

**TODAY'S INVESTOR**  
 BY THOMAS E. O'HARA  
 Chairman, Board of Trustees  
 National Association of Investment Clubs



Q. My broker urged me to sell, belongs in one, since I have done a stock at 74; it later went to fairly well in other investments, 178. Also he talked me into buying mutual fund shares although I don't think I'm the type that A. I realize it's a bitter pill

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to see a stock more than double in a short time after you have sold it; but I'm sure this sort of thing has happened many times to almost anyone who has invested. You must have agreed with your broker at the time he talked with you or you wouldn't have sold.  
 It happens the other way around, too: My broker told me of a stock he thought was just about ready to "take off." His company's analysts had studied it, decided it was terribly underpriced, its earnings high and they felt a sharp rise in price was almost a certainty.  
 I didn't buy, but kept track of the stock. It went up briefly, then dropped about 30 points from its original price. If I had bought, I would have been quite unhappy with both the broker and myself.  
 Broker's advice is very important to all of us, but buy and sell decisions are our own responsibility and we all should develop guidelines to help us judge advice we receive. There are many ways, of course, for us

to develop our own judgement. Briefly, here is one way:  
 Get the annual report of the firm in which you are interested; Look at the firm's record for the last five or ten years, using the National Association of Investment Clubs' Stock Selection Guide and Ten Minute Analysis to make sure you get answers to important questions.  
 Study the firm's sales: Have they been rising and have profits risen proportionately? Has it grown faster than the economy as a whole? Is it outdoing its competitors in the same field?  
 This won't make you infallible, any more than your broker in infallible. But it will guide your thinking and two heads are likely to be better than one. As for staying with this particular broker, why don't you go over your whole portfolio and decide whether his advice as a whole has been good or bad?  
 Q. Do you think that business and the stock market are going to improve next year?  
 A. Sorry, but I seem to have

misaid my crystal ball! However, judging by what I have been reading, most business authorities seem to expect the economy as a whole to keep right on growing on through out the rest of this year and at least until the end of 1967. The fear seems not so much that business will be bad as that it will be so good inflation will take over and cause very serious maladjustments.  
 It's true that a minority of economic analysts disagree, they think that the energy that the war in Vietnam has been putting into the economy will peak some time next year and after that business will go into a decline. However, the consensus is that our Gross National Product will reach \$871 billion in 1967 — up \$42 billion from the present year.  
 If the majority is right, businesses will keep on producing at a high level, which means a continuance of nearly full employment and high wages. And if businesses increase their profits, their stocks will be worth

**McCombs Wins Gallantry Cross**

SOUTH VIETNAM — Marine Lance Corporal B. L. McCombs of Mr. and Mrs. Bud McCombs of 416 King St., Kings Mountain, N. C.  
 He was awarded the Vietnam Cross of Gallantry with

Operation Hastings was a multi-battalion operation which took place within two miles of the Demilitarized Zone against the North Vietnamese 324th Division. His unit accounted for more than 300 of the nearly 900 enemy killed during the 18-day operation.  
 His battalion's primary mission was to meet and capture or destroy the enemy by weapons fire, maneuver, or shock action.

**Merritt Finishes Radio Relay Course**  
 FT. GORDON, Ga. — Private Ernest N. Merritt Jr., 21, son of Mr. and Mrs. Joe N. Merritt, Route 2, Box 91A, Cherryville, N. C., completed a radio relay and carrier operation course at the Army Southeastern Signal School, Ft. Gordon, Ga., Sept. 16.  
 During the 11-week course, he was trained to operate different types of field telephone, telegraph and radio relay equipment. His wife, Carolyn Ruth, lives on Route 2, Box 403-C, Bessemer City, N. C.

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