

The Dividend Growth Class of 2014

For the past few months, we've offered portfolios based on David Fish's work on stocks that consistently raise their dividends over many years, an accomplishment that wouldn't be possible without steady sales and earnings growth. At the top of the list are the Dividend Champions, companies that have paid higher dividends for at least 25 consecutive years. Not far behind are Dividend Contenders, which have increased their payouts for 10-24 years, and just behind them are the Dividend Challengers, stocks that have paid increasing dividends for 5-9 years. As attractive as these companies are, they naturally

lead us to wonder what companies might compose the next "wave" of dividend growth, since it seems logical that companies that are in their early years of dividend growth may hold even more potential for the years even decades ahead.

For this month's portfolio, David found companies that have something in common: They have all raised their dividends for four straight years, meaning that they are likely to "graduate" to Dividend Challenger status with their next increase, in 2014. That achievement will put them "on the radar" of many Dividend Growth investors. These companies have more

in common than that they began raising their dividend in 2010, just after the "Great Recession." They also offer direct investment plans (also known as Dividend Reinvestment Plans, or DRIPs), which make it possible for shareholders to minimize risk by employing a dollar-cost averaging strategy to build holdings at a variety of price points over a period of time (often without fees or commissions). What's more, because DRIP investors can start out with a single share of the company stock--instead of waiting to buy a round lot of this or that stock--they can enjoy the benefits of compounding of the rising dividend streams as they build stakes in a diversified group of companies (another risk-reducing element). The list that follows offers excellent diversity as well as the potential for rising dividend streams.

Some of these companies -- like International Paper or Marsh & McLennan -- have gone through industry downturns or consolidation phases, but have emerged stronger than before...and willing to pass along their good fortune to shareholders. Others -- like Starbucks and Dr Pepper Snapple Group -- are fresh on the scene in terms of paying dividends. That mixture results in excellent potential for both dividend and share price growth in the years ahead.

Please go to directinvesting.com and click on the link "The Canadian Money Saver" to read the "Terms" of the Temper Enrollment Service. In addition, you can print a complete order form which includes the Terms.



Vita Nelson
Moneypaper Editor/Publisher

November DRIP Portfolio

Company	Ticker	Recent	Div.	P/E	Shares to	Invests	Subsequent
	Symbol	Price	Yield		Quality		Invest.(min.)
♥ American Electric Power Co.	AEP	44	4.5	17.8	1	Weekly	\$25
♥ AVX Corp.	AVX	14	2.7	22.2	1	1st Monthly	\$20
! Calamos Asset Management Cl A	CLMS	10	5.0	14.5	1	Weekly	\$50
♥ CLECO Corp.	CNL	45	3.2	17.8	1	1st Monthly	\$25
♥ Dr Pepper Snapple Group	DPS	45	3.4	15.5	1	Weekly	\$50
! DTE Energy Company	DTE	66	4.0	18.1	1	15th Monthly	\$50
! Home Depot Inc.	HD	76	2.1	22.5	1	Twice/Week	\$50
! Horace Mann Educators Corp.	HMN	29	2.8	9.8	1	Daily	\$25
♥ International Paper Co.	IP	45	3.1	19.9	1	Weekly	\$50
! Invesco Ltd.	IVZ	32	2.8	19.2	1	Weekly	\$50
! Marriott International	MAR	43	1.6	21.6	1	Weekly	\$25
! Marsh & McLennan Companies	MMC	44	2.3	19.0	1	Weekly	\$50
! Mattel Inc.	MAT	42	3.4	19.2	1	Weekly	\$100
! Rayonier Inc.	RYN	56	3.5	18.5	1	Weekly	\$50
! Rockwell Automation Inc.	ROK	108	1.9	20.6	1	Weekly	\$100
! Staples Inc.	SPLS	15	3.3	11.0	1	Weekly	\$25
! Starbucks Corp.	SBUX	77	1.1	36.6	1	Weekly	\$50
♥ Toro Company	TTC	55	1.0	21.9	1	12th Monthly	\$10
! United Parcel Service Inc.	UPS	92	2.7	20.0	1	Weekly	\$100
! Viacom Inc. B	VIAB	84	1.4	18.7	1	Weekly	\$50

♥: No-Fee DRIP !: Fees Charged In DRIP P/E: Trailing Twelve Months Price Earnings Ratio

The Canadian Money Saver Discount DRIP Enrollment Order Form--November 2013

Company Name(Symbol)	# of Shares*	Recent High	Enrollment Charge **	Total Cost
1. _____	_____ x _____	_____	+ \$30/\$60	_____
2. _____	_____ x _____	_____	+ \$30/\$60	_____
3. _____	_____ x _____	_____	+ \$30/\$60	_____
4. _____	_____ x _____	_____	+ \$30/\$60	_____

Cost of Stock¹ \$ _____

Total Stock and Service Fees \$ _____

Cushion (10%--based on the Cost of the Stock¹) \$ _____

You will be refunded amounts in excess of \$25.

Grand Total \$ _____

Additional Companies Attached *** No credit cards. Make check payable to Temper of the Times.

* Shares Ordered: The minimum number of shares required by the plan (generally one share). Some companies require more than a single share. View prospectus details at directinvesting.com or call 800-388-9993.

** How to compute enrollment charge: For companies offered this month, pay \$30. Otherwise, pay \$60.

*** Temper accepts up to 12 companies on any one order. You may attach a list of additional companies (just follow the format above). Subscription must be active. Otherwise, pay \$60 service fee.

I (we) have read and agree to the terms of the Temper Enrollment Service (shown on back). I (we) hereby authorize Temper of the Times Investor Services, Inc. (Temper) to help me (us) become enrolled in the direct investment plan(s) (DRIPs) of the companies indicated above. I (we) authorize each company and its transfer agent, if applicable, to enroll me (us) in the full direct investment plan(s) of each company. I (we) authorize Temper to stipulate that all cash dividends be reinvested in the plan(s) listed above.

My (our) purpose for becoming enrolled is so I (we) can make subsequent investments directly through the company-sponsored plans. No other use of my (our) name(s) is authorized. I (we) certify that the Social Security number or taxpayer identification number provided on this form is valid and that I (we) am (are) 18 years of age or older.

I (we) certify under penalty of perjury, that I am authorized to transact business on behalf of the entity becoming enrolled in the DRIP plans listed above. I (we) understand the provisions of each relevant plan having reviewed the prospectus information in the Guide to Direct Investment Plans or online at www.directinvesting.com. I (we) understand that portfolio growth depends on making future optional cash investments once the account is open and that growth based on reinvesting dividends from the share(s) to open the account will be minimal.

(Must Sign Here) X _____

Date _____

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(Required) (Required)

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(Required) (Required)

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Your occupation: _____ Name of employer: _____

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