

FEATURED STOCKS

Coach, Inc	Potash Corp
Harbin Electric	Shengdatech
Illinois Tool	Well Point
Mindray Medical	Yucheng Tech

GROWTH & INCOME

CNOOC Ltd	Vanguard (ETF)
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APPROACHING THE YEAR END

By Donald Pearson

If you are someone who checks the market daily, this has certainly been a stressful month with

its ups and downs. For those who check their statements monthly, you'll probably live longer, with less stress in your life. Either way, the results are the same, so if you're one who does check daily, perhaps you should change your routine and live life with less stress. Within the last few weeks we've gone through a correction, or a down turn, when the market became oversold, followed by a return of those that sold, and the results are back up again.

Once we've digested all the news regarding home sales, unemployment, the strengthening or weakening of the dollar, energy prices at the pump, the upcoming forecast of OPEC, and the holiday sales, our position remains the same with minimal change. We will continue to do exactly what we've been doing and allow our process to provide above-average performance, especially since we've rebuilt our portfolios adding new countries and new stocks.

Our research group uses a system into which we've built a formula for evaluation that requires company stock prices at 20 percent or more below their intrinsic value, using a price-to-sales and a price-to-earnings ratio coupled with a growth potential exceeding their industry average. By utilizing this formula we're comfortable we can sustain above-average results through times of market uncertainty.

You may also note we're beginning to showcase more and more individual stocks outside the US as our economy continues to slow. Inflation has also become

a concern in other parts of the world such as Europe and Asia, but their growth potential remains strong. Foreign stocks have outperformed US stocks for several years now, and it is our opinion this trend will continue. We have continually shouted the message that a large percentage of every portfolio must be invested abroad, and diversity throughout the world is key. The number of holdings outside the US will depend upon portfolio size and risk, but a minimum of 25 percent will be the norm. Today many US companies have a strong presence around the world, and this becomes another way of getting portfolios diversified. As an example, Coca-Cola sales are highest in the US while 70 percent of their profit comes from outside the US.

China and India are hot spots today. Many of the emerging markets have outperformed expectations and appear poised to continue through 2008 and the years ahead. The areas that lagged somewhat this year are Europe, Switzerland, and Japan, and they present outstanding buying opportunities. Each month we recommend an ETF that has either a country or a sector from another region. These will continue to be benchmarks of all portfolios. China, Brazil, Latin America, and Australia have been the countries with the best performance this year, and we believe they will continue to outperform in the foreseeable future. Another outstanding feature of these ETFs is their holding power for the long range. This helps to reduce tax consequence in non-IRA accounts.

As this year is coming to a close, we will again review all taxable accounts, looking for those with capital gains, and minimize or eliminate this as best we can.

Merry Christmas and all

Good Wishes for the New Year.



Walter D. Pearson
Chairman



Donald E. Pearson
President



Sandra Alberti
Publishing President

Investment Letters are complimentary to our clients with managed accounts!

The Stock Market

Often when people decide to invest, their thinking is geared to investing in the stock market rather than investing in one business or another. There are numerous salesmen and nouveau thinkers who are pushing the buy and sell technique. The theme here is to make money. Buy a stock at one price and sell it at a higher price. Voila! You have shown a profit. There have also been other innovations during our more recent years. One can sell short, buy on margin, invest in puts or calls, and probably other things I haven't even heard of.

In my opinion one should think of being an investor, and that means investing in a company. Investing in a company means you have become a part owner of that company, and you will share in all of the profits, or losses, that show up as the years go by. Watching the stock price of your company fluctuate from day to day may be interesting, but it is useless, time consuming, and of little value. The important thing is how well your company is doing today and how well it is going to do tomorrow and the next day.

Ford and General Motors may be on the verge of bankruptcy today, but the people who invested in those companies in the early years are wealthy today and can still come out with tremendous profits, even at these depressed prices. Those who are paying attention to other factors may have pulled out some or all of their profits ere now. Either way, early investors in these former growth companies should have done exceedingly well.

In today's market it is evident that many things are different than they used to be; however, that shouldn't change the investor's basic outlook. Check the company's past record, its outlook over the coming period, its finances, and the price in relation to all of the other factors. It does not have to be a bargain. If the company looks to be dynamic, it is worth paying full value for it. Bargains are one thing and sometimes can be consummated, but think of it this way; \$1200 invested in Cisco fifteen years ago is worth about \$100,000 today. It really shouldn't bother you too much if you paid \$50 a share rather than \$45; and if our analysis is correct, those profits should still roll on. According to what I read in the

newspapers and hear on television, the rate of inflation is being held down and is running only a little over 2% per annum. Yet, what I read from other financial writers, these figures are grossly short of the mark, and considering what I pay for gasoline I think maybe the newspapers and television have it totally wrong. There is a periodical that is published that gives the prices of bread, gas, milk, etc. for each year in the past. If you take those figures and compare them with today's prices, it is easy to see that 2% is way off even for times past. I think most everyone agrees that inflation is moving even faster than it used to.

It is for this reason that one must consider inflation when investing one's capital. I cannot believe that some seasoned investors still insist in having a portion invested in bonds. Their reasoning is that some of the money must be invested safely. With a 4% yield, how safe can that be if the inflation rate is 5%, 6%, or even 8%? Eight percent is the figure I am most comfortable in believing, and if that is nearly right, how safe is a bond investment that guarantees only

losing 3% or 4% of purchasing power each year? With a well-balanced portfolio most investments will increase in value each year, and if you have made a mistake it can be easily corrected. I have said it before and I think it deserves repeating - Go for growth!

Think long term! Most of your choices should pay off at one rate or another. Some will be like Cisco and reward you handsomely. Some will be like AutoZone, which looked very good 15 years ago and might be classified as a middle of the roader. One Thousand Dollars invested then is worth about \$6000 today. This represents a 500% profit after 15 years. Diversification is the answer. By having an AutoZone here, and a Cisco there, with probably a Microsoft or two and then a clunker, you should come out well ahead. No one is perfect and mistakes will be made. Time is on your side. Owning growth stocks is similar to having children. They will grow at a gradual pace, and you may not even notice it happening, but all of a sudden you have an adult on your hands.

Buy solid growth companies and WAIT!

By Walter Pearson

A LAST MINUTE REMINDER!

Pearson Capital, Inc. is hosting the annual
Toys for Tots event from 5 - 9 P.M., on December 7th.
Bring new toys and join the festivities.

**PRICE OF ADMISSION ONE NEW TOY
(UNWRAPPED) PER PERSON**



TOYS FOR TOTS

MUSIC • FUN • FOOD



U.S. MARINE CORPS

Happy Holidays!

WHERE:
VFW RUSKIN
5120 US HWY 41N.
RUSKIN, FL

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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"

PEARSON CAPITAL'S RECOMMENDED STOCKS FOR

December 2007

COACH, INC. (COH) NYSE PRICE: \$37.14

Coach, Inc. (Coach) is a designer and marketer of handbags and accessories. The Company offers luxury lifestyle accessories to the customers and provides consumers with fresh and relevant products. Coach's handbags and accessories use a range of quality fabrics and materials. Coach's primary product offerings include handbags, women's and men's accessories, footwear, outerwear, business cases, sunwear, watches, travel bags, jewelry and fragrance. It operates in two business segments: Direct-to-Consumer and Indirect. Handbag sales accounted for approximately 64% of net sales during the fiscal year ended June 30, 2007 (fiscal 2007). Accessories sales accounted for 28% of net sales during fiscal 2007. The company was founded in 1941 and is based in New York, New York.

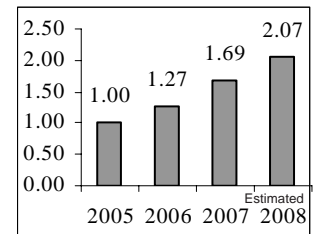
Type: Growth
Sector: Consumer goods

Institutional Holdings: 607
Industry: Textile/Apparel

Ratings & Recommendations

Current P/E Ratio: **20.8**
Annual Yield: **0%**
Annual Dividend: **\$0**
Investor's Business Daily: **D+**
Pearson Growth & Value: **A**
Morningstar Rating: **B**
Standard&Poor Rating: **A**
Value Line Rating: **B**

Earnings per share



HARBIN ELECTRIC, INC (HRBN)

NASDAQ PRICE: \$18.13

Harbin Electric, Inc. (Harbin Electric) develops, engineers, manufactures and sells an array of customized linear motors and other special motors, through its indirect wholly-owned subsidiary, Harbin Tech Full Electric Co., Ltd (HTFE). The Company offers four main products: flat linear asynchronous motor series (self-cooled); flat three-phase linear asynchronous motor (forced ventilation); the plane goods transmission installment, and micro-motor and armature. The company supplies its motor products and systems to end users in the People's Republic of China and to other industrial original equipment manufacturing customers internationally. The company is headquartered in Harbin, the People's Republic of China.

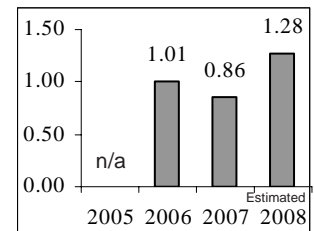
Type: Emerging Growth
Sector: Industrial Goods

Institutional Holdings: 6
Industry: Ind. Equipment

Ratings & Recommendations

Current P/E Ratio: **16.5**
Annual Yield: **0%**
Annual Dividend: **\$0**
Investor's Business Daily: **A**
Pearson Growth & Value: **B+**
Morningstar Rating: **N/R**
Standard&Poor Rating: **N/R**
Value Line Rating: **N/R**

Earnings per share



ILLINOIS TOOL WORKS (ITW)

NYSE PRICE: \$55.50

ITW is a manufacturer of engineered products and specialty systems. It has approximately 750 operations in 49 countries, which are organized into four segments: Engineered Products- North America, Engineered Products- International, Specialty Systems- North America and Specialty Systems- International. In July 2006, ITW acquired BagCo, Inc. and Kester, Inc. In November 2006, it acquired Ark-Les Corporation. On December 28, 2006, WHX Corporation announced that OMG Inc., a subsidiary of WHX Corporation's wholly owned subsidiary, Handy & Harman, acquired a mechanical roofing fastener business from ITW. In January 2007, CCL Industries, Inc. acquired the sleeve label business of ITW. In March 2007, the Company acquired Quasar International, Inc. In September 2007, ITW acquired the assets of Hwa Meir Packing Daily Commodities Co. Ltd.

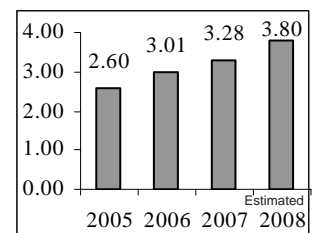
Type: Growth
Sector: Industrial Goods

Institutional Holdings: 455
Industry: Divers. Machinery

Ratings & Recommendations

Current P/E Ratio: **17**
Annual Yield: **2.00%**
Annual Dividend: **\$0.28**
Investor's Business Daily: **C-**
Pearson Growth & Value: **B+**
Morningstar Rating: **C**
Standard&Poor Rating: **C**
Value Line Rating: **B**

Earnings per share



MINDRAY MEDICAL INTERNATIONAL LIMITED (MR) NYSE PRICE: \$40.50

MR is developer, manufacturer and marketer of medical devices in China. The Company offers a range of products across its three primary business segments: patient monitoring devices, diagnostic laboratory instruments and ultrasound imaging systems. It sells its products primarily to distributors, and the balance directly to hospitals, clinics, government agencies, original design manufacturer (ODM) customers and original equipment manufacturer (OEM) customers. It has three business segments: patient monitoring devices, diagnostic laboratory instruments and ultrasound imaging systems. In June 2007, the Company received 510(k) clearance from the United States Food and Drug Administration (FDA) for its BC-3200, an automatic three-part differential hematology analyzer, and Hypervisor VI, a central monitoring system.

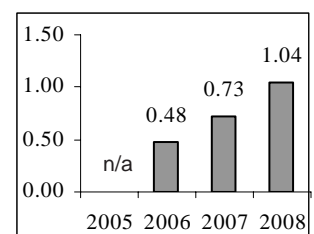
Type: Emerging Growth
Sector: Health Care

Institutional Holdings: 59
Industry: Medical Instruments

Ratings & Recommendations

Current P/E Ratio: **73.6**
Annual Yield: **0.33%**
Annual Dividend: **\$0.13**
Investor's Business Daily: **A**
Pearson Growth & Value: **B**
Morningstar Rating: **N/R**
Standard&Poor Rating: **A**
Value Line Rating: **B**

Earnings per share



PEARSON CAPITAL'S RECOMMENDED STOCKS FOR

December 2007

POTASH CORPORATION OF SASKATCHEWAN, INC (POT) NYSE PRICE: \$119.89

Potash Corporation of Saskatchewan Inc. (PCS) is an integrated fertilizer and related industrial and feed products company. During the year ended December 31, 2006, the Company's potash operations represented an estimated 15% of global production, 22% of global potash capacity and 55% of global potash excess capacity. The Company's potash is produced from six mines in Saskatchewan and one mine in New Brunswick. Of these mines, it owns and operates five in Saskatchewan and one in New Brunswick. During 2006, PCS Joint Venture, Ltd., its subsidiary, sold all of its Florida assets and shut down its Georgia manufacturing facility.

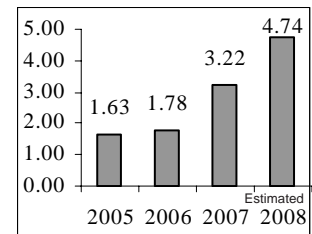
Type: Growth
Sector: Basic Materials

Institutional Holdings: 220
Industry: Mineral Mining

Ratings & Recommendations

Earnings per share

Current P/E Ratio: **42.4**
Annual Yield: **0.35%**
Annual Dividend: **\$0.41**
Investor's Business Daily: **A+**
Pearson Growth & Value: **A-**
Morningstar Rating: **N/R**
Standard&Poor Rating: **N/R**
Value Line Rating: **A**



SHENGDATECH, INC (SDTH) NYSE PRICE: \$8.18

Shengdatech, Inc, formerly Zeolite Exploration Company, is engaged in developing, manufacturing and marketing nano precipitated calcium carbonate (NPCC). The Company sells its products to plants and farmers through direct sales force. In March 2006, the Company completed a reverse acquisition of Faith Bloom Limited, a British Virgin Islands company. The Company's customers include Triangle Tire, Zhaoyuan Liao, Double Star Tire, Zhengjiang Suhui, Dalian Jinyuan, Qingdao Haiwei, Quanzhou Lida, Cangzhou Cangjing and Changzhou Chuangjia Plastic, Jiulong Experiment Chemical, Taixin Chemical, Huayangdier Chemical, Linyi Zhengfa Chemical, Laiwu Jinjian Chemical, Tongfa Formaldehyde Factory, Jinan Fushihongxin, Linyi Yongda Formaldehyde Factory and Xinhua Construction Materials.

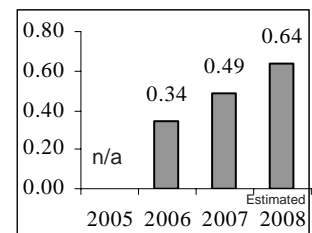
Type: Emerging Growth
Sector: Basic Materials

Institutional Holdings: 0
Industry: Specialty Chemicals

Ratings & Recommendations

Earnings per share

Current P/E Ratio: **17.4**
Annual Yield: **0%**
Annual Dividend: **\$0**
Investor's Business Daily: **B+**
Pearson Growth & Value: **A+**
Morningstar Rating: **B**
Standard&Poor Rating: **N/R**
Value Line Rating: **A**



WELL POINT, INC (WLP) NYSE PRICE: \$84.21

WLP is a commercial health benefits company serving approximately 34 million medical members as of 12/31/06. The Company is an independent licensee of the Blue Cross Blue Shield Association (BCBSA), an association of independent health benefit plans. The Company serves its members as the Blue Cross licensee for California and as the Blue Cross and Blue Shield (BCBS), licensee for Co, CT, GA, IN, KY, ME, MI (excluding 30 counties in the Kansas City area), NV, NH, NY, OH, VA and WI. WLP also serves its members throughout various parts of the US as UniCare. WellPoint is licensed to conduct insurance operations in all 50 states and Puerto Rico through its subsidiaries. On 06/09/05, the Company acquired Lumenos, Inc. On 12/28/05, the Company completed its acquisition of WellChoice, Inc.

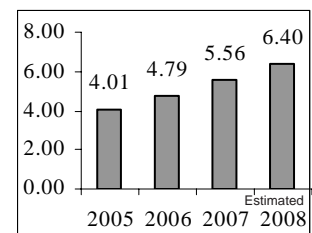
Type: Growth
Sector: Health Care

Institutional Holdings: 652
Industry: Health Care Plans

Ratings & Recommendations

Earnings per share

Current P/E Ratio: **15.8**
Annual Yield: **0%**
Annual Dividend: **\$0**
Investor's Business Daily: **B**
Pearson Growth & Value: **A-**
Morningstar Rating: **B**
Standard&Poor Rating: **A**
Value Line Rating: **B**



YUCHENG TECHNOLOGIES LIMITED (YUCHENG) (YTEC) NASDAQ PRICE: \$13.81

YTEC is engaged in system integration, software development, information technology (IT) consulting and training services, maintenance and support, technology development, sales of self-developed products, computer software, hardware and peripheral equipment, communication equipment and undertaking computer network projects. YTEC provides three types of services to banks: system integration, IT consulting and software and outsourced operations. Yucheng has seven operating subsidiaries, which include Beijing Sihitech Technology Co., Ltd., Beijing e-Channels Century Technology Co., Ltd., Beijing Sihitech Software Co., Ltd., Shanghai Sihitech Technology Co., Ltd., Shanghai Sihitech Software Co., Ltd., Guangzhou Sihitech Technology Co., Ltd. and Beijing Yuxinyicheng Technologies Limited (Yuxinyicheng).

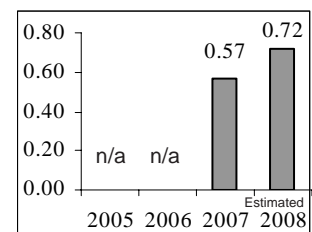
Type: Emerging Growth
Sector: Technology

Institutional Holdings: 1
Industry: Software & services

Ratings & Recommendations

Earnings per share

Current P/E Ratio: **35.4**
Annual Yield: **0%**
Annual Dividend: **\$0**
Investor's Business Daily: **C+**
Pearson Growth & Value: **B+**
Morningstar Rating: **N/R**
Standard&Poor Rating: **N/R**
Value Line Rating: **N/R**



PEARSON CAPITAL'S RECOMMENDED STOCKS FOR

December 2007 - Growth/Income & ETF

CNOOC Limited (CEO) AMEX PRICE: \$184.57

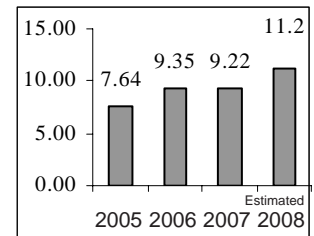
CEO is a producer of offshore crude oil and natural gas and an independent oil and gas exploration and production company. The Company has four major oil production areas offshore China: Bohai Bay, western South China Sea, eastern South China Sea and East China Sea. It is an offshore oil producer in Indonesia. As at 31 December 2006, the Company owned net proved reserves of approximately 2.53 billion barrels-of-oil (BOE) equivalent and its average daily net production was 457,482 barrels-of-oil equivalent. On April 20, 2006, the Company acquired a 45% working interest in the offshore Oil Mining License 130 (OML130) in Nigeria. On December 4, 2006, it acquired a 92.1% interest in AERD Projects Nigeria Limited, which holds a 38% working interest in the Offshore Oil Prospecting License 229 (OPL229) in Nigeria.

Type: Growth
Sector: Basic Materials

Institutional Holdings: 24
Industry: Oil & Gas

Ratings & Recommendations Performance by %

Current P/E Ratio: **19.7**
Annual Yield: **1.87%**
Annual Dividend: **\$3.44**
Investor's Business Daily: **B-**
Pearson Growth & Value: **B**
Morningstar Rating: **B**
Standard&Poor Rating: **A**
Value Line Rating: **C**



VANGUARD VALUE ETF (VTV) NYSE PRICE: \$68.01

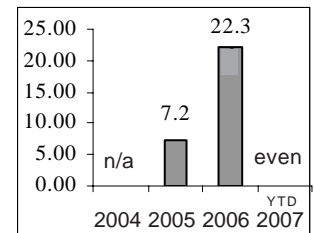
The investment seeks to track the performance of a benchmark index that measures the investment return of large-capitalization value stocks. The fund employs a passive management investment approach designed to track the performance of the MSCI US Prime Market Value index, a broadly diversified index of the stocks of large U.S. companies. It attempts to replicate the target index by investing all, or substantially all, of assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

Type: ETF
Category: Large Value

Area: USA
Sector: Diversified

Ratings & Recommendations Performance by %

Current P/E Ratio: **N/R**
Annual Yield: **2.45%**
Annual Dividend: **\$1.67**
Investor's Business Daily: **N/R**
Pearson Growth & Value: **B+**
Morningstar Rating: **B**
Standard&Poor Rating: **N/R**
Value Line Rating: **N/R**



REQUIRED MINIMUM DISTRIBUTIONS

For those who own a Traditional IRA, 401(k), or Keogh (plan for the self employed), and have reached the age of seventy and a half, it is time to start extracting money to meet the Federal Law. Those who fail to do this can expect the IRS to impose a penalty of 50 percent of the amount needed to meet the required minimal distribution (RMD). This does not include a Roth IRA as long as it is maintained by the original owner. If this is your first year qualifying, you have until April 15, 2008, to comply. After the first year, your withdrawals must be made by December 31 and be claimed as income for that year. If you have more than one IRA that qualifies for an RMD, you may take the amount needed from one specific account rather than do this from all accounts. RMDs can be taken by monthly withdrawals, or by a one-time payment. If you wish your money to be reinvested, an after-tax account can be set up to receive these funds. Many people choose this option so their money can continue to grow and work for them.

The formula used for this procedure is simply a life table that calculates your ending balance for the previous year (2006) divided by your life expectancy.

Example: 72 years of age - \$252,944.03 end of year balance – divided by 25.6 = \$9,880.63.

Ann Hathaway, our account manager, will contact everyone who has not met or exceeded his/her RMD by December 1st to make arrangements to fulfill this obligation. Once this year closes, we can also provide you with your 2008 obligation. Direct deposit can be set up to receive these withdrawals. If you have any questions or require any additional information, please contact us.

WALL STREET INDEXES

Indexes	2001	2002	2003	2004	2005	2006	2007/YTD
S&P 500	(13.3%)	(23.4%)	26.4%	9.0%	3.0%	13.6%	+4.4%
Dow Jones	(7.1%)	(16.8%)	25.3%	3.2%	(0.61%)	16.3%	+7.3%
Nasdaq	(21.1%)	(31.5%)	50.0%	8.6%	1.37%	9.5%	+10.2%
Russell 2000	1.0%	(21.6%)	45.4%	17.0%	3.32%	17.0%	-2.5%
Our CD Buster		8.1%	56.7%	22.8%	(Disputed)	1.8%	+12.4%
CD Annual Average	3.0%	2.3%	1.5%	1.5%	3.5%	5.0%	+4.6%

MARKET VIEW

Christopher Carothers - PCI's Stock Analyst

Economic Flows:

Wall Street is expecting the Federal Reserve to continue to lower interest rates. While the Government's plans to help homeowners are still being debated in the Congress, they are riding in at the last moment to re-regulate every procedure, telling the banks to estimate their long-term mortgage portfolios and requiring additional capital to back it up. These new rules, although needed, will exacerbate the situation, and either postpone or prevent a quick return of the real estate market. Banks will tighten up and restrict lending until they see a solution to their near-term problems. Expectations are that the Fed will try to lower rates to 3.5 percent.



Key Point: Government is going to postpone any recovery in real estate.

Earnings Flows:

December is the end of earnings season. Most companies will wait until after the New Year to warn any earnings problems. Many financial companies that have been riding high on mortgages will focus their prospects overseas. Other companies that only focus on the American economy will try to diversify. This will probably cause a temporary displacement of many American workers and may cause a slowdown in some industries. However, due to the lower dollar, many companies that export American products are starting to do very well and will probably hire more people.

Key Point: Companies are moving to diversify internationally.

Cash Flows:

Internationally diversified companies that are within the S&P are earning large amounts of cash from the lower valuation of the dollar. This will allow them to buy back more stock and increase their dividends. However, once the dollar rebounds, these same companies will slow down dramatically and lose their growth luster.

Key Point: Eventually the dollar will rebound.

Additional Note:

For the year, the Government's inflation estimate is about 3.5 percent. The Pearson formula recalculates the estimate for the individual and estimates it at 7 percent.

Clients, please note:



TD Ameritrade has informed us that, beginning immediately, all IRA Distribution forms must have section # 5 (Tax Withholding) completed when requesting funds from any IRA account. Should this section be left blank, TDA will automatically withhold the lowest tax percentage (10% for Federal Tax and your State's minimum %) on your request. Previously, TDA contacted the Advisor for clarification and we followed up with the client for their request. They will no longer contact us so be sure your preference is noted!

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Table of Contents

Walter's Wisdom:	2
Featured Stocks:	3
Featured Stocks:	4
ETF's:	5
Market Outlook / Pub.Notes:	6