Time to Profit – Statistical

System Doc V5
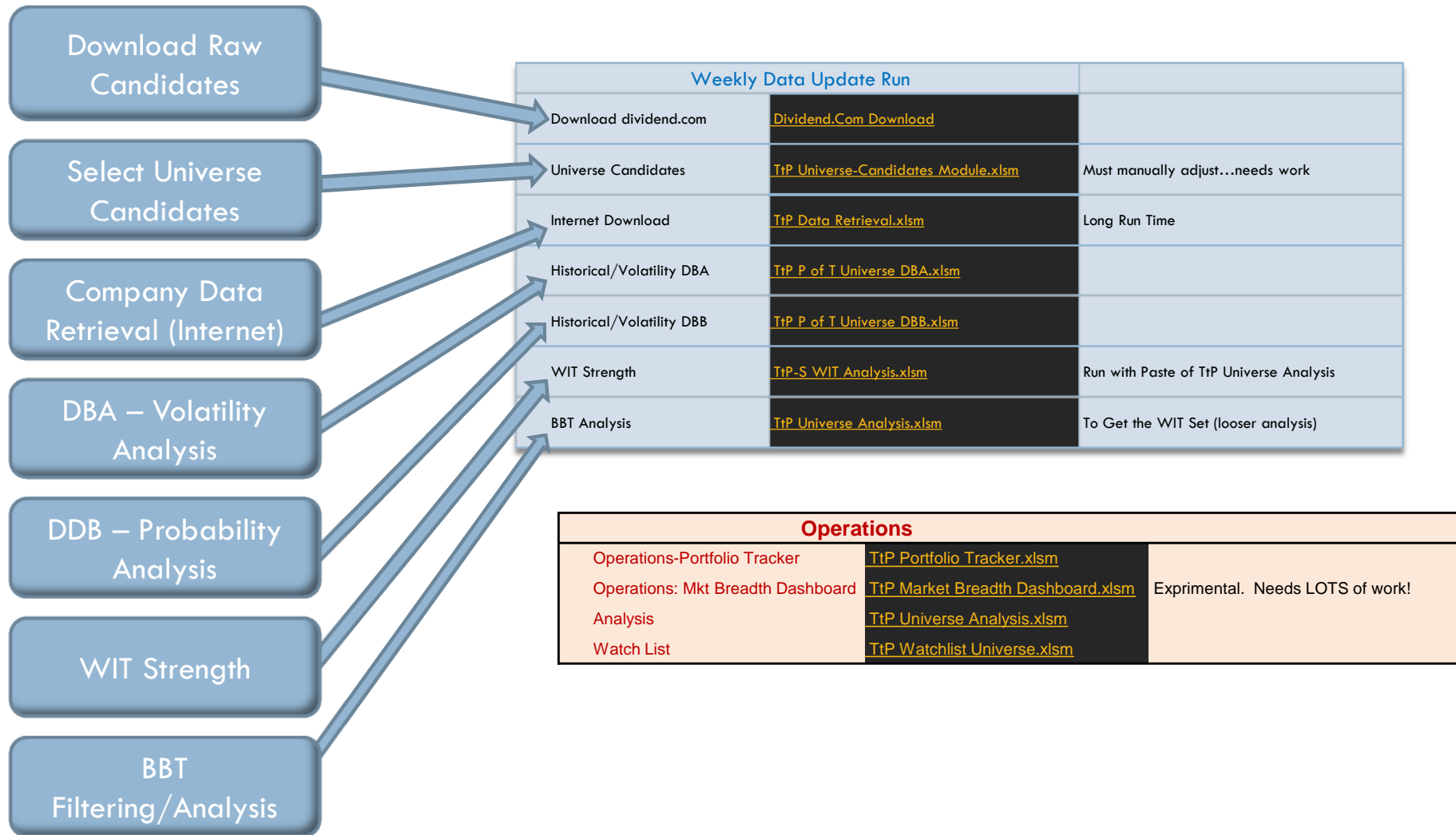
TtP-S

Combining Volatility, Probability, Profit Targets and Dividends for reliable, (almost) no-loss investing

Process

- Create a <u>Selection Universe (SU)</u>: Consider only *quality, dividend paying* stocks (Weekly)
  - Considering using 3.3+ Star dividend.com stocks (Monthly or Weekly?)
  - Improve "Facts Collection" about the Ex-Div's as far out as known – "watch list"
- Download base data/Ex-Div for SU (Weekly)
  - Calculate theoretical <u>Target Profit % (TP)</u> for a 100 day benchmark (PP) (Weekly)
- Create a nearer term <u>Candidate Selection Pool (CSP)</u> from SU via history, volatility, probability, ex-div date (Weekly)
- Choose Best Buy Targets (BBT) Rank them as to quality/priority (Daily to Weekly)
  - Covered Call Analysis (CCA)
- Evaluate <u>current market and stock status (Daily)</u>
- <u>Set Order Size & Covered Call parameters for BBT Top Ranks</u> (Daily)
- <u>Buy by rule;</u> acquire "Inventory" from BBT within position <u>sizing/money management</u> limits (Down Days)
- Sell when any inventory <u>item reaches ST</u> (via GTC or Trigger for CC positions)
- Manage an <u>"inventory" of stocks & CC's</u> with pre-computed Sell Target (ST) Price
  - Take loss ONLY when material underlying stock effects warrant; NO STOP LOSS
- Keep very <u>good records</u> of all operations
  - Monthly reports on performance; charts of results
- <u>Automate EVERYTHING</u>
- Refine and probably <u>add use of options</u> (covered calls, naked puts, something to juice the roughly 2-3% returns per month with no options.

TtP-S Operational Flow Chart

Download Raw Candidates

Select Universe Candidates

Company Data Retrieval (Internet)

DBA – Volatility Analysis

DDB – Probability Analysis

WIT Strength

BBT Filtering/Analysis

Weekly Data Update Run		
Download dividend.com	Dividend.Com Download	
Universe Candidates	TtP Universe-Candidates Module.xlsm	Must manually adjust…needs work
Internet Download	TtP Data Retrieval.xlsm	Long Run Time
Historical/Volatility DBA	TtP P of T Universe DBA.xlsm	
Historical/Volatility DBB	TtP P of T Universe DBB.xlsm	
WIT Strength	TtP-S WIT Analysis.xlsm	Run with Paste of TtP Universe Analysis
BBT Analysis	TtP Universe Analysis.xlsm	To Get the WIT Set (looser analysis)

Operations		
Operations-Portfolio Tracker	TtP Portfolio Tracker.xlsm	
Operations: Mkt Breadth Dashboard	TtP Market Breadth Dashboard.xlsm	Exprimental. Needs LOTS of work!
Analysis	TtP Universe Analysis.xlsm	
Watch List	TtP Watchlist Universe.xlsm	

Selection Universe Determination

- Determine Universe of Quality Stocks <u>Universe DB</u> (Sheet "sources")
  - Found N sources and combined
  - Analyzed for "represented in most lists" <u>Universe Count</u> (sheet "current")
  - See "TtP Universe-Candidates Module Sample.xlsm" in TtP-S Files Section
  - 1st Quality Screen:
    - Generated an "A List" (named BLUE) and a "B List" (GREEN) "C List" (RED)
      - BLUE: > 6 score; GREEN 3-6; BLACK 2; RED 1 or less
- WIT Quality Review <u>Latest WIT</u> (use your own quality analysis)
- Build Quality Database
  - Determine BLUE + GREEN + Black + Red
  - Perform Statistical Analysis on Quality Stocks (See Next Slide)
- Update at least Quarterly

Statistical Database Top 400 Stocks

- □ Download and Organize Data
  - ◻ Collect Closing Price Data (5 years if it exists)
  - ◻ Ex Div date
  - ◻ Dividend Yield
  - ◻ % Below 12 Month High
  - ◻ Current Spot Price
- □ Compute
  - ◻ Variance (6 mo, 2 year, 5 Year)
  - ◻ Target % Return at .8 P within 100 days
    - ◼ 6 Mo Volatility Based; 2 Year Volatility Based

JNJ	JNJ	CL	S
Spot Price (At Time of Calc)	$ 59.86	$ 81.61	$
Dividend Yield (At Time of Calc)	3.60%	2.60%	
Last Row	1278	1278	
Historical Range	B20:B1278	C20:C1278	D2
Average Price (Full Range)	$ 57.50	$ 67.73	$
Standard Deviation (Full Range)	3.888967303	9.084646976	5.
Variance (Full Range)	15.12406669	82.53081068	3:
2 mo Volatility	0.1211	0.1282	
6 mo Volatility	0.1073	0.1380	
1 yr Volatility	0.1316	0.1639	
2 yr Volatility	0.1297	0.1713	
All Hist Volatility	0.1786	0.2140	
Date	Adj Close	Adj Close	Ac
		50.66	
4/13/2006	49.95	50.41	
4/17/2006	49.72	50.1	
	50.14	50.53	
4/19/2006	50.04	50.7	
4/20/2006	50.21	51	
4/21/2006	50.34	50.92	
4/24/2006	50.31	51.35	
4/25/2006	50.21	51.36	
4/26/2006	50.49	52.8	
4/27/2006	50.59	53.23	
4/28/2006	50.55	53.95	

Variance/Price History

JNJ	JNJ	CL	
Spot	$ 60.56	$ 81.81	$
Ex Dividend Date	Feb 25, 2011	Apr 21, 2011	M 20
Dividend Yield	3.60%	2.60%	
% Below 12 Mo High	-8.52%	-4.67%	
Universe Score	10	9	
Optimal ProfitGoal% (6 mo V) 100 Day Max p=.8	1.00%	1.50%	2.
Time to Touch (Days) (6 mo V) 100 Day Max p=.8	70	86	
Time to Touch (Days) (6 mo V) Days for 3% p=.8	-	471	
Time to Touch (Days) (6 mo V) Days for 4% p=.8	-	-	
Time to Touch (Days) (6 mo V) Days for 6% p=.6	-	371	
Time to Touch (Days) (6 mo V) Days for 10% p=.5	-	667	
Optimal ProfitGoal% (2 Yr V) 100 Day Max p=.8	1.25%	2.00%	2.
Time to Touch (Days) (2 Yr V) 100 Day Max p=.8	72	98	
Time to Touch (Days) (2 Yr V) Days for 3% p=.8	800	254	
Time to Touch (Days) (2 Yr V) Days for 4% p=.8	-	1,891	
Time to Touch (Days) (2 Yr V) Days for 6% p=.6	554	210	
Time to Touch (Days) (2 Yr V) Days for 10% p=.5	1,127	362	

Targets & Times

Candidate Selection Pool (CSP)

Candidate Selection Pool (CSP) <u>Universe Analysis</u> (see next slide)
- ❑ Generated Composite Score
    - ❑ Price (lower is better; < $50/sh for $100,000 portfolio permits round lot)
    - ❑ Universe Score (Blue, Green, Black, Red…number of source lists)
    - ❑ % Below 12 Month High
        - ❑ At least 2 * Profit Target % (PT) below 12 month high
            - ❑ (working on this; depends on market strength)
            - ❑ Current market: most stocks are closer than this to their highs
    - ❑ Dividend Yield adequacy (2.5% in this market?)
    - ❑ Dividend Yield continuity and growth (not currently included)
    - ❑ Dividend Period (Annual Best) (not currently included)
    - ❑ Within 48 days of ex-div date
    - ❑ Profit Targets
        - ❑ Volatility analysis (is it volatile enough for reasonable (.80) profit chance in 90-100 days—proprietary work)
- ❑ Other
    - ❑ Daily to Weekly Review

Candidate Selection Pool (CSP)

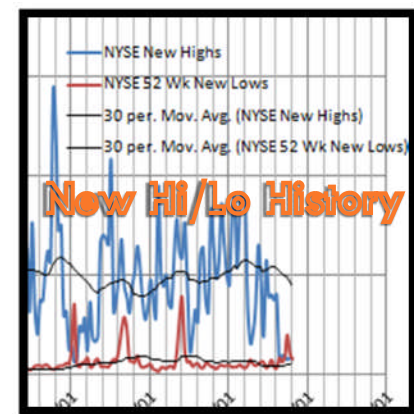| JNJ	Spot	Ex Dividend Date From DDB	Dividend Yield	% Below 12 Mo High	Optimal ProfitGoal % (.5 Yr V)	Optimal ProfitGoal % (2 Yr)	Universe Score	Ex Div DT From YAHOO!	Score	Return	Comments	Text Score	Below 12 Mo High by PT Multiple
LOW	$ 27.05	4/18/2011	1.60%	-5.22%	2.75%	3.50%	4	4/18/2011	40%	5.10%	BUY	Score: 40.27% - 5.1 % - BUY	1.49
MSFT	$ 25.37	5/17/2011	2.30%	-19.66%	2.00%	2.75%	4	5/17/2011	41%	5.05%	BUY?	Score: 41.40% - 5.05% - BU	7.15
PBI	$ 25.51	5/11/2011	5.80%	-2.45%	1.75%	3.00%	3	5/11/2011	45%	8.80%	BUY	Score: 44.63% - 8.8 % - BU	0.82
AMN	$ 68.66	4/26/2011	1.80%	-19.46%	4.25%	5.00%	2	4/26/2011	38%	6.80%	OWN	Score: 37.95% - 6.8 % - OW	3.89
HP	$ 67.84	5/11/2011	.40	-3.73%	3.50%	5.00%	2	5/1 2011	27%	5.40%	BUY? High?	Score: 27.44% - 5.4 % - BU	0.75
KR	$ 24.54	5/12/2011	.60					2011	1%		WN	re: 5. 4.35% - OW	0.57
NWN	$ 44.91	4/27/2011		11.0%	1.75%	2.00%	2	27 2011	4%	5.80%	UY	Score: 33.6 5.8 % - BU	5.85
QCOM	$ 53.14	5/25/2011	1.40%	-11.20%	3.00%	3.25%	2	5/25/2011	31%	4.65%	BUY	Score: 31.00% - 4.65 % - BU	3.45
PAA	$ 64.02	4/29/2011	5.90%	-2.94%	1.00%	1.75%	1	4/29/2011	25%	7.65%	BUY	Score: 25.32% - 7.65% - BU	1.68
ROK	$ 93.05	5/12/2011	1.50%	-4.81%	3.00%	4.00%	1	5/12/2011	18%	5.50%	OWN	Score: 18.04% - 5.5 % - OW	1.20
STM	$ 11.91	2/20/2012	2.30%	-11.97%	4.00%	4.75%	1	2/20/2012	35%	7.05%		Score: 35.21% - 7.05% -	2.52

Universal Analysis

	Market Cap	P/ E Ratio	Price/ Sales	Price/ Book	PEG Ratio	Book Value	Short Ratio	Div Yield	CHG	CHG in %	Ex-Div Date	Earnings/ Share	EPS Est Cur YR	EPS Est Nxt YR	EPS Est Nxt Quarter	Price/ EPS Est Cur YR	Price/ EPS Est Nxt YR	Last Trade	Previous Close	Open	Bid	Day's HI	Ask	CHG in %	Day's Range	Volume
Update	Au	24.627B	20.29	2.62	4.19	1.76	11.687	2.6	2.8	0.62	1.27%	8-Dec-11	2.42	2.49	2.69	0.47	19.67	18.21	49.61	48.99	49.17	48.79	49.74	50.28	1.27%	48.99 - 49.74	1670516
Sort Daily % Chg	J|	163.9B	12.49	2.66	2.86	2.23	20.85	2.2	3.6	-0.07	-0.12%	25-Feb-11	4.78	4.84	5.13	1.23	12.34	11.64	59.64	59.71	59.95	N/A	59.95	N/A	-0.12%	59.36 - 59.95	11866055
	Ge	8.244B	17.26	0.73	2.92	1.29	17.734	7.2	3.2	0.55	1.06%	8-Dec-11	3.00	3.34	3.69	0.89	15.50	14.03	52.33	51.78	52	N/A	52.59	N/A	1.06%	51.88 - 52.59	800149
Sort 20% -12 mo High	Ab	73.727B	15.95	2.08	3.26	1.09	14.472	0.8	3.7	0.44	0.93%	12-Jan-11	2.96	4.59	4.93	1.11	10.28	9.57	47.64	47.2	47.28	N/A	47.73	N/A	0.93%	47.01 - 47.73	11555220
	M	78.646B	16.29	3.27	5.78	1.47	12.908	0.4	3.1	-0.16	-0.21%	9-Feb-11	4.58	5.02	5.50	1.26	14.86	13.56	74.44	74.6	74.9	N/A	75.34	N/A	-0.21%	74.42 - 75.34	6506499
Sort Tickers	Mo	42.827B	13.15	2.68	2.76	1.32	14.301	1.5	2.2	0.38	0.96%	5-Jan	3.00	3.40	3.64	0.85	11.62	10.85	39.88	39.5	39.49	N/A	40.17	N/A	0.96%	39.26 - 40.17	5608419
	J	8.107B	15.92	1.7	1.49	2.18	45.325	2.8	2.4	1.02	1.51%	9-Feb-11	4.24	4.77	5.04	1.08	14.15	13.39	68.51	67.49	67.7	N/A	68.51	N/A	1.51%	67.36 - 68.51	645475
Sort Ex-Div Date	Be	17.727B	14.20	2.7	8	1.44	22.061	5.1	1	1.09	1.38%	8-Dec	5.55	5.51	6.10	1	14.35	12.96	80.17	.08	79.45	N/A	23	N/A	1.38%	79.18 - 80.23	1172059
	C.	11.951B	30.82	1	1.9	8		8.9		0.74	1.03%	16-Dec-11	2.33	2	3.15		26.50	22.80	72.55	.81	72.01	71.51	60	73.43	1.03%	71.45 - 72.60	1191245
Show ALL	Co	37.615B	18.02		8			7		0.59	0.59%				5.50		15.3		60	77		38		N/A	0.59%	77.53 - 78.38	1484406
	Ci	9.355B	16.59		12					0.53	0.85%	25-Jan-11			4.43		17.0		41	58		08		N/A	0.85%	67.31 - 68.084	880207
Hide Non Essentials	Ge	28.303B	11.18		13		35		2	-0	-0.22%	12-Jan-11		7.69			15.3		75			11		80	-0.22%	75.56 - 76.80	1319934
	A	221.4B	19.45	46	.84		11		2	0	1.17%				1.62	0.34	5.5		58	.71		88		N/A	1.17%	20.50 - 20.88	45692480
20% Analysis	W	9.138B	18.78	1.26	3.94	1.31	32.974	5.8	1.7	1.65	1.27%	10-Feb-11	6.93	7.83	8.77	1.93	16.61	14.83	131.72	130.77	56	N/A	131.85	N/A	1.27%	129.98 - 131.85	427274
	Ki	26.481B	14.57	1.34	4.25	1.44	15.242	2.2	4.1	0.26	0.40%	8-Dec-11	4.45	4.99	5.36	1.24	12.99	12.09	65.08	64.82	64.87	N/A	65.09	N/A	0.40%	64.79 - 65.09	2599206
AutoFilter On/Off	Co	147.4B	12.62	4.17	4.72	1.87	13.527	1.4	2.8	0.43	0.67%	29-Nov-11	5.06	3.88	4.27	1.17	16.46	14.96	64.31	63.88	63.77	N/A	64.40	N/A	0.67%	63.71 - 64.40	5721125
	Al	52.093B	13.21	3.06	9.94	1.81	2.486	2.9	5.9	0.23	0.93%	23-Dec-11	1.87	2.04	2.19	0.54	12.11	11.28	24.94	24.71	24.7	N/A	24.95	N/A	0.93%	24.70 - 24.95	8819959
	Pr	176.0B	17.18	2.22	2.8	1.8	22.533	2.2	3.1	-0.21	-0.33%	19-Jan-11	3.67	3.98	4.37	0.86	15.84	14.43	62.84	63.05	62.96	N/A	63.11	N/A	-0.33%	62.53 - 63.11	11375006
	St	24.672B	19.3	3.29	3.36	1.52	18.342	6.1	1.0	1.50	2.44%	29-Dec-11	3.19	3.71	4.10	0.90	16.59	15.01	63.06	61.56	61.53	N/A	63.07	N/A	2.44%	61.51 - 63.07	1522681
	Ar	23.504B	12.03	0.34	1.46	1.38	24.939	1.7	1.7	0.44	1.24%	15-Feb-11	3.03	3.34	3.48	0.90	10.91	10.47	36.88	36.43	36.56	N/A	37.03	N/A	1.24%	36.56 - 37.03	4609544
	Ci	5.459B	14.45	1.43	1.07	2.3	31.062	19.0	4.8	0.31	0.93%	20-Dec-11	2.31	1.47	1.42	0.29	22.71	23.51	33.7	33.39	33.57	33.05	33.73	34.35	0.93%	33.43 - 33.73	697681

Watch List Analysis

Market Condition Analysis

❑ Look at Market Condition
  ❑Daily
      ❑Fidelity: DJIA
      ❑ ➔Breadth Indicators ⬅(in Portfolio Tracker Tab 1)
      ❑➔Dashboard ⬅ (not ready…exploration only)
  ❑Weekly
      ❑MA Index cross ?? 50 day/200 day S&P500?
  ❑Monthly
  ❑Quarterly

	NYSE	AMEX	NASDAQ	OTC BB
Advancing Issues	(66%)	(59%)	(63%)	(38%)
Declining Issues	(31%)	(36%)	(33%)	(39%)
Unchanged Issues	(3%)	(5%)	(4%)	(23%)
Total Issues	4,035	686	2,715	1,099
New Highs	152	26	81	3
New Lows	27		3	20
Up Volume	(2,011%)	(79%)	(59%)	(22%)
Down Volume	(1,653%)	(20%)	(39%)	(67%)
Unchanged Volume	(41%)	(0%)	(2%)	(11%)
Total Volume	119,143,138	843,434,722	1,810,399,765	803,646,508

Breadth Indicators

New Hi/Lo History

- NYSE New Highs
- NYSE 52 Wk New Lows
- 30 per. Mov. Avg. (NYSE New Highs)
- 30 per. Mov. Avg. (NYSE 52 Wk New Lows)

Select Best BUY Targets

- Use ➔Analysis⬅ Module to View CSP stocks
  - Balance Dist Below 12 Mo High, PT, DivYield, Price, Quality
  - Check Total Score and Yield Score
- Buy on Dip
- 7 days or more before ex-div (unless good drop)
- Look for unreasonable drops (GOOD buys on strong stocks)
  - Earnings misses are great buys
- Covered Call opportunity?
  - Strike beyond TP; Yield approx ??

	JNJ	Spot	Ex Dividend Date From DDB	Yield	% Below 12 Mo High	Optimal ProfitGoal % (.5 Yr V)	Optimal ProfitGoal % (2 Yr)	Universe Score	Ex Div DT From YAHOO!	Score	Return	Comment
77	LOW	$ 27.05	4/18/2011	1.60%	-5.22%	2.75%	3.50%	4	4/18/2011	40%	5.10%	BUY
78	MSFT	$ 25.37	5/17/2011	2.30%	-19.66%	2.00%	2.75%	4	5/17/2011	41%	5.05%	BUY?
			5/11/2011					3	5/11/2011	45%	8.80%	BUY
164	AMN	$ 68.66	4/26/2011	1.80%	-19.46%	4.25%	5.00%		4/26/2011	38%	6.80%	OWN
	HI	$ 67.84		3.73%		3.50%				27%	5.40%	BUY? High?
213	KR	$24.54	5/12/2011	1.60%		2.50%	2.75%		5/12/201	31%	4.35%	OWN
231	NWN	$ 44.91	4/27/2011	3.80%	-11.70%	1.75%	2.00%	2	4/27/2011	34%	5.80%	BUY
				1.40%	-11.20%	3.00%	3.25%	2	5/25/2011	31%	4.65%	BUY
325	PAA	$ 64.02	4/29/2011	5.90%	-2.94%	1.00%	1.75%	1	4/29/2011	25%	7.65%	BUY
		93.05	5/12/2011	1.50%	-4.81%	3.00%	4.00%	1	5/12/2011	18%	5.50%	OWN
398	SIM	$ 11.91	2/20/2012	2.30%	-11.97%	4.00%	4.75%		2/20/2012	35%	7.05%	

	Ticker	Bought	C ha rt	Company Name	Sector	Industry	C o I nf o	Chart	Universal Quality Score	.8 Prob Longevity Target (.8 p) Days	Profit Target (.8p)	Number of Shares for $5000	Yesterday's Adj Close	Ex Div	Curr. Price	Target Price (based on today's	Dividend Yield	Spare	Today Gain or Loss	% Gain/Loss Today	52 Week High	2 X Profit Target * -1	% From 12 Mo High	Div Yield	Change from Close	% Change from Close	Max Score about 100 % (with	Max Score of 8 (ignoring dividend)
4	HRL			Hormel Foods C	Consumer Defe	Meat Produc	Inf	5Year	7	83	1.75%	175	28.38	Apr 19, 2011	28.58	29.08	1.2%	HRL	$0.20	0.70%	$29.48		-3.1%	1.9%	0.20	0.70%	14%	27%
9	CL			Colgate-Palmol	Consumer Defe	Personal Pro	Inf	5Year	9	98	2.00%	61	81.84	Apr 21, 2011	81.81	83.45	2.6%	CL	-$0.03	-0.04%	$85.82	DN > 2X TP	-4.7%	0.1%	-0.03	-0.04%	21%	35%
10	CLX			Clorox Compan	Consumer Defe	Housewares	Inf	5Year	6	96	1.75%	72	69.64	Apr 25, 2011	69.64	70.86	3.1%	CLX	$0.00	0.00%	$72.43	DN > 2X TP	-3.9%	0.8%	0.00	0.00%	19%	26%
11	CALM			Cal-Maine Food	Consumer Defe	Farm Produc	Inf	5Year	2	97	3.75%	173	28.81	Apr 25, 2011	28.94	30.03	3.7%	CALM	$0.13	0.45%	$37.38	DN > 2X TP	-22.6%	3.1%	0.13	0.45%	28%	26%
12	AMN			Ameron Interna	Basic Material	General Buil	Inf	5Year	2	97	5.00%	73	66.86	Apr 25, 2011	68.66	72.09	1.8%	AMN	$1.80	2.69%	$85.25	DN > 2X TP	-19.5%	0.9%	1.80	2.69%	25%	29%
13	PG			Procter & Gamb	Consumer Defe	Personal Pro	Inf	5Year	9	82	1.75%	78	63.30	Apr 27, 2011	64.18	65.30	3.1%	PG	$0.88	1.39%	$66.95	DN > 2X TP	-4.1%	0.9%	0.88	1.39%	22%	34%
15	NWN			Northwest Natu	Utilities	Gas Utilities	Inf	5Year	2	80	2.00%	111	44.31	Apr 27, 2011	44.91	45.81	3.8%	NWN	$0.60	1.35%	$50.86	DN > 2X TP	-11.7%	0.9%	0.60	1.35%	20%	17%
16	TYC			Tyco Internatio	Industrials	Conglomera	Inf	5Year	2	85	2.75%	97	51.94		51.70	53.12	1.6%	TYC	-$0.24	-0.46%	$53.38		-3.1%		-0.24	-0.46%	13%	16%
17	PETM	I		PetSmart, Inc	Consumer Cycl	Specialty Re	Inf	5Year	1	87	3.25%	120	41.61	Apr 27, 2011	41.83	43.19	1.1%	PETM	$0.22	0.53%	$43.39		-3.6%		0.22	0.53%	12%	14%
18	HAS	I		Hasbro, Inc.	Consumer Cycl	Toys & Game	Inf	5Year	4	99	3.25%	112	44.40	Apr 28, 2011	44.80	46.26	2.3%	HAS	$0.40	0.90%	$50.17	DN > 2X TP	-10.7%		0.40	0.90%	21%	26%

Buy Rules & Money Management

Buy Rules
- In "CSP" (candidate selection pool)
- Does not cause sector overweight in holdings (need to add this analysis)
- Never more than 5% (often 2.5%) of investment funds
- Doesn't cause exhaustion of portfolio funds (need to add this check)
- Down day in the market
- Down day for the stock
- Target buy price by technical means (don't be too greedy!)
- Set GTC Sell Order at PT on Purchase
- Daily

Sell Rules

Sell Rules

- Reaches PT (a % above Buy Price, determined as step 4 in selection universe)
- Reaches 100 days without reaching PT AND is breakeven or better
- Reaches 180 days: do reality check. Did I just let a bad one in? Did things change? Does the market just suck?
- NO sales for a loss (except after a long period or if something has damaged the quality of the company)
- Daily

Portfolio Tracking & Operations

Portfolio Tracking Portfolio Excel

❑Keep total COST at max for the portfolio (e.g., $100,000)

❑All tracking is based on COST (not market value-these are quality

❑Track EVERY buy & sell, including costs

❑Track Dividends Scheduled and Received (at Ex-Div Date)

❑Track All Dividends Received (Daily Entry)

❑Monthly Holds/Buys/Sells

❑Monthly performance Reports
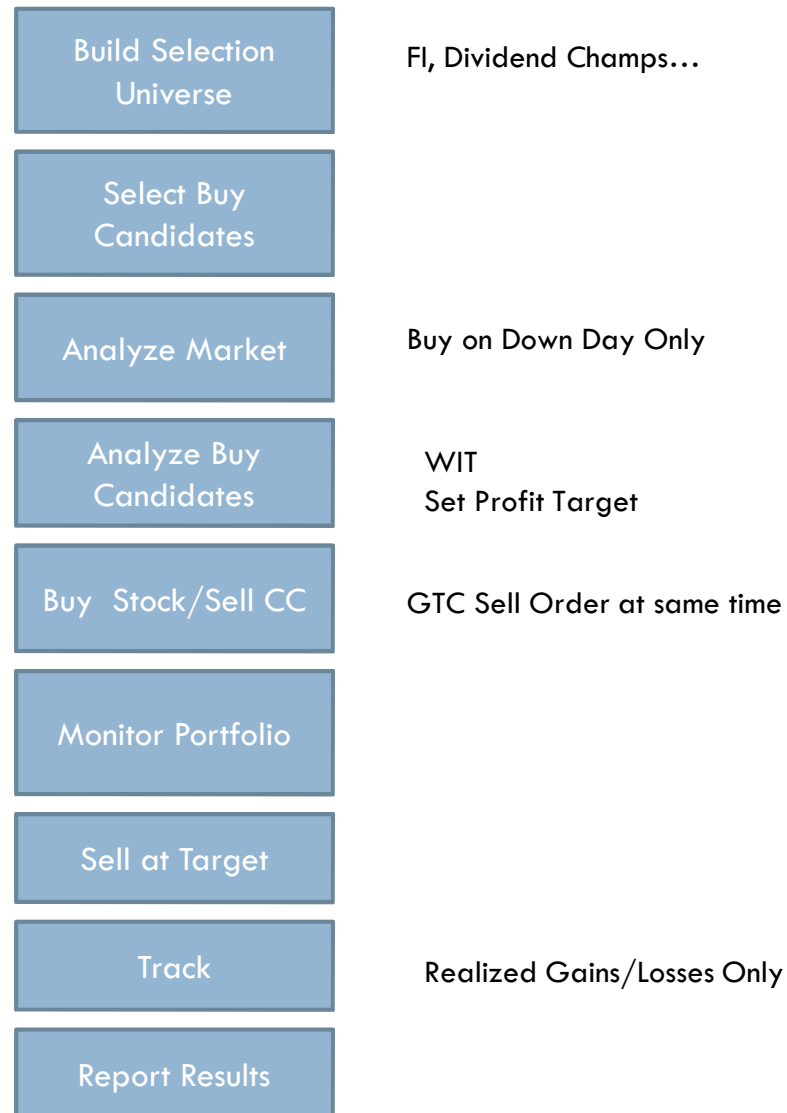
Open Position Tracking Screen Shots

Open Positions

Ticker	Universe Quality Score	.8 Prob Longevity Target (.8 p) Days	Profit Target (.8p)	1st Share Buy/Sell	Avg Entry Price	Total Commission	Date Purchased	Div Rec	Div Rec Date	Div Rec	Div Date	Net Total Shares Held (excl sales)	Weighted Avg Entry Price	Daily Pos Val	Pos Cost	Longevity	ROI if Sold Today	Annualized ROI if Sold Today	Yester day's Adj Close	Ex Div	Curr. Price	Target Price	Distance to Price Target	Longevity	% towards Longevity	Dividend Yield	Total Cost	Current Value	Position Gain or Loss	Today Per Share Gain or Loss	% Gain/Loss Today	52 Week High	% From 12 Mo High
PBI	4	89	3.50%	200	25.86	7.95	2/15/2011	74.00	3/10/2011			200.00	25.86	5,168.05	5,179.95	60	1.0%	6.4%	25.13	May 11, 2011	25.51	26.77	1.26	60	67.4%	5.8%	$5,179.95	$5,102.00	-$77.95	$0.38	1.51%	$26.15	-2.4%
PCL	1	91	4.50%	100	42.48	7.95	2/15/2011	42.00	3/4/2011			100.00	42.48	4,271.05	4,255.95			7.0%	42.50		42.37	44.39	2.02	60	65.9%	3.1%	$4,255.95	$4,237.00	-$18.95	-$0.13	-0.31%	$44.28	-4.3%
LLL	6	100	3.00%	50	79.55	7.95	2/22/2011	22.50	3/15/20				79.		985.45											2.2%	$3,985.45	$3,807.00	-$178.45	$0.71	0.94%	$97.81	-22.2%
GE	7	100	4.75%	250	21.05	7.95	2/22/2011					50.00			270.45		-5.2%	-.36				22.05		53		2.5%	$5,270.45	$5,010.00	-$260.45	$0.04	0.20%	$21.65	-7.4%
MCD	1	99	5.00%	70	75.81	7.95	2/22/2011	42.70	3/15/20				75.81	5,451.35	5,314.65	53	3.2%			Feb 25, 2011	77.38	79.00	2.22	53		3.0%	$5,314.65	$5,416.60	$101.95	$0.31	0.40%	$80.94	-4.4%
O	8	96	2.25%	150	35.30	7.95	2/23/2011	21.64	3/15/2011	21.68	4/15/2011	150.00	35.30	5,295.87	5,302.95	52	0.5%	3.7%	34.93	Mar 30, 2011	35.07	36.36	1.29	52	54.2%	4.9%	$5,302.95	$5,260.50	-$42.45	$0.14	0.40%	$36.12	-2.9%

Closed Positions 1

											Total Cost:	**$109,477.66**	
Symbol	No.	Universal Quality Score	Target (.8 p) Days	Profit Target (.8p)	1st Share Buy/Sell	Avg Entry Price	Purchase Commission	Date Purchased	Div Rec	Div Rec Date	Nbr Shares Sold	Avg Sales Price	Sales Commission	Date Shares Sold	Final Pos Value	Final Pos Cost	Target Profit %
MDT	1	8	75	4.25%	100	36.45	7.95	01/07/11			100.00	38.50	7.95	01/28/11	$ 3,842.05	$ 3,652.95	4.25%
LLL	2	6	75	3.00%		75.92	7.95	01/13/1			0.00	78.50	7.95	02/03/1	$ 3,132.05	$ 3,044.75	3.00%
UVV	3	4	75	4.00%	100		7.95					2.3	7.	02/10/11	$ 4,000.05	$ 3,817.95	4.00%
GPS	4	4	75	5.00%	120		/1				120.00			02/15/11	$ 2,668.05	$ 2,467.95	5.00%
FSC	5	0	75	3.00%	300	13.20	7.95	02/07/11			300.00	13.79	7.95	02/17/11	$ 4,129.05	$ 3,967.95	3.00%
CAG	6	4	109	2.50%	100	23.17	7.95	01/14/11	$ 46.00	3/2/2011	200.00	23.17	7.95	02/28/11	$ 4,672.05	$ 4,667.90	2.50%
BP	7	1	76	4.00%	100	47.55	7.95	02/02/11	$ 42.00	3/28/2011	100.00	48.58	7.95	02/28/11	$ 4,892.05	$ 4,762.00	4.00%

Closed Positions 2

		23.62	<==Avg Holding Period	Total Return==>	$4,481.80	4.09%	<=Simple ROI	Tot. Comm: $413.39	Br Fees: 9.2% of Profit	Tot. Trade Profit: $4,016.25	Tot. Div. Profit: $465.55						
Symbol	No.	Days Held	% of Forecasted Days	Net % Trade Gain	Actual Net $ Profit	Net % Trade Gain	Final Annualized ROI	Brokerage Fees as % Proit	Ex Div Date	$ Profit WithOUT Dividends	$ Profit FROM Dividends	$ Total Profit with Dividends	% Profit Without Dividends	% Profit from Dividends	% Total Profit (incl Dividends)	Symbol
MDT	1	21	28.00%	5.2%	$189.10	5.2%	90%	9%	Apr 6, 2011	$ 189.10	$ -	$ 189.10	5.2%	0.00%	5.2%	MDT
LLL	2	21	28.00%	2.9%	$87.30	2.9%	50%	19%	Feb 25, 2011	$ 87.30	$ -	$ 87.30	2.9%	0.00%	2.9%	LLL
UVV	3	20	26.67%	4.8%	$1.10	4.8%	87%	9%	Apr 7, 2011	$ 18.10	$ -	$ 182.10		0.00%	4.8%	UVV
GPS	4	36	48.00%	8.1%				8%	2011		00.10	.1%	0.00%	8.1%	GPS
FSC	5	10	13.33%	4.1%	1.10		148	10%	May 2	16	1.10	%	0.00%	4.1%	FSC
CAG	6	45	41.28%	0.1%	$4.15	0.1%	1%	577%	Apr 27, 2011	$ (41.85)	$ 46.00	$ 4.15	-0.9%	100.00%	0.1%	CAG
BP	7	26	34.21%	2.7%	$129.10	2.7%	38%	13%	Feb 9, 2011	$ 87.10	$ 42.00	$ 129.10	1.8%	32.53%	2.7%	BP

Time to Profit Operations Flow Chart

Build Selection Universe	FI, Dividend Champs...
Select Buy Candidates	
Analyze Market	Buy on Down Day Only
Analyze Buy Candidates	WIT Set Profit Target
Buy Stock/Sell CC	GTC Sell Order at same time
Monitor Portfolio	
Sell at Target	
Track	Realized Gains/Losses Only
Report Results	

1 - Operations
2 - Universe
3 - Watch Lists
4 - Probability of Touching
5 - Documentation
6 - Research

Build Selection Universe

Select Buy Candidates

Buy Stock

Monitor Portfolio

Sell at Target

Report Results

Covered Call Addition?

- Return sufficient?

- Stock likely to jump (buyout, etc.)?

- Which Strike?

  - Outside the TP?

- Which Expiration?

  - Within the 100 day window?

- NEED TO ADD Excel Analysis Module!!