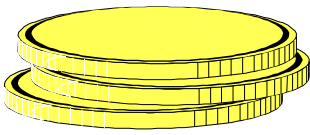


AN: Educating, decision facilitating, advice validating, safety protecting . .



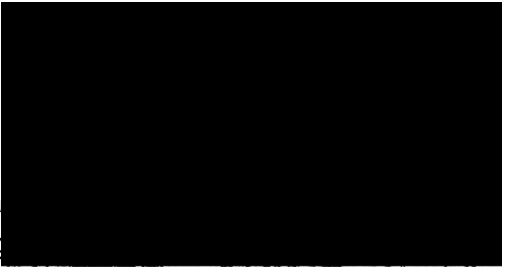
investorism.com

“Better Disclosure, A Better Way” - DON'T buy or be \$OLD a _____ fund without it!

\$W☹☹P Bomb: home equity loan \$OLD _____ funds!

We keep track of many financial statistics and trends in order to continually learn about, understand and autopsy capitalism: things like stock market short sales, the amount of margin extended by brokerage firms, etc. But in the last few years, we have allowed a can be criminal advice rendering trend to occur and we have no idea about its size, magnitude and/or the degree of financial underpinning it can / will cause when the overheated dot-com stock market correction dives with peregrine falcon killing speed and accuracy.

I'm speaking about the can be financially lethal practice of up to 75% home equity loan \$OLD investment fund leverage that our securities regulators allow fund sponsored unlicensed seminar “shills” to flog to our “4th ‘R’ in Investing” core curriculum missed and leverage, as in



“It's our home equity loan foreclosure reaper !”

safe sex, uneducated consumer/investors that includes our seniors, retirees, and pensioners! ANYBODY can be the best hindsight doctor. Anyone can pick examples of fund leveraged scenarios that have reaped substantial returns over the last seven to 10 year red hot internet dot-com driven bull market run. And our pimple volatility corrections have always had a “just-in-time” Alan Greenspan viagra stimulated erection, I mean correction! But Greenspan doesn't have any arousals left in his quiver. A 1972-73 oil embargo -43% haircut correction over 26 months crisis will repeat itself. And leveraged \$OLD funds using **\$W☹☹Ps** - **\$ystematic W**ithdrawal **P**lan redemptions to pay the monthly home equity loan interest + principlerepay-ments + taxes owing on the annual fund capital gains distributions, etc., will be depleted for the LIFOs - last in first out - who will be issued margin calls. We'll soon see an uncaring ugliness in the form of “we didn't understand” ForeClosure \$igns on the lawns of too many lack of leverage suitability \$OLD seniors/retirees!

The third party banks don't really care, need to or want to keep track of what home equity loans are used for. If they do, they'll never disclose it to us anyway! The bank lenders only concern is that they've got leveraged investors by their best short willies home as collateral + a personal signature guarantee(s) too!

While the Ontario Securities Commission's blessed and approved “Borrowing Money To Buy Investment Funds (Leveraging)” disclaimer document may legally cover all of the disclosure bases, the layout lacks an investorism educating, risk enlightening and safety protecting presentation to ensure that the line between an investor's constitutional caveat emptor rights versus protection from making an uneducated, smart choices decision are clearly presented with 5 potential “great, good, break even, bad and ugly” scenarios!

Our schools never educated us about the can be financial euthanasia inducing consequences of leverage. We must therefore immediately implement “how it can be done better” full, true and plain disclosure “Leverage for Dummies” point-of-sale documents to protect us from the coming “we were never educated in the “4th ‘R’ of Investing” or leverage” based law suits? May God Bless Us for our leverage \$OLD sins!