

## FINANCIAL SIG NOTES FROM NOVEMBER 15, 2007

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ALL DISCLAIMERS EVER PUBLISHED IN ANY MANNER, REGARDING ANY FINANCIAL MATTER OR ANY OTHER MATTER ARE PUBLISHED HEREIN BY REFERENCE THERETO. SO YE BE WARNED.

BUT THEN THE MARKET, UNLIKE CASINO CUSTOMER BETTING, HAS AN UPSIDE BIAS, ALTHOUGH IT MIGHT TAKE A WHILE, AND MARKET CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE.

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### STOCK INFORMATION SITES ON LINE

<http://www.google.com/> GOOGLE. I am amazed at how few use Google for other than obscure stuff. I use Google as a dictionary ["do you mean \_\_\_"], and Google doesn't require capital letters for a proper noun or anything else, and if you enter the stock symbol of a stock you will get a flood of information.  
<http://online.wsj.com/home/us> WALL ST. JNL

<http://finance.yahoo.com/marketupdate?u> YAHOO FINANCE

<http://scottrade.com/> SCOTTRADE Mt. Pleasant office, never a wait for a person to answer the phone.

<http://moneycentral.msn.com/investor/StockRating/srstopstocksresults.asp?Category=Sector&Choice=11>

MSN Top rated stocks (UTILITIES HERE but search other sectors)

<http://moneycentral.msn.com/investor/calendar/ratings/current.asp> MSN Broker Upgrades and Downgrades  
Daily

<http://www.dogsofthedow.com/> Dogs of the Dow. Not recommended by me, but what say others. Notion I believe is that what is down might come back.

<http://www.irs.ustreas.gov/> Internal Revenue Service. Be honest with them! Forms on line also. But Google. It might sometimes be easier.

<http://moneycentral.msn.com/investor/finder/customstocksdl.asp> This is an excellent stock screener. You can search only for stocks with high dividends. Or you can search for a combination of variables, like a high dividend AND a low P/E. Also, many other sites have search screeners. If you have an online broker, try their search engines.

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### GOOGLE ANYTHING

GOOGLE DOES NOT DISTINGUISH SMALL LETTERS VS. LARGE CAP LETTERS  
GOOGLE RECOGNIZES STOCK SYMBOLS. THUS ENTER EXXONMOBIL OR XOM OR xom: You get the same result.

GOOGLE ALSO RECOGNIZES MANY ARITHMETIC FORMULAI: E.G., P/E, EPS.

Check EPS vs. dividend to see if there is room for a dividend increase. XOM e.g., EPS is 6.92 and dividend is 1.40. Room for dividend increase, but don't expect it. HE (Hawaiian Electric Industries, Inc.) has a better than 5% dividend but current earnings per share of 74 cents and a dividend of \$1.24. TEG (Integrated Energy Group) EPS 3.32 and dividend of 2.64 ((5.20%) PSD (Puget Energy) EPS of 1.59 and dividend of 1.00 3.6% Want stocks in likely terrorist attack cities? NYC: KEYSpan, CON EDISON, D.C.: POM. WEST COAST?