

To improve the low interest income from CD's and money market funds, consider high quality, blue chip stocks, trading near their 10 year lows.

These companies often feature dividend yields far greater than money market or CD rates.

Example: The Counsel Trust Dividend Income Fund
(Managed by Dividend Growth Advisors LLC)

Here's a sample of some of the great companies the fund holds:

Name	Dividend Yield
Caterpillar	5.7%
Illinois Tool Works	4.2%
Johnson & Johnson	3.5%
Nestle	2.3%
Nucor	3.5%
Pepsico	3.3%
Procter & Gamble	3.4%
United Technologies	3.5%

Although these yields certainly beat current money market / CD rates, do you notice - there are no utilities or other stocks known for their high dividend yields?

That's because Dividend Growth Advisors emphasizes companies that have a history of raising dividends year after year. It's also important that the dividend "payout ratio" (the percentage of earnings paid out in dividends) is less than 50%.

Here are some quotes from Dividend Growth Advisors:

"We buy only companies that have raised their dividend every year for at least ten consecutive years, at a rate of at least ten percent."

Their reasoning:

"Rising dividend companies tend to have solid finances, enabling them to weather economic uncertainty."

"While earnings can be 'faked' for two or three years, dividends cannot."

"Many of our companies are providing essential products or services for which the need on the part of the customer can not be postponed."

"Companies that generate cash should attract more attention".

"Investor sentiment is shifting as the retirement population explodes. Retirees need rising income."

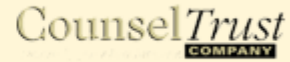
"We believe rising dividends reflect a management's outlook regarding its company's future."

"During the past 30 years, re-invested dividends have provided a larger portion of world stock market total returns than price appreciation. While stock prices have appreciated by a factor of almost 10 since 1973, total returns have increased by some 24 times."

More detail regarding this manager and philosophy is available on request.



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