ETF Selections & Timing

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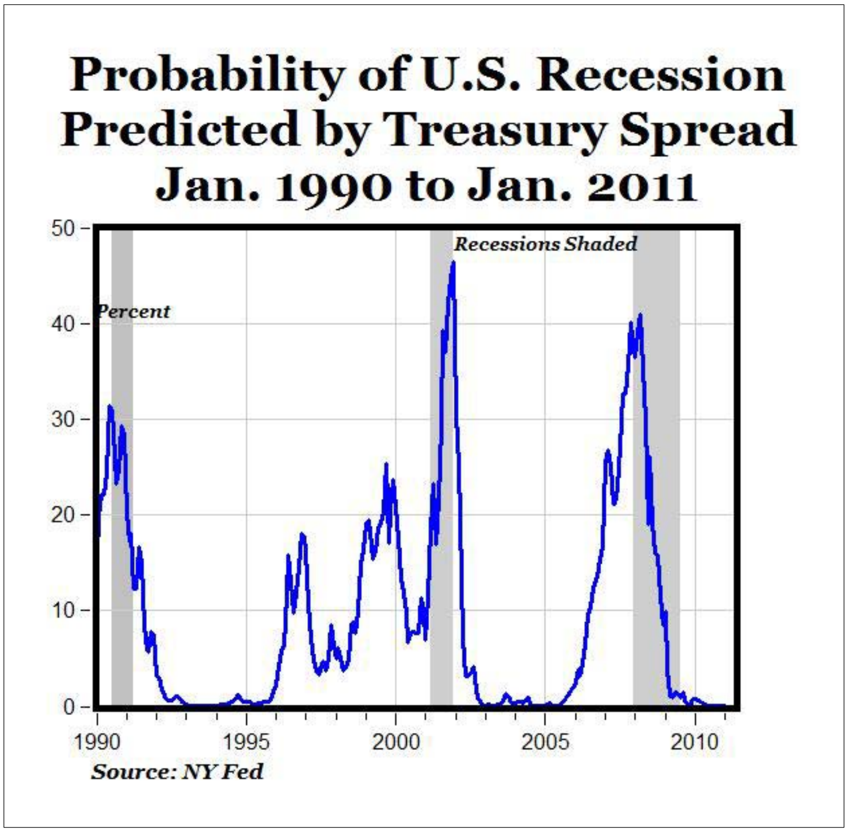
March 1, 2010 (data through previous Friday close)
Volume 1
Issue 9

Rally Off Support

When I saw this chart from the NY Fed, I found it very interesting. Based on the spread between short and long term Treasury yields, they have assigned the probability of a US recession at practically zero.



Good news for investors.

It means that the fiscal and monetary stimulus programs are doing exactly what they are supposed to be doing, which is stimulating the economy by providing liquidity and growth. Short-term rates are practically at zero, while 10-year rates are 3.6% and 30-year rates are 4.6%. Borrow short and lend long, if you're a bank.

What this may mean for the stock market is fairly clear. We are still at the beginnings of a bull market, instead of at its end.

(Continued on bottom right on page 5 see REVIEW)

(ignore) The chart is the daily S&P 500 with red smoothed line a 200-day moving average. The spikes on bottom are trading signals.

SCOREBOARD

Model	YTD	52-week	26-week	13-week	4-week	1-week
ETF Income Portfolio	0.2%				0.5	0.6%
ETF Growth Portfolio	-0.3%				1.4	-0.1%
Bond						
Wilshire 5000	0.1%				3.2	0.1%

CONTENTS

Income Portfolio

ACTION FOR					
Action Date	Action	Symbol	Action Price	# of Shares	Action Value
19-Jan	buy	PHB	18.20	549.5	10,000
19-Jan	buy	TLT	90.82	110.1	10,000
25-Jan	buy	PHB	17.88	559.3	10,000
25-Jan	sell	TLT	91.58	110	10,093
1-Feb	buy	PHB	17.73	564.0	10,000
8-Feb	buy	PHB	17.45	573.1	10,000
8-Feb	buy	TIP	104.93	95.3	10,000
16-Feb	buy	PHB	17.30	578.0	10,000
16-Feb	buy	BSV	80.25	311.5	25,000

PORTFOLIO DETAILS — Value as of date: 2/26/2010

Symbol	Closing Stop	Description	Start Price	Ending Price	# of Shares	Current Value	Percent of Total
PHB			17.71	17.76	2,823.9	50,152.46	50.1%
TIP			104.93	103.91	95.3	9,902.62	9.9%
BSV			80.25	80.40	311.5	25,044.60	25.0%
Money Market				1.00	15,093	15,093.00	15.1%
					Total Valuation=	100,192.69	100.0%

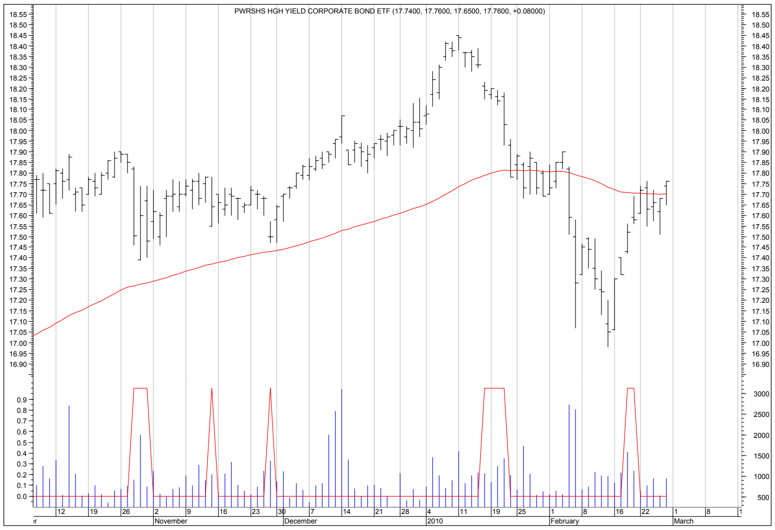
SYMBOL	NAV	RoC
PFF	38.23	23.49%
HYG	87.17	6.97%
TLH	109.25	6.55%
TLT	91.67	6.11%
LQD	105.53	5.81%
PHB	17.76	5.56%
IEF	90.69	5.38%
PLW	27.06	4.75%
GVI	106.84	4.39%
PCY	25.50	3.91%
BND	79.61	3.90%
AGG	104.53	2.85%
BSV	80.40	2.74%
MBB	107.32	2.30%
SHY	83.67	1.27%
TIP	103.91	-1.84%
IGOV	101.73	-2.16%
BWX	55.97	-4.22%
TBF	49.04	-10.40%
FXE	135.85	-14.89%
PST	50.72	-17.38%
TBT	47.05	-20.83%

WEEKLY REVIEW and PREVIEW

After accumulating the high-yield fund in five successive purchases on its admittedly deeper than expected correction, it has rallied and is now above the average cost. With the risk of a recession at practically zero, high-yield bonds should continue to benefit in this environment.

No changes last week to the positions.

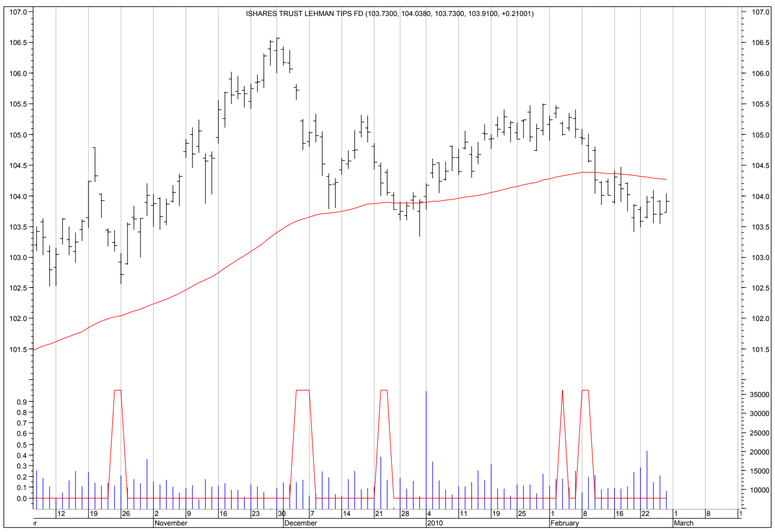
Income Charts



PHB—high yield ETF.

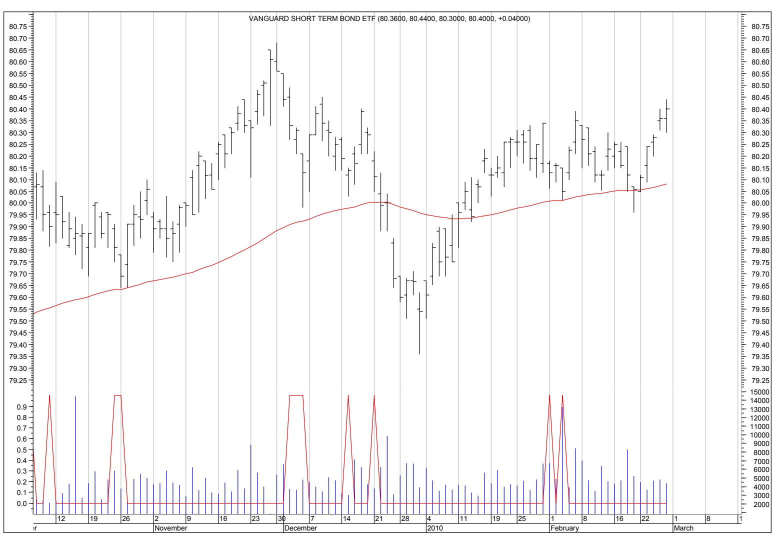
Last signal-sell/short.

This ETF remains a part of the portfolio, even though it's last signal was a short. It has moved above its trend line, but needs to continue upward. For now, I'll give it the benefit of the doubt.



TIP—inflation protection ETF.

Current signal-buy.



BSV— short-term bond

Current signal-none. Buy.

Nice rally in this ETF.

Each chart shows daily prices (top portion), volume (bottom portion), a moving average (smoothed line on price portion, and red spikes. The spikes show potential places to buy and sell short. If the moving average is trending down, the spike shows a potential sell short. If the moving average is trending up, the spike shows a potential buy. The charts do not show selling or covering signals.

Growth Portfolio

ACTION FOR					
Action Date	Action	Symbol	Action Price	# of Shares	Action Value
1-Feb	buy	IYH	64.44	155.2	10,000
1-Feb	buy	PWO	39.08	255.9	10,000
1-Feb	buy	IYM	57.29	87.3	5,000
1-Feb	buy	ITF	43.44	115.1	5,000
1-Feb	buy	EWJ	9.94	503.0	5,000
16-Feb	short	XLP	26.71	374.4	10,000
16-Feb	buy	IWR	82.32	121.5	10,000
22-Feb	sell	ITF	42.98	226.6	9,739
22-Feb	sell	EWJ	9.88	990.8	9,789

PORTFOLIO DETAILS					Value as of date:		2/26/2010
Symbol	Closing Stop	Description	Start Price	Ending Price	# of Shares	Current Value	Percent of Total
DSG			85.39	84.86	117.2	9,945.59	10.0%
IYM			60.25	58.89	166.4	9,799.30	9.8%
IYH			64.44	64.44	155.2	10,001.09	10.0%
PWO			39.08	40.71	255.9	10,417.69	10.4%
IWR			82.32	83.70	121.5	10,169.55	10.2%
XLP			26.74	27.03	(374.4)	(10,120.03)	-10.1%
Cash from short						10,000.00	10.0%
Money Market				1.00	49,528	49,528.00	49.7%
					Total Valuation=	99,741.18	100.0%

WEEKLY REVIEW

No portfolio changes last week.

See performance rankings of the equity oriented ETFs on page five.

ETF Growth Performance Page

SYMBOL	NAV	RoC
IYT	75.00	28.31%
ICF	52.12	26.06%
RWR	48.95	25.94%
IYR	45.80	25.50%
VCR	48.29	25.13%
DSV	58.08	23.41%
XLY	30.52	23.03%
XLI	28.84	20.87%
IYC	56.78	20.73%
VBR	55.50	18.22%
VFH	29.79	18.12%
IWR	83.70	18.10%
IWS	37.66	17.84%
VO	60.86	17.65%
DSG	84.86	17.38%
VXF	43.67	16.84%
XLF	14.68	16.33%
IWP	45.66	16.14%
VB	58.09	15.73%
IYJ	53.97	15.60%
IYF	52.55	15.43%
VBK	60.38	15.30%
IWM	62.80	15.27%
RSP	39.82	14.18%
PGJ	23.66	13.59%
ITF	43.40	13.35%
EWW	48.64	13.15%
IYG	54.45	12.84%
PWO	40.71	12.61%
EWJ	9.94	11.51%
IGW	46.41	11.34%
IYK	56.64	10.99%
IYH	64.44	10.52%
IYM	58.89	10.50%
XLV	31.40	10.02%
XLP	27.03	10.02%
ELG	48.91	9.66%
QQQQ	44.76	9.48%
GLD	109.43	9.27%
DVY	44.00	9.07%
VTI	56.23	9.06%
EWD	23.82	9.04%
IAU	109.46	8.99%
ISI	49.92	8.91%
IYY	55.18	8.78%
VUG	52.58	8.74%
VDC	67.04	8.17%
EWH	15.43	8.16%
VV	50.44	8.06%
VHT	54.71	8.05%
IGV	45.68	7.92%

PEY	7.68	7.60%
ELV	57.46	7.33%
EWL	21.89	6.52%
EWC	25.91	6.07%
PWC	37.69	6.04%
IXJ	51.50	5.95%
EWM	10.69	5.35%
OEF	50.86	4.95%
IYW	55.07	4.52%
VGT	52.65	3.86%
VAW	65.46	3.24%
IGM	51.86	3.21%
IXN	53.90	3.15%
EPP	40.09	2.20%
IGN	26.66	1.72%
EWS	11.01	1.44%
IBB	84.00	1.22%
IXG	43.90	0.98%
XLK	21.69	0.50%
EWA	22.14	0.32%
XLB	31.50	-0.55%
DGT	54.77	-2.13%
IGE	33.41	-2.19%
ILF	44.95	-2.82%
XLE	56.14	-3.43%
EWK	12.55	-4.84%
EWY	45.56	-6.22%
EZA	53.30	-6.37%
IDU	70.93	-6.45%
EEM	38.96	-6.86%
IOO	57.36	-7.17%
VPU	61.65	-7.47%
IYE	32.37	-8.01%
EFA	52.62	-8.42%
FXI	39.59	-8.86%
XLU	29.14	-9.64%
EWZ	68.37	-12.11%
EWU	15.30	-13.82%
IXC	33.85	-13.85%
IXP	50.90	-14.35%
EWQ	23.61	-15.72%
IEV	36.02	-17.70%
EWN	19.07	-17.98%
EWT	11.77	-19.37%
FEU	32.75	-20.33%
EWG	20.05	-21.76%
FEZ	36.61	-26.42%
EZU	33.46	-27.68%
EWO	18.37	-30.93%
EWI	16.98	-38.55%
EWP	40.50	-44.83%

The two columns to the left show the rankings of the equity oriented ETFs in our database through the previous Friday's close.

These rankings are based on momentum indicators around which we generally want to trade. Our general strategy is to invest with the stronger performing ETFs by investing with the main trend and against the minor trend down. This means that in a bear (down) market, we want to short the funds that rally against their main trend downward. In a bull market, we want to buy during selloffs with the main trend up.

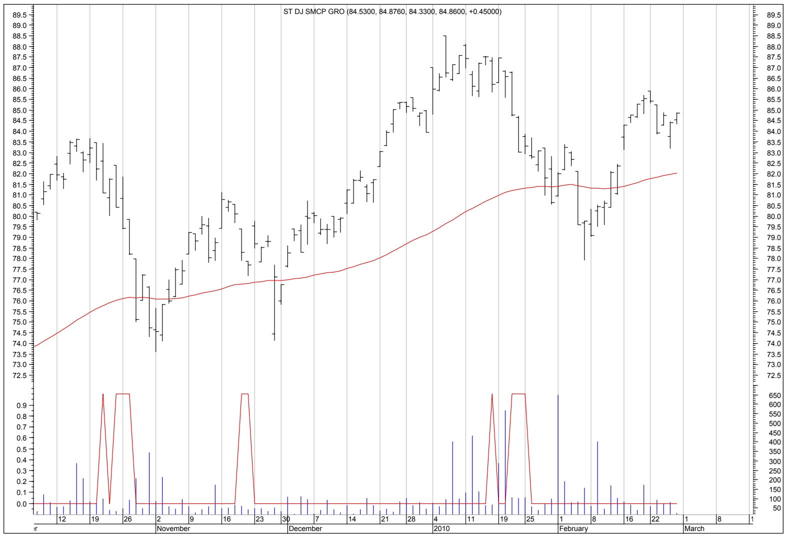
(Continued from page 1) ***REVIEW***

The bull market only began about a year ago, which would be short, if it were to end now. Typically they will last 2-3 years.

To be sure, there will be backing and filling in the months ahead, but the expectation for higher highs and higher lows is there.

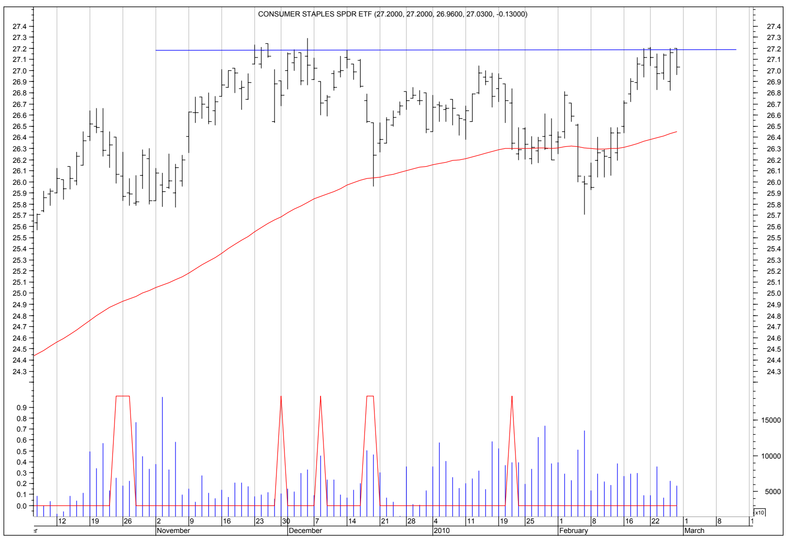
So with the odds of a recession at practically zero, companies should continue to benefit. In turn, the US stock market should benefit, moving higher.

Growth Charts



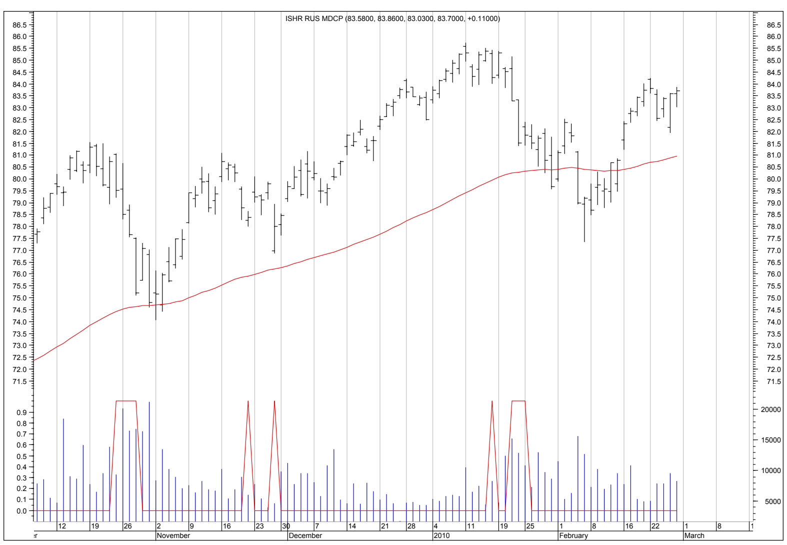
DSG- small cap growth ETF.

Current signal-buy.



XLP—consumer staples

Current signal-sell short.



IWR—Russell midcap

Current signal-buy.

Each chart shows daily prices (top portion), volume (bottom portion), a moving average (smoothed line on price portion, and red spikes. The spikes show potential places to buy and sell short. If the moving average is trending down, the spike shows a potential sell short. If the moving average is trending up, the spike shows a potential buy. The charts do not show selling or covering signals.

ETF Database

Exchange Traded Fund	Symbol	Base	Provider
streetTRACKS DJ Global Titans ETF	DGT	Broad	streetTRACKS
DIAMONDS	DIA	Broad	PDR Services LLC
streetTRACKS DJ Wilshire Small Cap ETF	DSC	Broad	streetTRACKS
streetTRACKS DJ Wilshire Small Cap Growth ETF	DSG	Broad	streetTRACKS
streetTRACKS DJ Wilshire Small Cap Value ETF	DSV	Broad	streetTRACKS
iShares Dow Jones Select Dividend Index Fund	DVY	Broad	BGI
streetTRACKS DJ Wilshire Large Cap Growth ETF	ELG	Broad	streetTRACKS
streetTRACKS DJ Wilshire Large Cap ETF	ELR	Broad	streetTRACKS
streetTRACKS DJ Wilshire Large Cap Value ETF	ELV	Broad	streetTRACKS
streetTRACKS DJ Wilshire Mid Cap Growth ETF	EMG	Broad	streetTRACKS
streetTRACKS DJ Wilshire Mid Cap ETF	EMM	Broad	streetTRACKS
streetTRACKS DJ Wilshire Mid Cap Value ETF	EMV	Broad	streetTRACKS
First Trust Dow Jones Select MicroCap Index Fund	FDM	Broad	First Trust ETF
streetTRACKS Gold Shares	GLD	Broad	streetTRACKS
iShares COMEX Gold Trust	IAU	Broad	iShares
iShares S&P MidCap 400 Index Fund	IJH	Broad	iShares
iShares S&P MidCap 400 Value Index Fund	IJJ	Broad	iShares
iShares S&P MidCap 400 Growth Index Fund	IJK	Broad	iShares
iShares S&P SmallCap 600 Index Fund	IJR	Broad	iShares
iShares S&P SmallCap 600 Value Index Fund	IJS	Broad	iShares
iShares S&P SmallCap 600 Growth Index Fund	IJT	Broad	iShares
iShares S&P 1500 Index Fund	ISI	Broad	iShares
iShares S&P 500 Value Index Fund	IVE	Broad	iShares
iShares S&P 500 Index	IVV	Broad	iShares
iShares S&P 500 Growth Index Fund	IVW	Broad	iShares
iShares Russell 1000	IWB	Broad	BGI
iShares Russell 1000 Value	IWD	Broad	BGI
iShares Russell 1000 Growth	IWF	Broad	BGI
iShares Russell 2000	IWM	Broad	BGI
iShares Russell 2000 Value	IWN	Broad	BGI
iShares Russell 2000 Growth	IWO	Broad	BGI
iShares Russell Midcap Growth Index Fund	IWP	Broad	BGI
iShares Russell Midcap Index Fund	IWR	Broad	BGI
iShares Russell Midcap Value Index Fund	IWS	Broad	BGI
iShares Russell 3000	IWV	Broad	BGI
iShares Russell 3000 Value	IWW	Broad	BGI
iShares Russell 3000 Growth	IWZ	Broad	BGI
iShares Dow Jones U.S. Total Market Index	IYY	Broad	iShares
MidCap SPDRS	MDY	Broad	PDR Services LLC
iShares S&P 100 Index Fund	OEF	Broad	BGI
SPDR O-Strip ETF	OOO	Broad	State Street
PowerShares WilderHill Clean Energy Portfolio	PBW	Broad	PowerShares ETF
PowerShares High Yield Equity Dividend Achievers Portfolio	PEY	Broad	PowerShares ETF
PowerShares Dividend Achievers Portfolio	PFM	Broad	PowerShares ETF
PowerShares Golden Dragon Halter USX China Portfolio	PGJ	Broad	PowerShares ETF
PowerShares High Growth Rate Dividend Achievers Portfolio	PHJ	Broad	PowerShares ETF
PowerShares International Dividend Achievers Portfolio	PID	Broad	PowerShares ETF
PowerShares Value Line Timeliness Select Portfolio	PIV	Broad	PowerShares ETF
PowerShares Dynamic Large Cap Growth Portfolio	PWB	Broad	PowerShares ETF
PowerShares Dynamic Market Portfolio	PWC	Broad	PowerShares ETF
PowerShares Dynamic Mid Cap Growth Portfolio	PWJ	Broad	PowerShares ETF
PowerShares Dynamic OTC Portfolio	PWO	Broad	PowerShares ETF
PowerShares Dynamic Mid Cap Value Portfolio	PWP	Broad	PowerShares ETF
PowerShares Dynamic Small Cap Growth Portfolio	PWT	Broad	PowerShares ETF
PowerShares Dynamic Large Cap Value Portfolio	PWV	Broad	PowerShares ETF
PowerShares Dynamic Small Cap Value Portfolio	PWY	Broad	PowerShares ETF
PowerShares Zacks Micro Cap Portfolio	PZI	Broad	PowerShares ETF
Nasdaq-100 Index Tracking Stock	QQQQ	Broad	Nasdaq Financial Products
Rydex S&P Equal Weight ETF	RSP	Broad	Rydex ETF
SPDR Dividend ETF	SDY	Broad	NA
SPDRS	SPY	Broad	PDR Services LLC
streetTRACKS DJ Wilshire Total Market ETF	TMW	Broad	streetTRACKS
Vanguard Small-Cap VIPERs	VB	Broad	Vanguard
Vanguard Small-Cap Growth VIPERs	VBK	Broad	Vanguard
Vanguard Small-Cap Value VIPERs	VBR	Broad	Vanguard
Vanguard Mid-Cap VIPERs	VO	Broad	Vanguard
Vanguard Total Stock Market VIPERs	VTI	Broad	Vanguard
Vanguard Value VIPERs	VTV	Broad	Vanguard
Vanguard Growth VIPERs	VUG	Broad	Vanguard
Vanguard Large-Cap VIPERs	VV	Broad	Vanguard
Vanguard Extended Market VIPERs	VXF	Broad	Vanguard
Rydex Russell Top 50 ETF	XLG	Broad	Rydex ETF
iShares MSCI Emerging Markets	EEM	Intrntl	BGI
iShares MSCI-EAFE	EFA	Intrntl	BGI
iShares MSCI-Pacific Ex-Japan	EPP	Intrntl	BGI
iShares MSCI-Australia	EWA	Intrntl	BGI
iShares MSCI-Canada	EWC	Intrntl	BGI
iShares MSCI Sweden Index Fund	EWD	Intrntl	iShares
iShares MSCI-Germany	EWG	Intrntl	BGI
iShares MSCI Hong Kong Index Fund	EWH	Intrntl	iShares
iShares MSCI Italy Index Fund	EWI	Intrntl	iShares
iShares MSCI Japan Index Fund	EWJ	Intrntl	iShares
iShares MSCI Belgium Index Fund	EWK	Intrntl	iShares
iShares MSCI Switzerland Index Fund	EWL	Intrntl	iShares
iShares MSCI Malaysia Index Fund	EWM	Intrntl	iShares
iShares MSCI Netherlands Index Fund	EWN	Intrntl	iShares
iShares MSCI-Austria	EWO	Intrntl	BGI
iShares MSCI Spain Index Fund	EWP	Intrntl	iShares
iShares MSCI France Index Fund	EWQ	Intrntl	iShares
iShares MSCI Singapore (Free) Index Fund	EWS	Intrntl	iShares
iShares MSCI Taiwan Index Fund	EWT	Intrntl	iShares

Exchange Traded Fund	Symbol	Base	Provider
iShares MSCI United Kingdom Index Fund	EWU	Intrntl	iShares
iShares MSCI-Mexico	EWW	Intrntl	BGI
iShares MSCI-South Korea Index Fund	EWY	Intrntl	iShares
iShares MSCI-Brazil Index Fund	EWZ	Intrntl	iShares
iShares MSCI-South Africa	EZA	Intrntl	BGI
iShares MSCI-EMU	EZU	Intrntl	BGI
streetTRACKS Dow Jones STOXX 50 Index Fund	FEU	Intrntl	streetTRACKS
streetTRACKS Dow Jones EURO STOXX 50 Index Fund	FEZ	Intrntl	NA
iShares FTSE/Xinhua China 25 Index Fund	FXI	Intrntl	BGI
iShares S&P Europe 350 Index Fund	IEV	Intrntl	iShares
iShares S&P Latin America 40	ILF	Intrntl	BGI
iShares S&P/TOPIX 150	ITF	Intrntl	BGI
Vanguard European VIPERs	VGK	Intrntl	Vanguard
Vanguard Pacific VIPERs	VPL	Intrntl	Vanguard
Vanguard Emerging Markets VIPERs	VWO	Intrntl	Vanguard
iShares Nasdaq Biotechnology	IBB	Sector	BGI
iShares Cohen & Steers Realty Majors	ICF	Sector	BGI
iShares Dow Jones U.S. Utilities Sector Index Fund	IDU	Sector	iShares
iShares Goldman Sachs Natural Resources	IGE	Sector	BGI
iShares Goldman Sachs Technology	IGM	Sector	BGI
iShares Goldman Sachs Networking	IGN	Sector	BGI
iShares Goldman Sachs Software	IGV	Sector	BGI
iShares Goldman Sachs Semiconductor	IGW	Sector	BGI
iShares S&P Global Energy Sector	IXC	Sector	BGI
iShares S&P Global Financial Sector	IXG	Sector	BGI
iShares S&P Global Healthcare Sector	IXJ	Sector	BGI
iShares S&P Global Information Technology Sector	IXN	Sector	BGI
iShares S&P Global Telecommunications Sector	IXP	Sector	BGI
iShares Dow Jones U.S. Consumer Services Sector Index Fund	IYC	Sector	iShares
iShares Dow Jones U.S. Energy Sector Index Fund	IYE	Sector	iShares
iShares Dow Jones U.S. Financial Sector Index Fund	IYF	Sector	iShares
iShares Dow Jones U.S. Financial Services Index Fund	IYG	Sector	iShares
iShares Dow Jones U.S. Healthcare Sector Index Fund	IYH	Sector	iShares
iShares Dow Jones U.S. Industrial Sector Index Fund	IYJ	Sector	iShares
iShares Dow Jones U.S. Consumer Goods Sector Index Fund	IYK	Sector	iShares
iShares Dow Jones U.S. Basic Materials Sector Index Fund	IYM	Sector	iShares
iShares Dow Jones U.S. Real Estate Index Fund	IYR	Sector	iShares
iShares Dow Jones Transportation Average Index Fund	IYT	Sector	iShares
iShares Dow Jones U.S. Technology Sector Index Fund	IYW	Sector	iShares
iShares Dow Jones U.S. Telecommunications Sector Index Fund	IYZ	Sector	iShares
streetTRACKS KBW Bank ETF	KBE	Sector	streetTRACKS
streetTRACKS KBW Capital Markets ETF	KCE	Sector	streetTRACKS
streetTRACKS KBW Insurance ETF	KIE	Sector	streetTRACKS
streetTRACKS Morgan Stanley Technology ETF	MTK	Sector	streetTRACKS
PowerShares Dynamic Biotechnology & Genome Portfolio	PBE	Sector	PowerShares ETF
PowerShares Dynamic Food & Beverage Portfolio	PBJ	Sector	PowerShares ETF
PowerShares Dynamic Media Portfolio	PBS	Sector	PowerShares ETF
PowerShares Dynamic Leisure & Entertainment Portfolio	PEJ	Sector	PowerShares ETF
PowerShares Water Resource Portfolio	PHO	Sector	PowerShares ETF
PowerShares Dynamic Hardware & Consumer Electronics Portfolio	PHW	Sector	PowerShares ETF
PowerShares Dynamic Insurance Portfolio	PIC	Sector	PowerShares ETF
PowerShares Dynamic Pharmaceuticals Portfolio	PJP	Sector	PowerShares ETF
PowerShares Dynamic Building & Construction Portfolio	PKB	Sector	PowerShares ETF
PowerShares Dynamic Retail Portfolio	PMR	Sector	PowerShares ETF
PowerShares Aerospace & Defense Portfolio	PPA	Sector	PowerShares ETF
PowerShares Dynamic Semiconductors Portfolio	PSI	Sector	PowerShares ETF
PowerShares Dynamic Software Portfolio	PSJ	Sector	PowerShares ETF
PowerShares Dynamic Telecom & Wireless Portfolio	PTE	Sector	PowerShares ETF
PowerShares Dynamic Utilities Portfolio	PUI	Sector	PowerShares ETF
PowerShares Dynamic Energy Exploration & Production Portfolio	PXE	Sector	PowerShares ETF
PowerShares Dynamic Oil Services Portfolio	PXJ	Sector	PowerShares ETF
PowerShares Lux Nanotech Portfolio	PXN	Sector	PowerShares ETF
PowerShares Dynamic Networking Portfolio	PXQ	Sector	PowerShares ETF
streetTRACKS DJ Wilshire REIT ETF	RWR	Sector	streetTRACKS
Vanguard Materials VIPERs	VAW	Sector	Vanguard
Vanguard Consumer Discretionary VIPERs	VCR	Sector	Vanguard
Vanguard Consumer Staples VIPERs	VDC	Sector	Vanguard
Vanguard Energy VIPERs	VDE	Sector	Vanguard
Vanguard Financials VIPERs	VFH	Sector	Vanguard
Vanguard Information Technology VIPERs	VGT	Sector	Vanguard
Vanguard Health Care VIPERs	VHT	Sector	Vanguard
Vanguard Industrials VIPERs	VIS	Sector	Vanguard
Vanguard REIT VIPERs	VNQ	Sector	Vanguard
Vanguard Telecommunication Services VIPERs	VOX	Sector	Vanguard
Vanguard Utilities VIPERs	VPU	Sector	Vanguard
Select Sector SPDR-Materials	XLB	Sector	State Street
Select Sector SPDR-Energy	XLE	Sector	State Street
Select Sector SPDR-Financial	XLF	Sector	State Street
Select Sector SPDR-Industrial	XLI	Sector	State Street
Select Sector SPDR-Technology	XLK	Sector	State Street
Select Sector SPDR-Consumer Staples	XLP	Sector	State Street
Select Sector SPDR-Utilities	XLU	Sector	State Street
Select Sector SPDR-Health Care	XLV	Sector	State Street
Select Sector SPDR-Consumer Discretionary	XLY	Sector	State Street
iShares Lehman Aggregate Bond Fund	AGG	Broad	BGI
iShares GS $ InvesTopTM Corporate Bond Fund	LQD	Broad	BGI
iShares Lehman 1-3 Year Treasury Bond Fund	SHY	Broad	BGI
iShares Lehman 7-10 Year Treasury Bond Fund	IEF	Broad	BGI
iShares Lehman 20+ Year Treasury Bond Fund	TLT	Broad	BGI

This information is reformatted from the American Stock Exchange.

Descriptions & Disclosures

PORTFOLIO DESCRIPTIONS (pages 2 and 3)

Our guiding goal is to provide the most return with the least risk consistently over time through bull and bear markets.

Income Portfolio, page2: Uses a proprietary selection methodology on all of the monitored bond-oriented ETFs to pick the top ETFs. I then use a proprietary timing model to decide whether to buy, sell, hold, or avoid.

Growth Portfolio, page 3: Uses the same methodologies as in the Income Portfolio, except as it is applied to stock-oriented ETFs.

All portfolios were started on 1/1/10 with $100,000.

Portfolio changes will usually be made at the close on Monday, unless otherwise noted in any emailed hotline update. Issues are normally posted on Mondays by 1:30pm cst.
Portfolios are updated through the Friday close the week before.
Dividends are reinvested in additional shares. Commissions of $5/trade and short-term redemption charges, if any, are applied.
Interest is zero for the money market (cash) position.

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The recurring monthly subscription is $24.00. An annual subscription is $240.00. Subscribers receive this weekly eNewsletter. There is no mailed issue. Subscribers retrieve the current weekly issue at the web site InvestmentST.com by logging in using a log in name and password.

Unless otherwise noted, the weekly eNewsletter is posted by 1:30 PM central time each Monday, except for holidays and then on Tuesday. It may contain actionable, specific buy or sell advice to take that day at the Monday close in each portfolio. Portfolio data will be updated through the previous Friday's close. Fund symbols, rather than names, are the official identification used for activity.

GUARANTEE: Subscriptions may be cancelled at any time. Annual subscriptions are refundable for the weekly term remaining with a four-week minimum charge, using a 52-week count. Monthly subscriptions just expire.

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