

STABLE GROWTH AND INCOME RECOMMENDATIONS

<u>SECTOR</u>	<u>PAST/CURRENT STATS</u>						<u>FUTURE ESTIMATES</u>		
	52-wk* range	EPS \$ (TTM)	P/E* current	Rev. History	Debt/ Equity	% Div Yield	2005 EPS	EPS Gr. 5-yr Est	Total Yield

TECHNOLOGY

None on list currently

TECH SERVICES

None on list currently

HEALTH CARE

None on list currently

FINANCIALS

Amer.Capital Strat.	31.30	24-34	3.28	10	5	0.7	9.20	3.08	10	18.6
Bank of America	45.17	36-45	3.67	10	2	2.1	3.98	4.04	10	14.0

INDUSTRIALS

Ingersoll Rand	68.69	57-73	4.66	12	5	0	1.46	5.50	9	10.5
RAIT Inv. Trust	26.10	21-29	2.44	10	5	0.4	9.20	2.67	14	23.2

RETAIL/CONSUMER

None on list currently

ENERGY

ChevronTexaco	52.10	35-56	5.30	10	2	0.3	3.07	4.54	8	11.1
Enerplus Res.Fd.	32.00	23-35	2.89	11	2	0.3	10.78	2.16	?	11+

S&P 500	1130	1068-1163	58.54	19		1.10	1.50	19	12	1.80
--------------------	------	-----------	-------	----	--	------	------	----	----	------

* These numbers have been rounded to whole numbers.

Price: closing price on date shown; **Price Range:** from Schwab

EPS (TTM or recently completed year): earnings per share from Schwab (TTM=trailing twelve months)

P/E: formula is current price divided by current EPS

Revenue History: years of increasing revenues from Morningstar's 5-yr Financials Restated

Debt/Equity: total liabilities/total shareholder equity (debt as a % of equity) from Schwab

Dividend Yield: annual dividend per share divided by price per share from Schwab

2005 EPS: consensus estimate; **5-Yr Growth:** annualized EPS growth per analysts' consensus

Total Yield: dividend yield plus 5-year growth estimate for EPS

S&P stats are from Schwab, Briefing.com.

STABLE GROWTH/INCOME GUIDELINES

Debt/Equity – should be less than 1.00, i.e. debt is less than equity

2005 EPS – should be greater than 2004 EPS, i.e. EPS is increasing

Dividends paid should be increasing each year, or maintaining high payout

Total Yield – should be at least 10%