

ShareOwner Education Inc.

Strengthening the stock market literacy of Canadians, since 1987

The Stock Market Investing Course

Helping investors build and manage successful portfolios

Since 1987, ShareOwner has taught over 80,000 stock market investors how to recognize strength or weakness in a company's key growth, financial and operating fundamentals.

Investors use this education and our stock study tools to buy, sell and diversify more successfully.

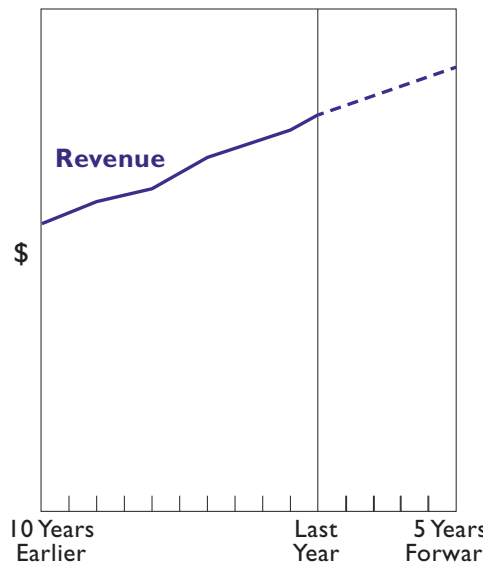
Buying & Selling More Successfully

The Three Growth Fundamentals and their Relationship

Over the longer term,

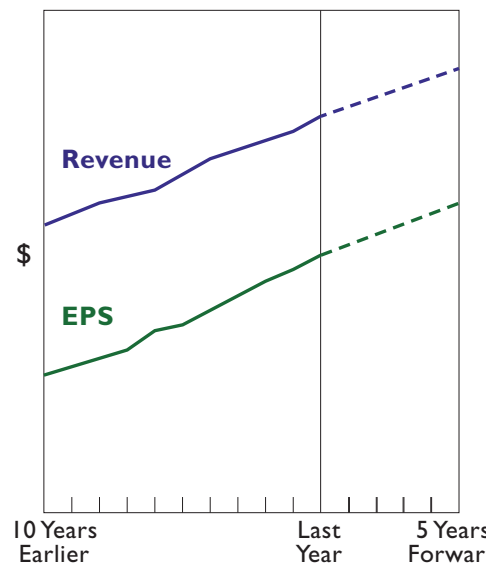
- ▶ growth in a company's revenues drives
- ▶ growth in a company's earnings per share (EPS) which drives
- ▶ growth in the stock's price.

Model of a strong revenue fundamental



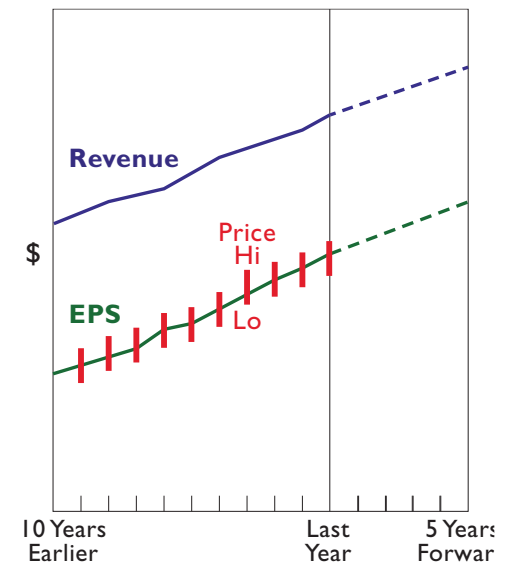
Strong historical revenue growth and future growth prospects.

Model of a strong earnings fundamental



Strong growth in EPS tracking strong growth in revenues.

Model of a strong pricing fundamental



Growth in price closely tracking strong growth in EPS.

Click on the link below to see, for yourself, how quick and easy it can be to recognize companies with growth strong fundamentals and those where the fundamentals are weak.

<http://www.shareowner.com/enjoy-more-sample-education.html>

Your Take-Home Portfolio

ShareOwner gives students the opportunity to try-out their education with an affordable “real-money” practice account where they can:

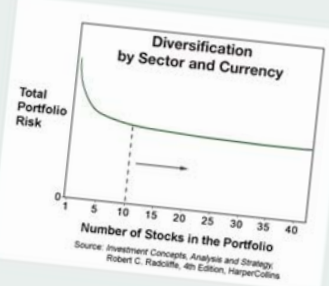
- ▶ **Select a diversified portfolio of at least 10 high-quality stocks.**
- ▶ **Invest as little as \$10 (as much as \$1,000) in each – using fractional shares, as required.**
- ▶ **Buy and sell stocks for up to one year, without commissions.**
- ▶ **Your account is held at Canadian ShareOwner Investments Inc. where it is covered under the Canadian Investor Protection Fund.**

Take-Home Portfolio

ShareOwner's Selection of 200+ Stocks and 40+ ETFs

EXCHANGE-TRADED INDEX FUNDS ("ETFs") TO STUDY

ETF Name	MER %
CDN Real Return Bond Index (XRB)	
CDN Short Bond Index (XSB)	
Vanguard Total Bond Market (BND)	
INTERNATIONAL	
MSCI International C\$ Index (XIN)	0.49
Vanguard Europe/Pacific (VEA)	0.16
S&P Latin America 40 Index (ILF)	0.50
Vanguard European Stock (VGE)	0.18
MSCI Japan Index (EWJ)	0.56
Xinhua China 25 Index (FXI)	0.73
SPDR S&P China (GXC)	0.59
MSCI Emerging Markets (EEM)	0.72
Vanguard Emerging Markets (VWO)	0.27



Stock Market Investing Course Take-Home Portfolio Planning Form

Name: _____ Portfolio Stake: \$3,000
Date: _____ Total number of securities selected: 14
Diversification by Time: invest quarterly

Diversification by Business Sector and Currency

Banking
TD Bank (TD)

Insurance & Real Estate
Manulife (MFC)

Food & Restaurants
McDonald's Corp (MCD)

Consumer Products
Procter & Gamble (PG)

Retailing
Canadian Tire (CTC.A)

Health Care Services
Dentsply International (XRAY)

Pharma, Biotech & Life Sciences
TEVA Pharmaceuticals (TEVA)

IT Software & Services
Apple Inc (AAPL)

Industrials
Bombardier (BBD.A)

Industrial Services
SNC-Lavalin (SNC)

Oil, Gas & Chemicals
Airgas Inc. (ARG)

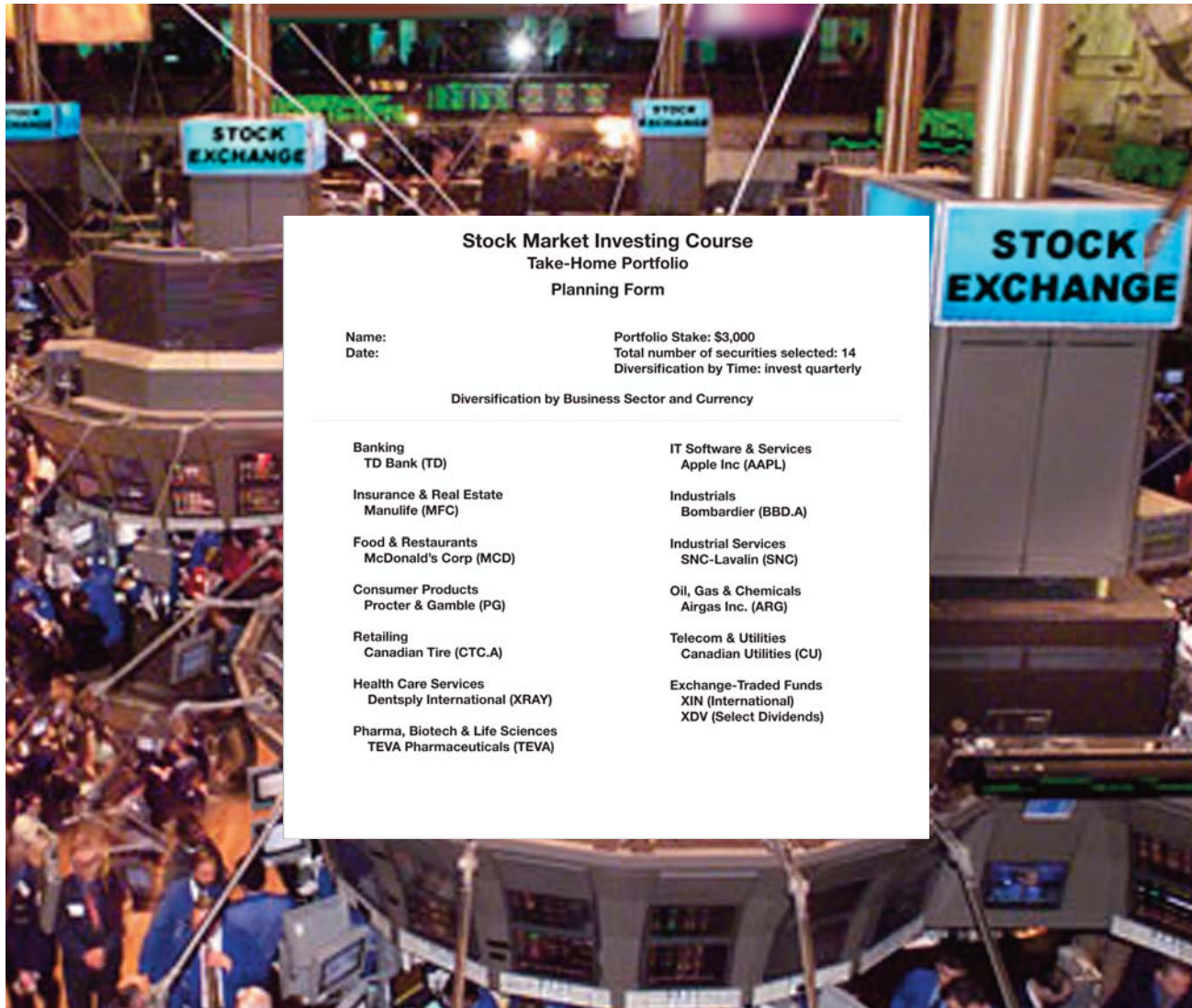
Telecom & Utilities
Canadian Utilities (CU)

Exchange-Traded Funds
XIN (International)
XDV (Select Dividends)

Earnings per share, stock price and valuation are available on pages that follow.

- Medtronic (MDT)
- Stryker Corp (SYK)
- 10. Health Care Services**
- Almost Family (AFAM)
- Amedys (AMED)
- Catalyst Health Solutions (CHSI)
- CML Healthcare (CLC-UN)
- Davita Inc (DVA)
- Express Scripts (ESRX)
- Fresenius Medical Care (FMS)
- Gentiva (GTIV)
- Humana Inc (HUM)
- Laboratory Corp of America (LH)
- Catalyst Health Solutions (CHSI)
- LHC Group (LHCG)
- Medco Health Solutions (MHS)
- Patterson Companies (PDCO)
- 11. Pharma, Biotech & Life Sci.**
- Amgen Inc (AMGN)
- ItraZeneca PLC ADR (AZN)
- Ilgene Corp (CELG)
- Vance (CVD)
- Mad Sciences (GILD)
- W PLC ADR (ICLR)
- nson & Johnson (JNJ)
- ck & Co. (MRK)
- er-Toledo Intl (MTD)
- r (PFE)
- el International (PRXL)
- naceutical Product Dev. (PPDI)
- Holdings (RHHBY)
- eva Pharmaceutical (TEVA)
- Thermo Fisher Scientific (TMO)
- 12. Internet**
- Baidu Inc. (BIDU)
- eBay Inc (EBAY)
- Google Inc (GOOG)
- Netflix Inc. (NFLX)
- NetMed Express. (PETS)
- Priceline.com (PRCL)
- 13. Technology**
- Paychex Inc (PAYX)
- Total System Services (TSS)
- 14. IT Hardware & Equipment**
- Amphenol Corp (APH)
- Anixter International (AXE)
- Apple Inc (AAPL)
- Cisco Systems (CSCO)
- Dolby Laboratories (DLB)
- Flir Systems Inc (FLIR)
- Harris Corp (HRS)
- Hewlett-Packard (HPQ)
- International Business Machines (IBM)
- Intel Corp (INTC)
- Research in Motion (RIM)
- Rofin-Sinar Technologies (RSTI)
- Scansource Inc (SCSC)
- 15. Aerospace and Defense**
- Boeing Co (BA)
- Bombardier (BBD.A)
- Curtiss-Wright Corp (CW)
- General Dynamics (GD)
- Honeywell International (HON)
- ITT Corp (ITT)
- L-3 Communications (LLL)
- Lockheed Martin (LMT)
- Moog Inc (MOG-A)
- Raytheon Co (RTN)
- Rockwell Collins (COL)
- Teledyne Technologies (TDY)
- United Technologies Corp (UTX)
- 16. Industrials**
- 3-M Co (MMM)
- Cooper Industries (PLC)
- Crane Co (CR)
- Danaher Corp (DHR)
- Emerson Electric (EMR)
- Flowserve Corp (FLS)
- General Electric (GE)
- Harsco Corp (HSC)
- 17. Energy**
- Republic Services Group (RSG)
- SNC-Lavalin (SNC)
- Stantec Inc (STN)
- Stericycle Inc (SRCL)
- Team Inc (TISI)
- W.W. Grainger Inc (GWG)
- 18. Transportation**
- CH Robinson Worldwide (CHRW)
- Canadian National Railway (CNR)
- Canadian Pacific Railway (CP)
- Kirby Corp (KEX)
- Norfolk Southern (NSC)
- Ryanair (RYAAY)
- Westjet (WJA)
- 19. Oil, Gas & Chemicals**
- Airgas Inc. (ARG)
- Air Products (APD)
- Barrick Gold Corp (ABX)
- Cameco Corp (CCO)
- Canadian Natural Resources (CNQ)
- Cenovus (CVE)
- Chevron Corp (CVX)
- Enbridge Inc (ENB)
- Encana Corp (ECA)
- Exxon Mobil (XOM)
- FMC Technologies (FTI)
- Goldcorp (G)
- Husky Energy (HSE)
- Imperial Oil (IMO)
- Major Drilling Group Inc (MDI)
- Methanex Corporation (MX)
- Oceanenergy International (OII)
- Praxair (PX)
- Schlumberger Ltd. (SLB)
- Smith International (SI)
- Suncor Energy (SU)
- Talisman Energy (TLM)
- 20. Telecom & Utilities**

Scheduled buying and selling during the course is commission free



Stock Market Investing Course
Take-Home Portfolio
Planning Form

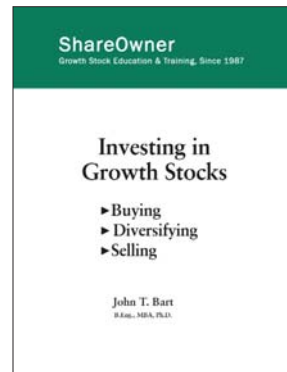
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Food & Restaurants McDonald's Corp (MCD)	Industrial Services SNC-Lavalin (SNC)
Consumer Products Procter & Gamble (PG)	Oil, Gas & Chemicals Airgas Inc. (ARG)
Retailing Canadian Tire (CTC.A)	Telecom & Utilities Canadian Utilities (CU)
Health Care Services Dentsply International (XRAY)	Exchange-Traded Funds XIN (International) XDV (Select Dividends)
Pharma, Biotech & Life Sciences TEVA Pharmaceuticals (TEVA)	

Instruction and Stock Study Tools

Course Text and its Three Videos



- ▶ Introduction to Buying Stocks
- ▶ Introduction to Building Portfolios
- ▶ Introduction to Selling Stocks

Portfolio-Building Tutorials (Monthly)



Instruction and Stock Study Tools

Course Software and its Database



Top Stock Case Studies (Quarterly)



Top Stock Case Discussions (Monthly)



What Participants Say

"The course is a terrific investing experience. The video lessons and study materials were well prepared and made the concepts very clear. I liked the online tutorials and case studies; they made good Q&A forums.

Designing a personalized portfolio was a big help. Testing the portfolio with just a small investment in my stock picks was an exciting way to try out my new investing skills. Now I have the confidence to make my own decisions about the best kind of stocks for a growth portfolio."

Connie Pritchard, Secondary School Teacher

"I liked building a diversified portfolio with 16 big-name stocks that I knew from everyday living and the classroom. Because I can buy fractional shares, I'm going to keep the portfolio growing after the course ends."

Tanner Witton, 4th Year Business Student, University of Windsor

"Our investing team liked the fee-less, low-risk platform for constructing a real stock market portfolio without breaking the bank. As new investors, the potential for prizes was a nice incentive."

Amanda Kaufman, 4th Year Engineering Student, University of Saskatchewan

"The course provided a hands-on opportunity for students to learn the real-life, practical side of investing in the market. A very good model with little downside risk."

Harold Musson, Associate Professor of Finance, University of Windsor

"ShareOwner's growth stock course gave my engineering economics students a live, low-risk 'lab' to try out stock market investing. That should be a plus after graduation when they have larger sums to invest for their future."

Gordon Sparks, Professor of Civil Engineering, University of Saskatchewan