

## Playing the Market vs. Investing through DRIPs

Normally, when you invest in a stock, you buy a specific number of shares through a broker. That process is really more of a speculation than an investment. The investor is gambling that prices will rise. With markets plunging and soaring by hundreds of points on any given day, the risk inherent in such "investing" makes it inappropriate for most people.

Investing through Direct Investment Plans (also known as Dividend Reinvestment Plans, or DRIPs) gives you more options.

How so? You can make small regular investments (without commissions) to build holdings over a period of years at a variety of price points. This process almost *guarantees* that you will have paid a cost per share that is even lower than the average price of the stock over the period you invested. And since your initial investment can be as little as a single share of the company stock, you can afford to spread your risk among a variety of companies.

DRIP investors are thus participating in two risk-reducing strategies--dollar-cost av-

eraging and wide diversification of assets. These strategies are not feasible through brokers because the commissions on small regular investments (say \$50 or \$100 in each company every month) could account for almost as much as the stock itself.

Every month, Moneypaper Executive Editor David Fish and I provide you with a portfolio of stocks that meet our standards for long term investing. We describe the criteria we used to make our selections and give you the opportunity to become enrolled in the DRIPs of the selected companies for a service fee that is 50% less than the cost to members of the general public.

This month we picked stocks with great dividend histories that were able to sustain their dividends even during the recent economic meltdown.

Please go to [directinvesting.com](http://directinvesting.com) to read about the companies and how we arrived at our selections. However, to take advantage of the 50% discount, you must use the form provided below during the month of October. You may duplicate the form if you wish to order more than four companies.

Please go to [directinvesting.com](http://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

### October DRIP Portfolio

	Company	Ticker	No.	Out	Div	Recent	Div	Shares to	Invests	Subsequent
		Symbol	Yrs	of	Freeze	Price	Yield	Qualify		Invest.(min.)
▼	Albany International Corp.	AIN	11	12	2010	33	1.8	1	1st Monthly	\$10
▼	Allele Inc.	ALE	11	12	2010	46	4.1	1	1st Monthly	\$10
▼	Amcol International	ACO	8	10	2010	33	2.4	1	Daily	\$25
!	Arthur J. Gallagher	AJG	26	27	2010	44	3.3	1	Weekly	\$50
!	Boeing Company	BA	8	10	2010	107	1.8	1	Weekly	\$50
▼	City Holding Co.	CHCO	9	11	2010	41	3.6	1	90 days-3/15	\$50
▼	Foot Locker Inc.	FL	10	11	2010	34	2.5	1	1st Monthly	\$20
!	Glacier Bancorp	GBCI	18	20	2009	24	2.5	1	Weekly	\$25
!	Hershey Company	HSY	37	38	2009	91	2.1	1	Weekly	\$25
▼	HNI Corp.	HNI	21	22	2009	34	2.9	1	1st Monthly	\$50
!	HollyFrontier Corp.	HFC	19	20	2010	43	2.7	1	Daily	\$25
▼	Honeywell International	HON	7	8	2010	82	2.0	1	1st Monthly	\$25
!	Ingredion Inc.	INGR	9	10	2010	63	2.4	1	30th Monthly	\$100
!	Johnson Controls	JCI	36	37	2009	41	1.9	1	Weekly	\$50
▼	Myers Industries	MYE	34	35	2009	19	1.9	1	90 days-1/1	\$50
▼	Paychex Inc.	PAYX	23	24	2010	39	3.6	1	Daily	\$100
▼	Public Service Enterprise	PEG	9	10	2011	32	4.5	1	1st,15th Mo.	\$50
!	Rockwell Collins Inc.	COL	7	9	2010	71	1.7	1	Weekly	\$100
▼	Washington Trust Banc.	WASH	18	19	2010	31	3.3	1	90 days-1/15	\$25
!	Willis Group Holdings	WSH	9	11	2010	42	2.7	1	15th Monthly	\$20

▼: No-Fee DRIP !: Fees Charged In DRIP No. Yrs: Consecutive Dividend Increases Out of: Years Dividends Paid

### The Canadian Money Saver Discount DRIP Enrollment Order Form--October 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 Stock<sup>1</sup> \$ \_\_\_\_\_

Total Stock and Service Fees \$ \_\_\_\_\_  
 Cushion (10%--based on the Cost of the Stock<sup>1</sup>) \$ \_\_\_\_\_  
 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](http://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](http://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 \_\_\_\_\_

#### Your Personal Information

SS # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
(Required) (Required)

Custodial Account:  
 SS # (Minor) \_\_\_\_\_ Date of Birth \_\_\_\_\_  
(Required) (Required)

Name  Mr.  Ms. \_\_\_\_\_

#### Mailing Address \_\_\_\_\_

P.O. Box is acceptable for registration and to receive correspondence. However, if your mailing address is a P.O. Box (other than APOs and FPOs) you must enter your street address below--for U.S. Patriot Act compliance.

Street Address \_\_\_\_\_  
(Required only if your mailing address is a P.O. Box, other than APOs or FPOs)

City/State/Zip \_\_\_\_\_

Email Address (required) \_\_\_\_\_

Day Phone # (\_\_\_\_\_) \_\_\_\_\_

DCC# \_\_\_\_\_

#### SEC/FINRA Required Information

Do you work for, or are you employed by a member firm of FINRA?  Yes  No Are you a director, 10% Shareholder, officer of a public company?  Yes  No (If "yes" specify companies): \_\_\_\_\_  
 Your occupation: \_\_\_\_\_ Name of employer: \_\_\_\_\_

Use your own envelope and send this form to:

**Temper of the Times Investor Services Inc.**

P.O. Box 461 Rye, NY 10580 Phone: 1-800-388-9993 • Fax: 914-921-9318