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AN OXFORD CLUB SPECIAL INVESTMENT REPORT

The Oxford Club's Investment Safety Switch:

Never Lose Your Shirt in Another Stock Again

The Oxford Club
105 W. Monument Street
Baltimore, MD 21201

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Introduction

Dear Oxford Club Member,

In this special report, you'll learn The Oxford Club's proprietary investment strategy, which we use to maximize the return on our investments. Once you've finished reading this, you'll be able to do the same. In fact, this strategy doubles as our unofficial motto:

"Cut your losers, and let your winners ride."

Like all value investors, we search for fundamentally good companies with relevant products and excellent customer service. We're especially interested in companies with a breakthrough—even revolutionary—product or service. Most importantly, we invest in freedom, searching for these companies in industries and markets free of unnecessary regulations and restrictions.

When we find such a company, we're always confident. But we're not invincible.

We humbly realize that no investment analyst or advisor can know everything about all the factors causing a company's stock to rise or fall. If the share price goes up, we know we're right. We stick with it. But if it goes down, we know our knowledge was incomplete. And we get out.

In these pages, you'll learn how to use our "Safety Switch," a simple trailing stop strategy that will cut your investment losses while your winners keep on gaining.

After you've read this report, you'll never lose another night's sleep worrying about which way your investments will go tomorrow. Because, unlike most investors, you'll have a plan—knowing when to get out when there's nowhere to go but down, and when to stay in for the biggest possible profits.

Sincerely,

C.A. Green

Investment Director, The Oxford Club

The Oxford Club's Investment Safety Switch:

Never Lose Your Shirt in Another Stock Again

Buying stocks is easy. The hard part is knowing when to sell. We've all made expensive mistakes—either missing the full upside by selling too soon or taking a huge loss by holding a falling stock too long.

Let's face it. Most people don't know when to sell a falling stock. So they're frozen into inactivity, saying, "Should I just keep *holding* and hoping or should I cut my losses now?" And there's no reliable crystal ball to tell anyone when a rising stock has peaked.

While you'll never be able to sell at the peak each and every time you invest or ensure that you never buy a stock that subsequently falls dramatically, there is a secret weapon that is proven to get you the lion's share of any move.

When you buy a stock, you buy it with the intention to sell it for a profit some time in the future. In order to do so successfully, you should put as much thought into planning your exit strategy as you put into the research that motivates you to buy the investment in the first place.

At The Oxford Club, we refer to our exit strategy as our Safety Switch. It is the trailing stop strategy. In this report you'll see many examples, many culled from our own files, of actual recommendations showing just how well this technique works. You'll also see how bad things can be if you don't use it.

You, the Successful Investor

In business and in stocks, you've got to have a plan and an exit strategy. At The Oxford Club, we know in advance exactly when we're going to buy and sell. Our strategy allows us to ride our winners all the way, while minimizing the damage our losers can do. Before I get into our specific strategy, consider this business example.

Let's say you're in the tee-shirt business. You've made a ton of money on your tee-shirt business in the States, and you're now in the Bahamas looking for new opportunities. You size up the market, and you figure you can make money in two places: in golf shirts, geared at the businessman, and in muscle-tees, geared toward the vacationing beach-goers. These are two products clearly aimed at two different markets.

You invest $100,000 in each of these businesses. At the end of the first year, your golf shirts are already showing a profit of $20,000. But the muscle-tees haven't caught on yet, and you've got a loss of $20,000. There are numerous reasons why this is possible, so you make some changes in your designs and marketing and continue for another year. In the second year, the same thing happens—you make another $20,000 on your golf shirts, and you lose another $20,000 on your muscle-tees.

Now let's say you're ready to invest another $100,000 in one of these businesses. Which one business do you put your money into?

The answer is obvious. You, as a business owner, put more money toward your successful businesses. But as you'll see, <u>this is the opposite of what 99% of individual investors in America do</u>.

You, the Successful Stock Picker

What does "owning shares of stock" actually mean? This isn't a trick question—as you know. It means you're a partial owner of the company, just like you're the owner of the tee-shirt company in this example. Owning your own business isn't fundamentally any different than owning a share of a business through stock.

Let's say the shares of your two tee-shirt companies trade on the stock exchange. They both start trading at $10 a share. At the end of the first year, the profitable golf-shirt company is trading for $12 a share, and the unprofitable muscle-shirt company is trading for $8 a share. At the end of the second year, the golf shirt company is trading at $14, while the muscle shirt company is trading at $6 a share. Which shares would you rather own?

Even though you know you should buy the winning concept in this business example, most investors don't do so in their stock investments. They keep throwing good money after bad hoping for a turnaround. They buy the "cheap" stock—the loser.

Our Safety Switch: The Trailing Stop Strategy

In stocks, you must have and use an exit strategy—one that makes you methodically cut your losses and lets your winners ride. If you follow this rule, you have the best chance of outperforming the markets. If you don't, your retirement is in trouble.

Our plan is simple. We ride our stocks as high as we can, but if they head for a crash, we have our "airbag" in place to protect us from damage. Though we have many levels of defense and many reasons we could sell a stock, if our reasons don't appear before the crash, the trailing stop strategy is our last ditch measure to save our hard-earned dollars. And it works.

The main element to the trailing stop strategy is a 25% rule. We will sell any and all positions at 25% off their highs. For example, if we buy a stock at $50, and it rises to $100, when do we sell it? At $75—no matter what.

So with our trailing stop strategy, when would we have gotten out of the muscle-shirt business? You already know the answer. Remember the shares started at $10 and fell immediately. Instead of waiting around until they fell to $6 as the business faltered, using the 25% trailing stop, you would have sold out at $7.50. And think of it this way—if the shares fall to $8, you're only asking for a 25% gain to get back to where they started. But if the shares fell to $5, you're asking for a dog of a stock to rise 100%. This only happens once in a blue moon—not good odds!

When to Buy

Have you ever seen Coke or Microsoft selling at a single-digit P/E ratio? Me neither. And these aren't isolated cases. The fact is, by hoping to buy super-cheap, you would have missed out on many of the greatest investment opportunities of our time. To make the big bucks in the best investments, you'll have to forget buy low, sell high. The new Oxford Club Investment Rule is **Buy High, Sell Higher**.

We like to buy companies on the way up. It means the company is doing something right. It's equivalent to your golf shirt business in the Bahamas. Let me explain. Let's say that you and I believe in the idea of a three-wheeled car, and the price is at $30 but falling. When do we invest? At $30? $20? $10? $5? You don't know how far this thing will fall. We want to buy when there's some inkling of a market confirmation of our idea.

There is no price that's the right price. Take $10 for example. I'd be a buyer at $10 if our 3-wheeled car had fallen to $5 first, and then the stock started to take off as Ford was going to take it over. But I'm not a buyer at $10 if it's one stop on the way down—the last stop on that elevator could be the basement. The bottom line is this: I don't want to buy dreams alone—I want to buy dreams that are turning the corner to reality.

We've got a complete buy and sell strategy for all—every single one—of our positions.

Here's How Our Trailing Stop Strategy Works

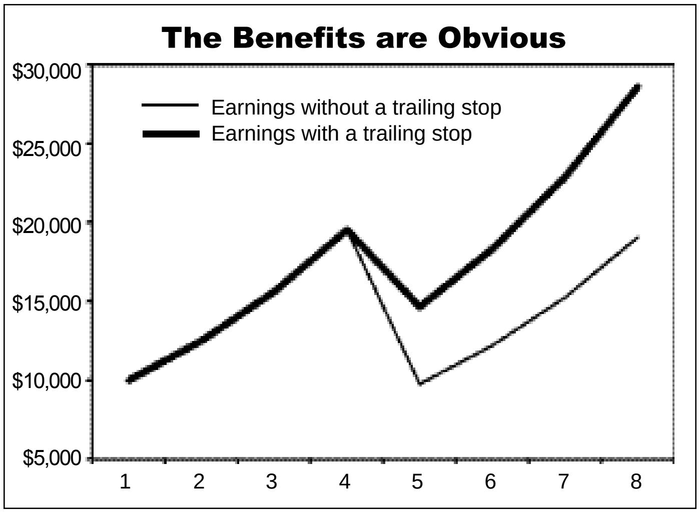
If you do hold onto a falling stock too long, the loss will often be far more than just 25%. And all it takes is one big loss to set an investor back for years.

Let's say you start off with $10,000. A year later you've made 25% ($12,500). Same for next year ($15,625) and the next ($19,530). But then after three years of 25% annual gains, the fourth year you take a loss of 50%. It puts you back below where you started at $9,766.

After three years of making 25% each year, you would still be below ($19,073) where you had been at the end of your third year—four years back. Disheartening to say the least, what one-year of big loss can do in a string of six good years.

Now, let's say you had a 25% trailing stop during your one down year. You would have been stopped out at $14,648. And your next three years of 25% annual profits would put your holdings at $28,600.

Over the seven years of this example, you'd be up 186%. That's an average return of over 26% per year, much better than you'd think. But pick your own example and do the math. Look back at your own portfolio. You'll see that cutting your losses is the key to both getting good overall returns and avoiding lost years.



Examples from Our Files

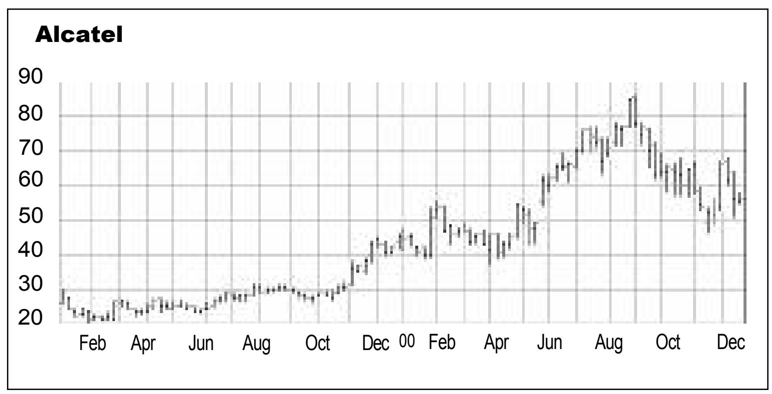
This is best illustrated by some specific examples—real recommendations made by The Oxford Club. Proof that limiting your downside gives you more capital to invest in your winners.

Look at Adobe, the innovative software company on the NASDAQ that we enthusiastically recommended in April 1999. It zoomed up, with no sizable price correction, for the next 10 months. The stock kept achieving new all-time highs. Along the way, we kept adjusting upward our 25% trailing stop. Given that we bought in at $31, we kept locking in higher and higher profits. When the technology and communications sectors began to correct in the first quarter of 2000, Adobe corrected along with them. But thanks to our 25% trailing stop the worst case result for Oxford Club members turned out to be a profit of over 81%.

Contrast this approach to the "Buy and Hold" strategy. The NASDAQ high techs had an amazing year in 1999. But when they began to unravel in April, 2000, things got ugly in a hurry. Compare our profit of over 81% to the devastation that occurred amongst other high tech stocks. From their 52-week highs: Amazon.com down 60%, Qualcomm down 63%, Intuit down 66%. Several companies witnessed declines of as much as 90% and the "buy and hold" crowd held all the way down. That's what can happen when you just hold a stock with no exit strategy. That kind of loss is hard to recover from (if the price declines by 60%, you need a gain of **150%** to get back to breakeven). That's why we don't let it happen.

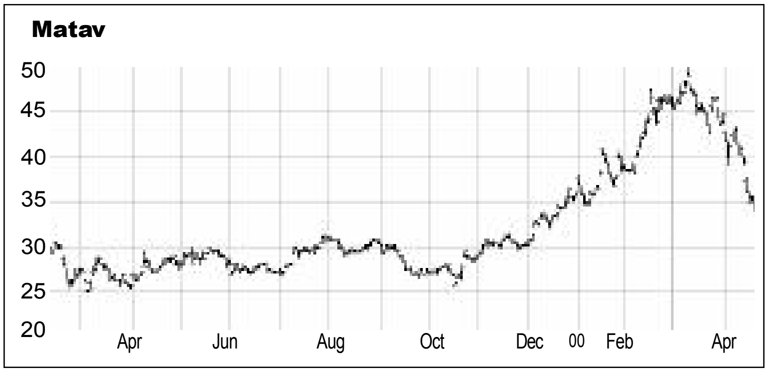
In reality, most investors who say they're buying and holding will in fact panic in a bear market, especially a long grinding one. We saw it graphically in 1974. Don't get caught in a bear market: you won't be if you use a smart exit strategy that let's you capture the majority of any currently booming stock's profits.

We have profitably recommended French telecommunications giant, Alcatel, several times over recent years. The latest time was in January 1999 at $22. As the chart shows, it was clear sailing for more than a year, with no significant dips, and we let our profits "run."

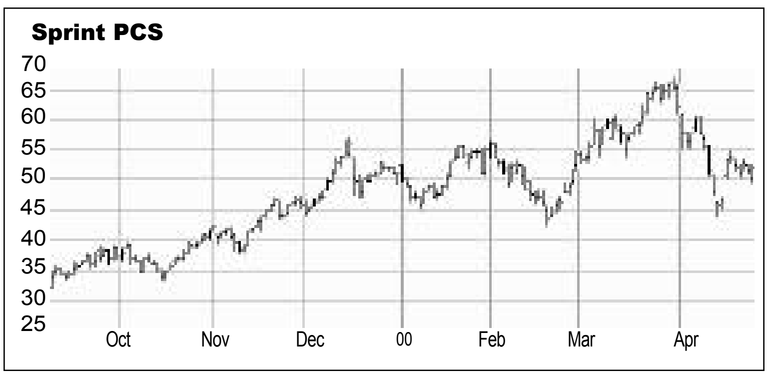


However, in April of 2000, Alcatel suffered its first significant setback, and our trailing stop was hit. We sold at $38.75, and we locked in a profit of 68.48%. But because we had let our profits "run" we were virtually guaranteed a profit. You see, because as of August 1999 our trailing stop price exceeded our entry price. As of August, <u>the worst case for this stock became a small profit</u>. The best case was a gain of hundred percent or more. It was absolutely a no-lose situation!

Take Matav. Matav is the biggest single Hungarian stock—a telecom that makes up one-third of the Budapest Exchange. We bought it in February 1999 at $30.94.



For the next eight months, the stock never moved more than $5 dollars in either direction, but since our trailing stop was never hit and the fundamentals remained solid, we stayed the course. Then in November '99 the stock took off and shot-up to almost $50 per share by March, 2000. But as quickly as it went up, it went down even quicker, falling by mid-April, 2000 to just under our entry price (where it still remains as of this writing). However, because we adjusted our trailing stop upward when the stock reached its peak—we grabbed a 19% profit when our trailing stop was triggered during the decline.



We recommended Sprint PCS at $35 (split adjusted) in September 1999. The stock then went on a great run for us, reaching a high of almost $67 seven months later. We were not tempted to sell for just a $5 or $10 profit. Our research into the company convinced us they had a thriving business and the trailing stop strategy kept us in the stock "while the good times rolled." Sprint PCS unexpectedly fell victim to the 2000 mid-April tech correction but our profits remained intact. We locked-in over 40% on this one.

The System is Not Foolproof

As good as the trailing stop concept is, it's not perfect. For one thing, in particularly volatile stocks you can get stopped out at a price much worse than you had hoped for.

Take Microsoft as an example. In April 2000, a story circulated that the Justice Department was proposing a court-ordered divestiture of the company. Before the ruling, the stock was $79. Let's say that you had a stop in at $75. The next trading day, Monday, the stock opened at $67. And that's the price you'd have sold at. Once a stop price is triggered, it becomes a "market price" sale, that is a sale at whatever the market will bear. Normally that won't be a big problem, but sometimes volatility can make your target price impossible to fill.

And all this presupposes that the exchange on which your stock is traded will even accept a stop order. Domestic U.S. stock markets do not accept trailing stop orders. And for thinly traded stocks, they don't even accept "hard" stops. Exchanges outside the U.S. seldom accept any stop orders at all. (Trailing stops move constantly based on the stock price. Normal "hard" stops are put on at a particular price with your broker and remain regardless of what the stock does.)

If exchanges won't accept these orders, there are only two alternatives. Both are mental stops, either put on by you or by your broker, requiring one of you to watch the stock and sell when the trailing stop hits. For OC recommended stocks, we'll keep you informed of moving trailing stops and advise you to sell when a recommendation hits its trailing stop.

Value investors often point out that the trailing stop can work against you.

This almost happened to us once. We recommended the Singapore WEBS as a good way to buy the index of that Asian powerhouse, in March 1998 at $6.88.

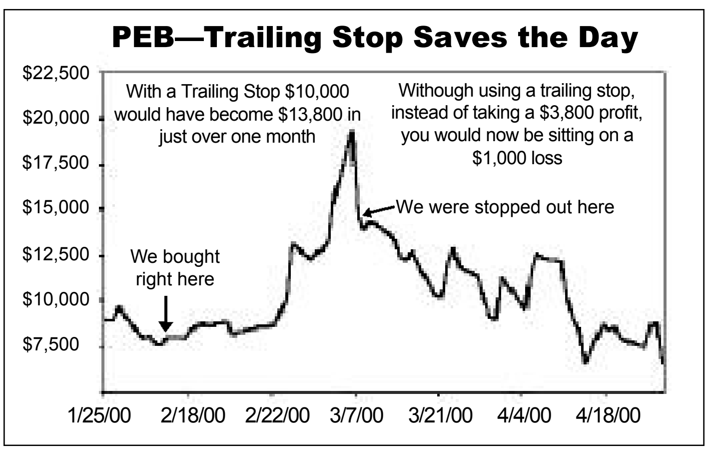
At that time, we didn't have our trailing stop policy in place. Fortunately, we were lucky—"running the red light" with no accident. When the price fell to $3.13 seven months later—a 55% loss in value—we were still holding it. (Otherwise we'd have been out at $5.16).

With no trailing stop exit strategy, there was no guarantee that we would stop losing money, and we might have lost 60%, 70% or more.

But thankfully, it turned around quickly, and rose back from \$3.13 to \$8.60 by mid-1999.

Don't Buy and Hold

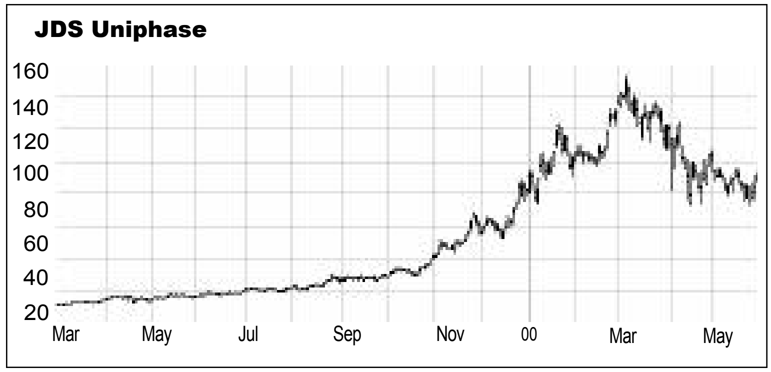
A dramatic example of the benefits of our system and the perils of "holding and hoping" is Integrated Health Services, which we recommended to our Alert subscribers. We first recommended it on May 20, 1999 when the stock was at \$4.81 with a sell stop level of \$5.50. Knowing this stock was volatile, on June 14, we issued an Alert bulletin advising members to change their sell stop to \$7.00 when the price moved up. On July 7, we sold at \$7.00, our sell stop level. Since then the stock has fallen dramatically. We made a 45% profit on a company—whose shares are now worthless—because we got out at the right time due to our trailing stop strategy.



Another example is PE Biosystems. Recommended in the *Communiqué* in early February, 2000 at \$75.06, the stock quickly ran up to about \$150. We raised our trailing stop along the way, and when the shares corrected, we sold in mid-March at \$104 for a gain of 38.55%. Had we bought and held, not only wouldn't we have a 38.55% profit—we'd be holding the position at a 32% loss.

JDS Uniphase: A Perfect Run-Up

In our March 1, 1999 *Communiqué,* we heartily recommended JDS Uniphase. We said then that "it would be the company that would create the next great fortune," and it "is one stock that you don't want to miss."



We placed the normal 25% trailing stop on it.

As it turned out, this stock had a perfect, even breathtaking, run-up. It rose from our recommended \$10.95 (split adjusted) to \$110.12—a whopping 905.66% in 14 months. But amazingly, during that entire stretch, it never had a real pullback. Without the 25% trailing stop discipline, it would have been tempting to sell some or all of it at 100% or 200%. Had we done that, we would have missed out.

When the stock reached \$150, we were still in it, and subtracting 25%, the lowest price we would sell this stock for would be \$112.50. As it turned out too, \$150 was the high point for the stock. Of course, we didn't know this at the time, nor did anyone else. But that's the great thing about the trailing stop system—it takes the "guesswork" out of trying to determine a stock's value. We let the market tell us when the "run" is over.

The trailing stop system always keeps us from losing our shirt and always locks in our profits when a stock has had a significant gain. How many times have you heard of investors saying they made 100%, 200% or more only to give it all back when the stock corrected? That's not happening with our system—sure, we may give back a little—but we're always locking in profits on our winners.

If JDS Uniphase had continued to rise above \$150, we would have been along for the ride. But in this case, \$150 was the top, and it gives one a great feeling that even if the worst were to happen—a stock collapse—we would have a huge 905%+ profit. That is the beauty of the 25% trailing stop strategy.

Use Daily Prices to Ensure Success

We use end-of-day prices for all our calculations, not inter-day prices. You should too. This makes things easier. If a stock has gone to $100, put at least a mental stop at $75. If, subsequently, the stock closes at or below that $75 level, sell your shares the next day.

Most of your action with a trailing stop is on the way up—to protect your gains. Once a stock falls, just sit tight and wait—with your stop in at 25% below the previous peak. In this approach, if you can, place a hard stop. You only have to move it in one direction—up—and that only if the stock goes back up without meeting your stop and exceeds its previous peak.

Once you get into the habit, it is not hard. The key is discipline. This is a good technique. Stick to it. Choose a broker who understands trailing stops and will do the work for you. We know a few such brokers: Jeff Winn at Janney Montgomery Scott (888-222-2316/407-622-1900), Michael Spartz at Merrill Lynch (877-331-6700) and Scott Whitmore at (800) 488-9888 ext. 1193.

If you use a discount broker or trade on the Internet, there may be times when you are moving your stop up each day—even when you are on vacation. We know that most people need time away from the markets to recharge their batteries. Each investor has to decide whether or not it pays to go with a full service broker who can do it for you.

One thing about life is certain: You are never going to know the future. Nobody—even the most astute analyst or investment advisor—can know enough about a particular company, industry or the nuances of the market to anticipate with 100% certainty the future price of a stock.

But common sense dictates two fundamentals: 1) taking small losses is much better than taking big losses, and 2) letting your profits run is much better than cutting them off prematurely.

Follow this simple plan accordingly, and you will increase your overall portfolio return. ■

From the Desk of Steve Sjuggerud

Do You Have the Courage to Be Rich?

How a World-Renowned Coach Can Make You More Money in the Stock Market Than Your Broker or Financial Advisor

Dear Fellow Oxfordian,

When The Oxford Club recommended you buy JDS Uniphase last year, we used our trailing stop system to limit the downside risk and lock in profits at the right time. This simple technique was the key to unlocking an amazing 885% gain for members!

Every step of the way our Uniphase investment was protected. Had the price dropped below our specified exit point,we would have been taken out of the position with a smaller profit or, at most, a minor loss.

Using trailing stop losses and letting your winners run—rather than taking quick and easy profits—are just two of the many powerful trading edges that I learned from Dr. Van K. Tharp—a world-renowned "trading coach" who helps investors hone their skills and make more and bigger winning trades, more often. Before I tell you more about the successes I've had using his techniques, I want to first introduce you to...

...The Internationally-Renowned Trading Coach Who Profoundly Improved My Investing Performance

I first learned of Dr. Tharp and his remarkable results a number of years ago in Jack Schwager's best-selling book, *Market Wizards: Interviews With Top Traders*. Dr. Tharp was the only trading coach interviewed by Jack Schwager for his book, and I was immediately interested in his methods because I saw how top investors applied them in their own trading to get outstanding results.

Then, I read Dr. Tharp's acclaimed best seller, *Trade Your Way To Financial Freedom.* Once again I was fascinated. So much, in fact, that I contacted him, and we made arrangements to share some of his techniques with Oxford Club members. Since then, he has contributed regularly to the *Communiqué*, spoken at Oxford Club seminars, and has been the keynote speaker at The Oxford Club's Investment University.

Dr. Tharp received his doctorate degree from the University of Oklahoma, Health Sciences Center, in 1975. An expert in Neuro-Linguistic Programming, he is also a Master Certified Hypno-Therapist. With more than 15 years of experience as a trading coach, Dr. Tharp has gained a keen insight into the specific traits which enable investors to perform at a superior level. I was so impressed with Dr. Tharp's background and had so much confidence in his abilities, that I convinced The Oxford Club to invite him to become a member of the distinguished Investment Advisory Panel—a rare honor only a half dozen or so individuals have received.

Dr. Tharp's techniques are at the very core of my personal investing philosophy. They've given me a distinct advantage that has enabled me to share my successes with Oxford Club members. One reason I'm so confident in Dr. Tharp's techniques is that it is not guesswork—he has painstakingly interviewed more than 4,000 traders, analyzed their personalities and habits, and distilled them into ten techniques and 21 beliefs that separate the world's top-earning investors from the average stock-buyer.

That's why I want to share his program with you. I'm confident that not only will you gain a better understanding of my investment recommendations in our *Communiqué*, but you'll also improve your own investing performance immensely—just as I have.

The Ultimate Safeguard That Protects Your Capital From Market Volatility

The most effective way successful investors limit their total exposure on any one position is a technique Dr. Tharp calls "position sizing." As your ultimate "safety net," position sizing enables you to calculate how much to risk in a particular stock—usually to no more than one percent of your total capital—and rigidly controls the size of your position to prevent you from over-trading. If you have a $500,000 portfolio, for example, and you are willing to risk only one percent in any position, the maximum you would invest, without a stop loss, is $5,000.

On the other hand, when stop losses protect your downside risk, you could invest more. With our recommended 25% trailing stop you could invest $20,000. If the trailing stop is triggered, you would lose $5,000—equal to the one percent risk parameter you originally established.

Position sizing—together with an effective stop loss system—is a very powerful investing technique that safeguards your capital, particularly in unpredictable markets. If you've been following the technology sector over the past several months, you've witnessed dramatic declines in many popular stocks—Microsoft and QUALCOMM down 50% this year alone…Intel down 50% in just one month. The average investor is now anxiously awaiting a major market recovery to rescue him from his predicament, hoping he'll at least break even!

On the other hand, the savvy investor who maintained a sound risk-management strategy—ensuring he wasn't too heavily invested in any one position, and automatically exiting positions using our recommended stop loss—would have come out relatively unscathed with most of his capital intact…having incurred, at most, a small loss as the technology stocks tumbled. Position sizing is one of the great secrets of trading you'll discover in Dr. Tharp's program. It's your added protection that keeps you in the game by ensuring you'll have funds in reserve for better oportunities.

Leverage Your Winners For Even Bigger Profits

When promising situations come along and the market favors you, pyramiding—a normally high-risk strategy—can be a powerful ally in multiplying your profits very rapidly. When JDS Uniphase skyrocketed, we continued to issue a "buy" recommendation to our members. At no time during that stellar rise did we move to a "hold" recommendation simply because its value was rising—a practice used by some Wall Street firms. Instead of initially risking a large percentage of your capital on the investment, you could have used Dr. Tharp's specific pyramiding guidelines to control your exposure as JDSU's price increased, and yet profited from its enormous leverage.

Master The Little-Known Secrets Successful Investors Use To Beat The Market

Peak Performance gives you everything you need to duplicate the success of the master investors and consistently outperform the market. By following the 10 master strategies of profitable trading and employing the 21 key values of the world's top traders found in Peak Performance, you'll avoid the expensive errors of the average investor…and develop your own formidable investment plan that is the cornerstone to building your wealth.

Using a clearly defined game plan you'll be able to respond unhesitatingly to your trading signals…and be better prepared when things go wrong by having a contingency plan in readiness. You'll be able to trade decisively and unwaveringly and use strategically placed stop losses to exit your positions quickly when the market turns against you.

Peak Performance is your ultimate shortcut to investment success. You'll have a complete arsenal of powerful techniques that empower you to make sound judgements to trade with greater confidence…and provide you with the resiliency to weather unpredictable markets.

Act Now And Save $100

JDS Uniphase…NextLink…Datacraft Asia…are just a few examples of the many successes The Oxford Club portfolio has benefited from, thanks to the techniques I've learned from Peak Performance. Whether you're a seasoned professional…an investor who wants to do even better…or a novice…if you're genuinely committed to building your wealth, then Peak Performance will show you how to master the techniques that give you the "edge" to succeed.

A private consultation with Dr. Tharp would cost you $7,500. And investors who have taken Peak Performance in the past have gladly paid $595. But you won't have to invest that much. I've worked out a special arrangement for Oxford Club members to get Peak Performance for the discounted price of $495—a savings of $100. It's a small investment for the extraordinary potential this program has to offer.

An Unconditional Money-Back Guarantee

Order The Peak Performance Home Study Course today. I'm confident you'll be delighted with the results you get—in both your market profits and in your personal life—or you won't pay for it. When you receive Peak Performance, examine it carefully. If you don't think Peak Performance is for you, simply return it within 30 days for a prompt and full refund. Or use the program to boost your trading results for up to a year. If, after using it for twelve months, you haven't increased your profits by at least 35%, you can return the program, together with your trading results, for a refund of every penny you paid.

With Peak Performance readily at hand, you'll have a powerful battery of techniques you can use to avoid the costly trading mistakes that sabotage your investment success. It will empower you to make sound decisions you can profit from handsomely. Take advantage of this risk-free offer by calling 1-800-385-4486 to place your order immediately. You'll be glad you did.

For immediate order processing call: (800) 385-4486 or (919) 852-3994. **Be sure to mention that you are an Oxford Club member in order to receive your discount and bonuses. Please give source code: OX1200C**

Warm regards,

Steve Sjuggerud

Steve Sjuggerud, The Oxford Club

P.S. When you order The Peak Performance Home Study Course, you'll receive two FREE bonuses. First, you'll get discounts totaling $675 to four International Institute of Trading Mastery, Inc. workshops held in 2001. Secondly, you'll get a $250 discount towards the purchase of the 12-set audio cassette program "Developing a Winning Trading System That Fits You." Each of the selected workshops and the audio cassette program will show you how to manage your wealth and master advanced trading skills for superior results. These valuable coupons are yours to keep even if you decide Peak Performance is not for you.

P.P.S. If you respond within the next 10 days, you'll also receive 6 FREE issues of Dr. Tharp's monthly newsletter, *Market Mastery*—a $120 value. Each month, *Market Mastery* will keep you up-to-date with new developments and techniques through additional trading tips, interviews with traders, special reports, and articles from guest writers who share their trading experiences and insights. These free issues are in addition to the other bonuses and are yours to keep, even if you decide Peak Performance is not for you.

THE OXFORD CLUB
105 West Monument Street • Baltimore, MD 21201
Tel: (410)223-2643 • Fax: (410)223-2650