

No-Load Mutual Fund Selections & Timing Newsletter

P.O. Box 830396
Richardson, TX 75083-0396

972-680-2366
InvestmentST.com

Emailed Hotline Report

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Dear Subscriber,

Time to evolve, selling some laggard funds and replacing them with some leaders. The funds I'm selling have all surpassed their brokerage induced holding periods in order to avoid a broker's short-term redemption charge. Please see the Brokerage Comparison Special Report for holding details, but typically it is either 90 days or 180 days. In addition to the broker's holding period, a fund may also impose a holding period.

In the Aggressive Growth, Growth, and Balanced portfolios, I will sell all shares today (1/25/11, Tuesday) TBGVX and ASQIX.

In Aggressive Growth, I will buy \$35,000 into each of these funds AQBLX, JAENX, and PSPFX. (Please note that AQBLX and PSPFX have a fund imposed short-term redemption period of 30 days.) The \$35,000 is roughly 7% of the total portfolio.

In Growth, I will buy \$59,000 into AQBLX and JAENX. I will buy \$30,000 into PSPFX. These are roughly 7%, 7%, and 4%.

In Balanced, I will buy \$50,000 into AQBLX and JAENX. I will buy \$25,000 into PSPFX. These are roughly 7%, 7%, and 4%.

TIMING MODELS

For the stock market itself, it is overbought and should correct. But pretty much everything is "in gear" going into any correction. So, I am still neutral intermediate-term and bullish long-term.

For bonds, they are oversold. I will turn from bearish to neutral on bonds.

For gold, still neutral.

Thank you,