a stock that I liked, so I bought some. I watched it as time wore on, but one year later it was approximately the same price. I could find nothing wrong with it, and it seemed like a good buy, so I bought some for a new client. One year later the stock had doubled in price. What that means is that this investment had made 100% for my client that year whereas mine had worked at half of that or 50%. It doesn't mean that my investment was bad, but it does mean that you cannot look at market value and go by that alone. It is vitally important to you to have patience and hope for the best.

Again I say to you, get your money invested so that it will be working for you. Think of McDonald's or some outfit that you own, and you can comfortably sit around and eat and drink and think about the fact that this waiter is working for you. As he or she moves to and fro you can think of the dividend payments that this waiter is earning for you, and you will certainly feel much better when it comes time to pay your bill. Remember time is working for you, but it is also working better if there is more capital, so I admonish you to add cash if possible. It matters not how much, little bits may make that purchase possible.

Here are the companies which you may own which have announced an increase in the dividend; GFA, OZRK, SE, GG, SAN, GMC, F, EPD, EME, ADS, PGH, CLB, LLTC, SJR, OHI, BLK, NSC, UN, CM, or CSA, HCSG, ROL, PH, TWC, DOW, ETP, MMP, MKTX, MHFI, TUP, WLP, SCCO, CPSI, GNC,

WP

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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.

Information & data obtained from other sources is believed to be reliable, but its accuracy and completeness can not be guaranteed.

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)

AMERIPRISE FINANCIAL, INC. (AMP) NYSE PRICE \$107.09

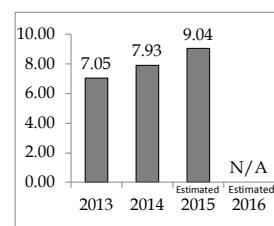
Ameriprise Financial, Inc. (Ameriprise Financial) is a holding company primarily engaged in business through its subsidiaries. The Company is a diversified financial services company. Ameriprise Financial operates in five segments: Advice & Wealth Management, Asset Management, Annuities, Protection and Corporate & Other. As of December 31, 2012, the Company had a network of more than 9,700 affiliated advisors. Ameriprise Financial offers its branded advisors training, tools, leadership, marketing programs and other field and centralized support to assist them in delivering advice and product solutions to clients. It uses three principal brands for its businesses in the United States: Ameriprise Financial, Columbia Management and RiverSource. The Company uses its Threadneedle brand for its international asset manager's products.

Type: Value
Sector: Financials

Institutional Holdings: 1620
Industry: Capital Markets

Ratings & Recommendations Earnings per share

Current P/E Ratio: **16.5**
Annual Yield: **1.9%**
Annual Dividend: **2.08**
Investor's Bus. Daily: **A**
Pearson Growth & Value: **A**
Morningstar Rating: **C**
Stand & Poor Rating: **C**
The Street (analyst avg.): **A-**



COCA-COLA (KO) NYSE PRICE \$38.93

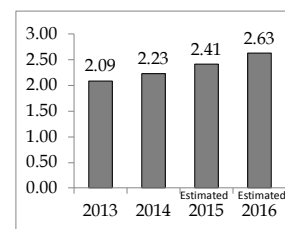
The Coca-Cola Company is a beverage company. The Company owns or licenses and markets more than 500 nonalcoholic beverage brands, primarily sparkling beverages but also a variety of still beverages, such as waters, enhanced waters, juices and juice drinks, ready-to-drink teas and coffees, and energy and sports drinks. It owns and markets a range of nonalcoholic sparkling beverage brands, which includes Coca-Cola, Diet Coke, Fanta and Sprite. The Company's segments include Eurasia and Africa, Europe, Latin America, North America, Pacific, Bottling Investments and Corporate. In January 2013, Sacramento Coca-Cola Bottling Company announced that it had been acquired by the Company. Effective February 22, 2013, Coca-Cola Co acquired interest in Fresh Trading Ltd. In November 2013, Coca-Cola Company and ZICO Beverages LLC announced that Coca-Cola has acquired the ownership interest in ZICO.

Type: Value
Sector: Consumer Staples

Institutional Holdings: 2759
Industry: Beverages

Ratings & Recommendations Earnings per share

Current P/E Ratio: **20**
Annual Yield: **2.9%**
Annual Dividend: **1.12**
Investor's Bus. Daily: **D**
Pearson Growth & Value: **A-**
Morningstar Rating: **B**
Stand & Poor Rating: **A**
The Street (analyst avg.): **A-**



DOVER CO. (DOV) NYSE PRICE \$86.08

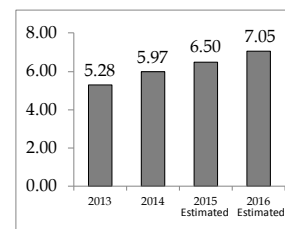
Dover Corporation (Dover) manufactures a range of specialized products and components and also offers related services and consumables. The Company operates in four segments: Communication Technologies, Energy, Engineered Systems, and Printing & Identification. In July 2011, it acquired Sound Solutions from NXP Semiconductors N.V. In November 2011, the Company realigned into four business segments, which includes Communication Technologies, Energy, Engineered Systems and Printing & Identification. In December 2011, the Company sold Heil Trailer International. In March 2012, the Company acquired Maag Group (Maag). In November 2013, Dover Corp announced that it had completed the acquisition of Finder Pompe S.p.A. In December 2013, LTX-Credence Corp completed its acquisition of the Multitest and Everett Charles Technologies (ECT) businesses of Dover Corporation.

Type: Value
Sector: Industrials

Institutional Holdings: 1434
Industry: Machinery

Ratings & Recommendations Earnings per share

Current P/E Ratio: **15.3**
Annual Yield: **1.8%**
Annual Dividend: **1.50**
Investor's Bus. Daily: **A**
Pearson Growth & Value: **A**
Morningstar Rating: **B**
Stand & Poor Rating: **B**
The Street (analyst avg.): **A+**



GAMESTOP CORP (GME) NYSE PRICE \$35.61

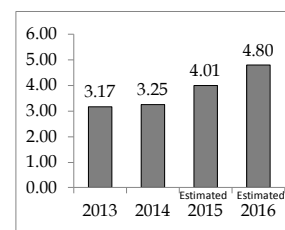
GameStop Corp. (GameStop) is a holding company. GameStop is a multichannel video game retailer. It sells new and used video game hardware, physical and digital video game software, accessories, as well as personal computer (PC) entertainment software and other merchandise. As of January 28, 2012, its retail network of brands includes 6,683 Company-operated stores in the United States, Australia, Canada and Europe, primarily under the names GameStop, EB Games and Micromania. It operates in four segments: United States, Canada, Australia and Europe. It also operates electronic commerce Websites under the names www.gamestop.com, www.ebgames.com.au, www.gamestop.ca, www.gamestop.it, www.gamestop.es, www.gamestop.ie, www.gamestop.de, www.gamestop.co.uk and www.micromania.fr. The network also includes www.kongregate.com, Game Informer magazine, Spawn Labs, Inc. and a digital PC distribution platform. On March 31, 2011, GameStop acquired Spawn Labs, Inc. In May 2011, it purchased Impulse Inc

Type: Value
Sector: Consumer Discretionary

Institutional Holdings: 1296
Industry: Specialty Retailing

Ratings & Recommendations Earnings per share

Current P/E Ratio: **10.6**
Annual Yield: **3.1%**
Annual Dividend: **\$1.10**
Investor's Bus. Daily: **D**
Pearson Growth & Value: **A**
Morningstar Rating: **D**
Stand & Poor Rating: **A**
The Street (analyst avg.): **B+**



PEARSON CAPITAL'S RECOMMENDED STOCKS FEBRUARY/MARCH 2014
www.pearsoncapitalinc.com

GREEN MOUNTIAN COFFEE ROASTERS, INC (GMCR) NASDAQ PRICE \$116.03

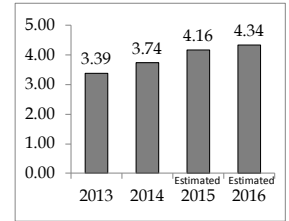
Green Mountain Coffee Roasters, Inc. (GMCR) is a specialty coffee and coffee maker. It sells Keurig Single Cup Brewers and Arabica bean coffees, including Fair Trade Certified, certified organic, flavored, limited edition and blends offered in K-Cup and Vue packs (single serve packs) for use with its Keurig Single Cup Brewers. The Company's brewing technology, Keurig Single Cup Brewing System combined with an array of beverage brands, offers a variety of options to consumer from the kitchen countertop, to small offices and dorm rooms, to hotels. It also offers traditional whole bean and ground coffee in other package types including bags, fractional packages and cans. In addition, it produces and sells other specialty beverages in single serve packs including hot and iced teas, iced coffees, hot and iced fruit brews, hot cocoa and other dairy-based beverages. It sources, produces, and sells more than 30 brands and 250 varieties of coffee, cocoa, teas, and other specialty beverages.

Type: Value
Sector: Consumer Staples

Institutional Holdings: 1018
Industry: Food Products

Ratings & Recommendations Earnings per share

Current P/E Ratio: **35.8**
Annual Yield: **0.8%**
Annual Dividend: **1.00**
Investor's Bus. Daily: **B+**
Pearson Growth & Value: **A+**
Morningstar Rating: **B**
Stand & Poor Rating: **A**
The Street (analyst avg.): **A-**



OCEANEERING INTERNATIONAL, INC (OII) NYSE PRICE \$74.25

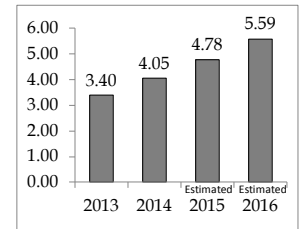
Oceaneering International, Inc. is a global oilfield provider of engineered services and products, primarily to the offshore oil and gas industry, with a focus on deepwater applications. The Company's segments include erives and products provided to the oil and gas industry (Oil and Gas) and all other services and products (Advanced Technologies). It has four business segments within the Oil and Gas business, which are Remotely Operated Vehicles (ROVs), Subsea Products, Subsea Projects and Asset Integrity. The services and products the Company provides to the oil and gas industry include remotely operated vehicles, built-to-order specialty subsea hardware, engineering and project management, subsea intervention services, including manned diving, and asset integrity and nondestructive testing services. The Company also serves the defense, entertainment and aerospace industries.

Type: Value
Sector: Oil Energy

Institutional Holdings: 979
Industry: Energy Equipment & Services

Ratings & Recommendations Earnings per share

Current P/E Ratio: **21.6**
Annual Yield: **1.2%**
Annual Dividend: **0.88**
Investor's Bus. Daily: **D**
Pearson Growth & Value: **A**
Morningstar Rating: **N/A**
Stand & Poor Rating: **N/A**
The Street (analyst avg.): **A**



PETSMART, INC (PETM) NASDAQ PRICE \$64.65

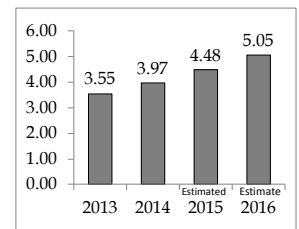
PetSmart, Inc., together with its subsidiaries, operates as a specialty retailer of products, services, and solutions for pets in the United States, Puerto Rico, and Canada. The company offers consumables, such as pet food, treats, and litter; and hardgoods, which include pet supplies and other goods. It also provides fresh-water fish, small birds, reptiles, and small pets; and pet services, such as grooming, including precision cuts, baths, nail trimming and grinding, and teeth brushing, as well as training, boarding, and day camp services. In addition, the company operates PetSmart PetsHotels that offer boarding for dogs and cats; provides personalized pet care, and day camp services for dogs; and operates veterinary hospitals, which offer services comprising routine examinations and vaccinations, dental care, a pharmacy, and surgical procedures. As of March, 27, 2013, it operated 1,278 pet stores; and approximately 196 in-store PetSmart PetsHotel dog and cat boarding facilities. The company also offers its products through an e-commerce and community site, PetSmart.com. PetSmart, Inc. was founded in 1986 and is based in Phoenix, Arizona.

Type: Value
Sector: Consumer Discretionary

Institutional Holdings: 1299
Industry: Specialty Retail

Ratings & Recommendations Earnings per share

Current P/E Ratio: **16.3**
Annual Yield: **1.2%**
Annual Dividend: **0.78**
Investor's Bus. Daily: **D**
Pearson Growth & Value: **A-**
Morningstar Rating: **B**
Stand & Poor Rating: **B**
The Street (analyst avg.): **A**



WALT DISNEY (DIS) NYSE PRICE \$79.23

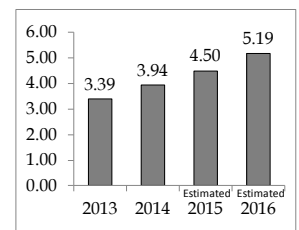
The Walt Disney Company, together with its subsidiaries, is a diversified worldwide entertainment company. The Company operates in five business segments: Media Networks, Parks and Resorts, Studio Entertainment, Consumer Products and Interactive. The Company has a 51% effective ownership interest in Disneyland Paris, a 5,510-acre development located in Marne-la-Vallee, approximately 20 miles east of Paris, France. The Company manages and has a 40% equity interest in Euro Disney S.C.A. The Company owns a 48% interest in Hong Kong Disneyland Resort through Hongkong International Theme Parks Limited. On November 7, 2012, the Company sold its 50% equity interest in ESPN STAR Sports (ESS). On December 21, 2012, the Company acquired Lucasfilm Ltd. LLC.

Type: Value
Sector: Consumer Discretionary

Institutional Holdings: 2759
Industry: Media

Ratings & Recommendations Earnings per share

Current P/E Ratio: **21.4**
Annual Yield: **1.1%**
Annual Dividend: **\$0.86**
Investor's Bus. Daily: **B**
Pearson Growth & Value: **B+**
Morningstar Rating: **D**
Stand & Poor Rating: **A**
The Street (analyst avg.): **B**



JUST ASK ANN

Once January rolls around many clients are looking to get their finances in order. While we have until April 15 to file our taxes, it is not unusual for some to want to get this chore out of the way as quickly as possible. This, however, does require documentation such as W-2s, and 1099s.

It is important to note that TD Ameritrade has until February 15th to issue the 1099 form to the client. As I write this article (2/14), I have been informed that these forms are now available ON-LINE and hard copies are being mailed out.

It should also be noted that revisions to these forms may occur after the initial mailing. This year's cycle of corrections will occur on 2/24, 3/11, 3/23, 4/7, 4/18 and 5/5 (Yes, even after the deadline for filing your taxes!) While these corrections are a nuisance, the government puts later deadlines on companies and corporations for making corrections to year-end information. Hopefully, you will see very few, if any, of these corrected 1099s, but know that it can happen and that there is nothing we, or TD Ameritrade, can do about it.

On another note, we now have the Required Minimum Distribution (RMD) figures available for 2014 for those clients over 70½ this year and those with Beneficiary Accounts. If you would like to have this information, you can find it in your on-line account access (under the tab: Retirement Account Information) or contact me and I'll be happy to look it up for you.

Remember; you need to take this amount from your IRA, in full, prior to December 31, 2014. Failure to do so can result in a 50% tax penalty of the amount required. If you wish to take this out in monthly payments, or in part or full at any time during the year, just let us know and we can set you up with the correct paperwork to get it done! If you do not take this RMD during the year, be assured that I will contact you around October so we can help you avoid the penalty!

MARKET VIEW *Continued from page 10*

positive surprises. This quarter the retail sector has been hit with negative earnings as there is concern that online purchases are overtaking purchases from local retail stores. This may be part of a larger trend, as consumers are buying more goods online instead of traditional retail.

The new trends continue:

- 1) Once again, stock yield growth is very important.
- 2) Christmas was flat for many retail companies.
- 3) Companies will continue to buy back their stocks this year.

Key Point: We are expecting a flattening stock market this year.

Cash Flows:

Banks are still not lending money like the government thinks they should. Small businesses and individuals are not getting loans, but large companies are still able to get all the financing that they want. In fact, they are still purchasing debt to buy back stock. Examples are Herbalife (HLF) and Apple (APPL). Managing expectations and buying back stock are both supported and scorned by these companies' critics. Also, we will see more partnerships develop besides the Coca-Cola (KO) and Green Mountain Coffee (GMCR) partnership. Businesses continue to be very defensive. We still see earnings missing expectations as commodity prices fluctuate, some inching higher. We believe management that focuses on total returns is going to be the most successful.

New trends happening:

- 1) China may rebound this year.
- 2) Stocks still have great balance sheets.
- 3) Companies are lowering expectations for this year.
- 4) Earnings will do well for the stocks we favor.

Key Point: Coca-Cola's partnership is just the beginning.

Please note:

1. The market may dip during March and April.
2. Money is still on the sidelines waiting to come into the market.

WALL STREET INDEXES

Indexes	2008	2009	2010	2011	2012	2013	2014 YTD
S&P 500	(40.0%)	23.5%	12.9%	EVEN	13.4%	29.6%	(0.5%)
Dow Jones	(33.4%)	18.8%	11.0%	5.5%	7.3%	26.5%	(2.6%)
Nasdaq	(42.1%)	43.9%	16.9%	(1.8%)	15.9%	38.3%	1.6%
Market Average	(38.4%)	27.9%	13.8%	1.2%	12.2%	31.5%	(1.5%)



MARKET VIEW

Christopher Carothers - PCI's Stock Analyst

Economic Flows:



The Federal Reserve is slowly cutting back its bond purchases and is still on track to cut \$85

billion per month in quantitative easing QE). However, according to most Fed watchers, they are still willing to jump back into the market at a moment's notice. The Fed not only watches the American economy but must also indirectly support the world economy as well. Too much of a monetary change will disrupt other countries such as Turkey and Brazil. This has also allowed the Federal government to borrow large amounts of money at suppressed interest rates to finance its spending and keep down its debt. It seems that the Congress will not stop its spending spree and is willing to create an inflationary environment. The Fed will at least help stabilize and let the dollar's value gradually erode. While this is good for manufacturers and global international companies, this is bad for the nation's "savers" who keep their money safe in treasuries, CD's and money market accounts. I have before called this a "tax" on the investor and saver in America. The Fed and other central banks have also reversed their policies and will allow inflation to run even though the unemployment rate is dropping back to normal levels. I believe that gasoline prices are a primary indicator of the health of the dollar, as oil is the primary commodity of exchange worldwide. As the dollar devalues, this will stretch many household budgets in the United States. Once the Fed eventually raises interest rates, it will increase government debt and force Congress to make drastic changes. However, that may be many years from now. The good news is that the housing market has become active again and the U.S. market is stable as well. This will continue to help fuel consumer confidence and keep the stock market on a higher note.

New trends we see:

- 1) Value Line's indicator, the P/E ratio of their group of stocks, is now about 18.
- 2) Bank earnings are still flattening out for the next several quarters.
- 3) Europe is on the rebound.

Key Point: The "Taper" is on and off.

Earnings Flows:

2014 starts the new year right with this quarter's earnings. However, year after year, expectations are harder to beat than in years past. To me, valuations of growth stocks are already getting stretched, and the market reactions show that the news is already discounted. Markets move on greater expectations, and any downbeat news may keep the market range bound for the next year. Money is still coming into the stock market to start the new year. I believe that the market will move in a tighter range until earnings catch up with its growth rate. Low expectations and conservative earnings growth numbers normally leave room for

Continued to page 5

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The Pearson Investment Letter
 published monthly since 1982

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