

Urgent Forecast Alert!

**'SEVEN STUNNING
STOCK MARKET
PREDICTIONS FOR
2004!'**

INSIDE YOU WILL DISCOVER:

- *Fleet Street* subscribers just saw 117% gains in 21 days...in CHINA! Here's how you can PROFIT from the *Great China Explosion of 2004*...without leaving the comfort of your own home!
- How to PREVENT the escalating *Stock Market Scam of 2004* from canceling your RETIREMENT PLANS!
- How to RID YOUR PORTFOLIO OF 24 BLACKLISTED STOCKS that could have "ENRON" written all over them!
- How to catch the NEXT Microsoft early...and take a leisurely ride all the way to MASSIVE GAINS OF 9,087%!
- How to get *Fleet Street's* "Wealth-Building Library" of Seven Special Reports...FREE! These information-packed documents contain vital information you can START USING TODAY TO BUILD — AND KEEP — YOUR WEALTH in the treacherous year ahead!

PLUS: How a 67-Year-Old
Investment Formula Can Help YOU
Escape Devastating Losses in Wall
Street's CRUELEST Scam Yet...'

Dear Friend,

Wall Street is at it again...

And this time, their filthy lies are going to set honest investors back decades.

The scary thing is...

...they've taken their rotten scheme to a whole new level of sophistication.

It's downright diabolical!

And even your own broker, banker or trusted financial advisor could be an unsuspecting pawn in their plans to steal your future.

In the coming months, scores of innocent investors will watch helplessly as years of hard work and personal sacrifice slide out the door...

...and into the deep pockets of ruthless Wall Street fat cats...

...401(k)s will be decimated...

...Retirement dreams dashed...

...Children's college hopes crushed...

Make no mistake: The losses will be enormous -- and good people are going to get hurt.

But there is an alternative...

In this Special Forecast Report, I'll show you how you can join a small circle of cautious investors already using a conservative strategy to AVOID devastating losses...

...and capture stock market gains of 55%...137%...172% and more...all with very limited risk!

My name is Lynn Carpenter. I'm the editor of a financial advisory newsletter called ***Fleet Street Letter***. And although you may not have heard of us...

...***Fleet Street*** has been the investment publication of choice for conservative investors for almost 67 years!

We were born in 1937...before Pearl Harbor...before World War II...and probably before you!

And although our faces have changed a bit over the years...our values haven't budged...

We're from a different era...a time where integrity and common sense ruled the day...a time when value was more important than flash, hype and sizzle.

Our philosophy is simple: We look for value -- excellence at the right price.

And we don't chase after the latest get-rich-quick hype coming out of Wall Street...

I think you'll agree: That's particularly important today. You see, these are dangerous times. Scandals, scams and lies are rampant in the investment community.

But the one thing you can be sure of: REAL VALUE doesn't come unglued during a stock market plunge. Value is built to last...and it will...good times or bad.

**How a Small-Town Upbringing Taught Me
TWO Things About Building Wealth...**

I was raised in a small town about 20 miles south of Annapolis, Md. And growing up in a small town taught me two important things about building and preserving wealth.

First: I learned that if you **STICK TO YOUR VALUES** -- and common sense -- you won't go wrong. I've tried to live my life according to this rule. When I started my investment career, common sense told me the best way to learn how to invest in businesses...was actually to run one myself! (It might surprise you, but most Wall Street brokers and analysts have **ZERO** practical business experience.)

I spent 10 years running a communications firm...consulting at Fortune 500 companies... and running seminars at 170 colleges around the country. I've also worked with the World Development Bank...and served as a buyer for major manufacturers including: General Electric, Ingersoll-Rand, Prudential, GEICO, and more! It's amazing what you learn when you get deeply involved in the daily activities of business operations. And I truly can't think of a better education for picking stocks!

What's the second thing I learned growing up in a small town? Simply this: Don't trust self-appointed experts...or big shots with no practical experience. Wall Street is full of these types...and they're more dangerous than you can imagine. Don't take what they say as fact...

I won't ask you to blindly follow my advice, either. Instead, I'd like to **EARN** your faith and trust...by offering you a **RISK-FREE TRIAL** of ***Fleet Street Letter***. This way, you can evaluate my performance...without risk or obligation...and make your final decision **AFTER** you've had a chance to see me in action...

I think that's fair, don't you? See below to reserve your space now. And please hurry...this is a limited opportunity. First come -- first served. No exceptions. Spaces are filling up fast, and I'd hate to see you miss out...

Can We Stand up to Wall Street?

Just Take a Look!

Now you may be wondering: Does a value-based, common-sense approach work? Will it stand up to Wall Street's ruthless scams?

You better believe it! Just consider this:

From the start of the bear market in 2000 and for the next three years...while the S&P 500 lost 39%...and the NASDAQ tumbled 62%...*Fleet Street's* common-sense approach generated OVER 50.6% GAINS for our conservative readers!

And since September 2002, we've generated 13 WINNING STOCK PICKS OUT OF ONLY 14 tries!

That's an accuracy rate of OVER 92%!

And our readers have been able to realize gains of 41%...35%...24%...50%...18%... 44%...13%...49% and more!

And get this: On Nov. 12, 2003, we took GAINS of 117% in just 21 days...with very limited risk!

117% in 21 days... using a conservative, common-sense approach! And that's just last year or so! If you look back at the last five years, you'll find that ***Fleet Street*** has generated a flood of winners, including:

- **145% on H&R Block**
- **58% on defense contractor Northrop Grumman**
- **144% in just over a year on Japanese pharmaceutical maker Ito En**
- **93% in 11 months on Air Express**
- **64% on oil and gas services company SEACOR SMIT**

- **207% on a diversified homebuilder**
- **145% on a financial services company.**

The list goes on and on! What's the lesson here?

Value is king! Always has been...always will be.

Listen: Experience has taught me that people who stick to value have a DECISIVE ADVANTAGE over folks who blindly follow the flashy advice of Wall Street 'experts.'

At ***Fleet Street***, we insist on value -- excellence at the right price. And because of that, we build wealth with the least amount of risk.

But don't take my word for it. Let me PROVE it to you!

I urge you to give *Fleet Street Letter* a Risk-Free Trial...

No pressure. No obligation. No commitment.

Just solid, clean, honest investment advice...Risk-Free!

This coming year will be critical to your financial future...Doesn't it make sense to give yourself every advantage?

Every month, we'll give you simple, specific stock picks...backed up by 67 years of investment experience...with which you can BUILD and PRESERVE your wealth.

I encourage you to put ***Fleet Street*** to the test...challenge us...and give us a chance to EARN YOUR FAITH and TRUST with a RISK-FREE TRIAL...

This way, you can evaluate our performance...without risk or obligation...and make your final decision AFTER you've had a chance to see us in action...

I think that's fair, don't you?

In just a minute, I'll tell you how to reserve your Risk-Free Trial with **Fleet Street**...But first, so you can start to get a feel for how we work... let me give you a glimpse at the coming year...and SEVEN common-sense predictions that could alter your financial future...

Let's get started...

PREDICTION #1:
Innocent Investors Will Experience
DEVASTATING LOSSES as
Wall Street's Vicious Scams Continue!

Wall Street shows nothing but contempt for individual investors like you and me.

And make no mistake: These guys have been cheating us for years! Think about it...

Joe Nacchio, former CEO of Qwest, cashed out more than \$200 million worth of stock while his company was misrepresenting its financial condition to individual investors...

And what about former Tyco CEO Dennis Kozlowski stealing \$600 million from shareholders through illegal compensation and stock fraud?

All so he could decorate his shower with gold curtains! Pretty flashy wouldn't

you agree?

But those were just the big cases...the real danger this time is going to be the quiet scandals that nobody hears about until it's too late.

For example...A Robertson Stephens analyst recommended buying Ibasis while it dropped from \$49 to \$4. It was then discovered that he was selling that stock from his own account at the very same time! And get this...

Two Wall Street firms received nearly \$4 million for underwriting Rhythm Communications' stock offering. They also kept a buy rating on the stock as it fell from \$111.50 to \$3. The company went out of business, and investors lost HUNDREDS OF MILLIONS!

"Dear Lynn, The best report on how to invest I have ever seen. Keep up the good work."
—J.D., Fleet Street subscriber

Wall Street wants individual investors to believe that everything is fine...that the scandals are behind us...but the evidence speaks to the contrary.

But please understand: It's not just a few bad apples. Folks like you and me have been lied to by DOZENS of Wall Street firms!

And watch out! If you think you can find safety and peace of mind in MUTUAL FUNDS...think again!

The DISGRACEFUL Mutual Fund Scandal of 2003-2004!

In October 2003, the Securities and Exchange Commission Enforcement Director Stephen Cutler announced that the SEC had found evidence that mutual fund company executives, including portfolio managers, had engaged

in a type of short-term trading that siphoned profits from ordinary investors.
(That means you and me!)

This activity -- highlighted by several secret deals among mutual fund companies, brokers and large hedge funds -- allowed wealthy clients to profit from 'market timing' in exchange for additional management fees for the mutual fund company or brokerage firm!

Hard to believe? Hold on...there's more:

- **On Nov. 17, 2003, Morgan Stanley agreed to pay a fine of \$50 MILLION as part of a settlement with the SEC and NASDAQ over its mutual fund practices!**
- **What did Morgan Stanley do? The company CHEATED its clients by failing to disclose brokers' incentives for pushing specific mutual funds!**
- **And between the SEC and private financial regulator Nasdaq, 250 mutual fund companies and broker-dealers -- including industry giant Putnam Investments -- are under investigation for illegal trading.**

This is Wall Street's biggest disgrace yet!

You see, mutual funds are typically presented to folks as the best way for small investors to get into the stock market...pool their money...and reduce risk...

But it's all just a smoke screen...and the newest devious technique Wall Street is using to separate good, hardworking people from their money.

And you know what? Even folks who don't own mutual funds are going to get hurt as institutions pull support from GOOD companies as bewildered investors cash out...

Putnam Investments has already reported assets under management have declined by \$7 BILLION! And it's only going to get worse!

It's so disappointing...but NOTHING has changed!

Now, the Wall Street propaganda machine...and their pals in the media...will tell you that things are different...that you can trust them...follow their recommendations...buy their stocks...all is well!

It's so sad...but some investors actually believe them. It's hard to watch, but Wall Street's BIG LIE has turned once-proud investors into frightened SHEEP...

...sheep being led to a slaughter!

Mark my words: The scandals, scams and vicious lies we've seen so far are only the beginning. In the coming months...the real dirt is going to fly...

How *Fleet Street's* 67-Year-Old Investment Formula Filters out Risk and Helps You AVOID Disaster!

There could be no better time to have ***Fleet Street's*** 67 years of conservative investment wisdom by your side. You see, at ***Fleet Street***, we insist on value -- excellence at the right price.

Here's how we do it: First of all, I personally study each and every aspect of a company BEFORE I recommend it to you in ***Fleet Street Letter***.

Then I bring in my research team for even MORE analysis!

You can rest easy knowing that every company I tell you about is exhaustively

researched. On every single stock, my team and I will run the stock data through a series of filters. We even do a full 10-year cash flow projection!

And listen: Any company that slips through even one of our filters is INSTANTLY STRUCK FROM OUR BUY LIST! No exceptions!

When we're done running a company through our system, I'm able to tell you how much that company is worth...how much you should pay for its shares...and precisely how much I think you'll be able to make on the company before it comes time to sell...

Does our system work? Well, from the start of the bear market in 2000 and for the next three years...while the S&P 500 lost 39%... and the NASDAQ tumbled 62%...**Fleet Street's** common-sense approach generated OVER 50.6% GAINS for our conservative readers!



Are our subscribers happy? Just listen to M.J., who writes:

'Dear Lynn, Congratulations on yet another terrific trade with Sina position. Needless to say I am extremely pleased that I subscribed to your service. I like both the way you explain your decision to go in and then follow up.'

Or to ***Fleet Street*** subscriber G.M., who says:

'Lynn Carpenter is right on the button. I've been managing money professionally for 20 years now, and she knows things it's taken me that long to learn. I've told other people: The best thing you can do is get a subscription to *Fleet Street*. Lynn explains things in a way anybody can understand.'

Or ***Fleet Street*** subscriber C.N. says:

'For years I've been searching for a newsletter that is well written and offers expert advice in an easy-to-read format. *Fleet Street* is the one for me, and I'm so glad I subscribed.'

Now, I'd like you to get a taste of what we're doing at ***Fleet Street***. So, I've put together a Special Report. It's called **'How to Cut Through Wall Street's Hype: Make Much More Money, Much More Safely With This Fail-Safe Technique!'**

This Special Report is a MUST for the coming year. Inside, we'll help you cut through Wall Street's hype and flash...so you can AVOID LOSSES...and BUILD substantial wealth...no matter which direction the overall market goes.

In a moment, I'll tell you how to send for this Special Report...FREE...along with the entire ***Fleet Street*** 'Wealth-Building Library' of SEVEN Special Reports...

But first, let's continue with our predictions for the coming year...

PREDICTION #2:
Stock Market Fraud Spins
OUT OF CONTROL -- and Even the
SEC CAN'T STOP IT!

Despite all the talk about cleaning up the system...Wall Street is still full of rot!

And it always will be, no matter how many of the corporate cheats go to jail.

It makes me sick! But you know what? It's only going to get worse...

PricewaterhouseCoopers -- the largest accounting firm in the world -- recently released a survey on fraud in 3,623 companies.

They found that large companies -- those with 1,000 employees or more -- were the biggest fraud offenders...with 52% reporting fraud in the last two years!

And listen to this: Dow Jones Newswires did a survey in which the majority of executives surveyed said they expect fraud to increase in the next five years.

And guess which corporate crime these insiders expect to lead the pack?

That's right! Asset Misappropriation...otherwise known as the theft of your investments!

Your Broker...an Unsuspecting Pawn?

And here's the worst part so far:

Wall Street has taken its rotten scheme to a whole new level of sophistication...

...and even your own broker, banker, insurance agent or trusted financial adviser could be an unsuspecting pawn in plans to steal your future.

As incredible as it may seem...Wall Street is using people they think we still TRUST to help fleece us!

But let's use our common sense...brokers are just salespeople...salespeople with high-pressure quotas...salespeople who are forced to push certain stocks and funds that their Wall Street bosses tell them to.

And when it comes right down to it...they



know very little about investments...or about business in general. So, they are left with little choice but to do exactly what their firm tells them to do. Even if it means hurting all of their clients...including you.

"Lynn, thank you! My first 2 plays paid for a year of your service! Advice is plentiful...good advice is rare."

—R.S., Fleet Street subscriber

Let me tell you a personal story that will send a chill down your spine...

The St. Patrick's Day Massacre!

I have a friend who is a broker...a very close personal acquaintance. I've known him for years. And I can assure you he would NEVER lie to me.

But when I called him on March 17, 2000, the conversation we had changed my opinion of him forever.

I called to let him -- and his clients -- in on a wonderful opportunity. I had isolated a company called MicroStrategy as perhaps the most ridiculously overpriced stock in the market.

'It's overpriced,' I told him. 'You should tell your clients to dump it...in fact, tell them to SHORT it! They'll make a fortune!'

(A quick note: For those of you new to **Fleet Street**, when you 'short' a stock it means you are betting the price of the

How to DEMAND Your Broker's Full Attention and Respect! (And Make Sure YOUR Best Interest Comes FIRST!)

The days of taking your broker's advice without asking questions are over!

When you get right down to it...brokers are just salespeople...salespeople with high-pressure quotas...salespeople who are FORCED to push the stocks their crooked Wall Street bosses tell them to. But you don't have to take your broker's advice at face value. A risk-free trial of the **Fleet Street Letter** will give you the investment intelligence you need to question your broker...put a flame to his feet...and demand an explanation for his recommendations!

stock will fall...and you profit when it does. It's a great way to make 50%...67%...120%...in a very short time. I'll tell you all about it in an upcoming issue...but for now, let's get back to the story...)

'I agree with you,' my broker friend said 'MicroStrategy is gonna tank. But I CAN'T tell my clients to sell...much less short...my FIRM HAS A STRONG BUY ON IT.'

I was dumbfounded!

Not only was my broker friend putting his clients at risk...but he was also passing up a great profit opportunity.

Well, you can probably guess what happened next...

MicroStrategy closed on Friday, March 17, 2000, at \$226.75.

By the time it closed the following Monday, March 20, 2000, the price had plummeted to \$86.75...and it gets worse...

By May 21...just three months later...the stock hit \$21 per share!

A loss of roughly 90%!

Can you imagine what that did to some retirement accounts?

And you know what? Your broker will respect you for it...even if he doesn't like it!

Make no mistake: An informed investor is a respected investor. And these days, doesn't it make sense to present yourself as a savvy, sophisticated investor...rather than as a sitting duck?

I urge you to give *Fleet Street* a try by clicking the 'Subscribe Now' button below. The coming year will be treacherous...and having us on your side could make all the difference.

Please understand: Things are not always as they appear...and in the coming months...I'm convinced this sad story will repeat itself time and again.

The point is, be careful. And don't just take your broker's word for it...he may not be intentionally lying to you...but that doesn't make him any less dangerous...

What's an Honest Investor to Do?

Quite frankly, I'm disgusted at what brokers have tried to pass off as great investments these last few years. I've done my best to make sure **Fleet Street** subscribers had the ammunition to hold their brokers to task...and demand explanations for questionable trades.

For instance, on June 14, 2001, I wrote to **Fleet Street** subscribers:

'Enron is...burning money...And there's a genuine red flag in the price to cash flow. Not only is this an absurd 35.7, cash flow growth has nearly come to a standstill!'

And on July 16, I wrote,

'Take your profits on our puts...Enron has questions on many fronts...as other investors flee, we'll take the money.'

You know the rest of the story...Wall Street darling Enron blew up in investors' faces.

But **Fleet Street** subscribers who took my advice were long gone. And guess what else?

Some of my readers took my advice and bought puts on Enron early. **These folks profited THREE separate times for 71%... 87%...and 61% on Enron's collapse.**

So...what can you do about the wave of NEW SCANDALS sweeping Wall Street at this moment? Well, I have in my hands a Special Report called **'Exposed: 24 Name-Brand Stocks Deadly to Your Portfolio.'**

The report reveals 24 blacklisted stocks that may have 'Enron' written all over them! And your jaw will hit the floor when you see the names in this report.

In fact, I can almost assure you that you've got at least one of these time bombs in your portfolio at this very moment.

I'll rush you 'Exposed'...along with our entire ***Fleet Street*** 'Wealth-Building Library' of Seven Special Reports...

...the moment you decide to give ***Fleet Street*** a Risk-Free Trial.

I'll tell you how to get your Risk-Free Trial rolling in just a second...But first...stay with me for a moment while we take a quick look at more predictions for the coming year.

This next forecast comes back to the problem of market hype...and corruption. Only this time, the problem isn't Wall Street. It's the politicians!

PREDICTION #3: **Political Mudslinging Will Send the Markets Tumbling!**

Election years have a way of bringing public attention back to bad news.

And while most investors are generally happy with the state of the economy now...when the political mudslinging begins...they are going to change their minds real fast...

When politicians start talking about how the U.S. budget went from a surplus to a deficit... about how 3 million people have lost their jobs...and about how the anticipated cost of war in Iraq has skyrocketed to \$87 BILLION or more...investors are going to get nervous...

"Lynn, I joined your group after you had recommended the Synopsis call at 2.55...I bought half at 1.70, sold half on your recommendation at 3.40 and the other half on my own at 4 for a 118% net gain in three weeks. Thanks, and keep up the good work."

—K.C., Fleet Street subscriber

Of course, these issues are in the news now...but as Election Day draws near, things are going to heat up.

Now, the Democrats will say it is Bush's fault. Republicans will blame the Clinton/Gore administration. And while both sides may have a point, it really doesn't matter.

You see, in an election year it's virtually impossible to tell who's telling the truth...and investors are going to start pulling money out of the markets as the mudslinging escalates.

In fact, anyone holding stocks based on [hype and propaganda](#) are going to get hurt. In fact, the coming market tumble will make 2000-2001 seem like the 'good old days.'

Is there anything you can do about this? Well, quite a bit, actually...

10 Stocks You Must Own...NOW!

With quality in mind...I went down to the **Fleet Street** Library, and pulled a

Special Report off the shelf for you. It's called '**Fort Knox Stocks: Ten Low-Risk/High-Reward Companies That Can Make You Rich.**'

The report will give you all the information you need to know about the 10 BEST STOCKS TO OWN FOR THE NEXT 10 YEARS!

These 10 stocks are intentionally picked -- not for flashy, hype-induced gains -- but for ongoing strength that will thrive in good markets or bad.

They are absolute MUST-HAVES for ensuring profits year after year. And I consider each of these companies a requirement for any conservative investor's portfolio.

The Report is yours FREE...along with our entire 'Wealth-Building Library' of Seven Special Reports! But before I tell you how to send for them...

...let's take a quick review...and move on to...

PREDICTION #4:
Innocent Investors Will Lose
up to 80% of Their Wealth in a
Major Market CORRECTION!

OK...so let's review what we've got so far...

- **First:** Wall Street scams are going to continue...and this time the lying is going to reach epic proportions.
- **Second:** Political hype and propaganda are escalating as Election Day 2004 approaches. It's nearly impossible to tell who is telling the truth...and as the political mudslinging heats up in 2004, investors are

going to get nervous...and the stock market is going to suffer...

- **Third:** Mutual fund problems are going to hurt millions of investors... almost immediately...and even folks who don't own mutual funds are going to get hurt as institutions pull support from GOOD companies and bewildered investors cash out...

Put these three together...and what have you got?

A MAJOR MARKET CORRECTION on the horizon!

And it gets worse!

Over the past year, the markets have ignored the bad news...and have been rising on the very little good news they have to cling to.

But company valuations simply don't support current market levels.

The P/E ratios for the Dow and the S&P are high...and they are NOT going to hold up.

And if you need further proof that things are shaky...look no further than at what Wall Street insiders are doing.

Wall Street Insiders Are Bailing Out!

In May 2003, corporate insiders dumped nearly \$3.5 BILLION worth of their own shares...the most in two years! And executives at certain major corporations are unloading shares even while issuing new shares to outside investors!

Why would these insiders think that their shares are good enough to offer to individual investors...but not good enough to hold onto themselves?

Answer: They don't! They are just hoping folks like you and me don't catch on...

But when people start to realize what's really going on, (and they will very soon), investors are going to rush for the market exits like a stampede of frightened cattle!

When that happens, the already shaky market is going to experience a SEVERE CORRECTION that will set innocent investors back decades!

But you know what? You don't have to wait until it's too late! You can do something to reduce your risk -- and build your profit opportunities -- right now.

Retire Rich in 10 Years! Here's How:

In fact, I have a Special Report called 'Retire Rich in Under 10 Years' that I'd like to send you...FREE!

By the time you're finished reading this report, you'll have the knowledge and power to grow your wealth that few of your friends and acquaintances will ever possess.

In fact, the report will give you four specific strategies you could use to realize 70%-100% returns in one year...year after year...good market or bad! And, if you have a conservative, common-sense timeline...300-850% gains are very possible...all with very limited risk!

In a minute, I'll tell you how you can put this Special Report...along with the entire

Fleet Street 'Wealth-Building Library' of Seven Special Reports...in your hands...FREE!

But before I do...I want to address a question from a ***Fleet Street*** reader who wrote me a delightful letter this past month. Her question is:

'With the stock markets headed for trouble...should I get into REAL ESTATE?'

That brings us to our next prediction...

PREDICTION #5: **The Real Estate BOOM Is Going to Go BUST!**

When investors get burned too many times in stocks...the tendency is to take their money elsewhere. Common sense, right?

And real estate always looks good when stocks turn south. But this time, real estate is a very bad, very dangerous idea. Let me explain:

According to the Mortgage Bankers Association, 70% of the \$680 billion worth of mortgages issued in the fourth quarter 2002 were for refinancing and equity loans.

That tells us that home values have increased ONLY because of all the EASY money being loaned out by the banks.

Home values keep going up...so everybody is happy...

But mark my words: The real estate bubble is going to bust!

Americans are borrowing against these inflated home values and have created a
MASSIVE real estate bubble on credit...

But guess what? Hundreds of thousands of homeowners have been laid off...

Thousands of corporations are choking on debt and unable to make loan payments... scores of office buildings are sitting empty... and vacancy rates are going UP!

Stores are already pulling out of malls...and property is going on the auction block...sometimes for pennies on the dollar!

The bottom line: The real estate market will soon see an enormous price plunge.

Why? Because people are going realize that the homes they can barely pay for are worth far less than the money they owe on them. They are going to rush to sell...flooding the real estate market with massive supply...and very little demand.

Home prices will plunge...and REITs and REIT funds will be hammered into absolute submission. (As you may already know, a 'REIT' is basically a mutual fund...but instead of holding an assortment of stocks it holds an assortment of real estate.)

"(Lynn Carpenter) is right on the button I've been managing money professionally for 20 years now, and she knows things it's taken me that long to learn. I've told other people: The best thing you can do is get a subscription to *Fleet Street* letter. Lynn explains things in a way anybody can understand."

—G.M., *Fleet Street* subscriber

So what's the story?

Should you run down to the local real estate broker and sell your home...?

Maybe. But I certainly suggest you be very careful of most REITs -- although I know one REIT that won't be hurt by the trends. It will actually BENEFIT!

I'll tell you all about it in upcoming issues of ***Fleet Street***!

You might also take a very careful look at any real estate investments you are considering. Besides...there are better places to put your money...and if you want something with truly stunning profit potential I've got a suggestion. Let me show you:

175% Gains...in Just 3 Days!

Fleet Street has been the publication of choice for CONSERVATIVE investors since 1937. And our returns over the last few years have been exceptional. In fact, while the S&P 500 lost 39%...and the NASDAQ fell 62%...***Fleet Street* readers were up 50.6%!**

Pretty exciting, considering we were in a bear market!

But you know what? Every now and then, I like to take ***Fleet Street's*** conservative stock picking system and use it to generate exciting gains over the short term!

I've got a Special Report called 'The Safest Way to Multiply Your Money by 300% -- In Just a Few Weeks'!

...and I want you to have it...FREE!

My readers have used the techniques in this report to generate gains of 175%... 260%... up to 300%...sometimes in as little as three days!

Now, this is a speculative technique...and we don't use it all that often. But it's a great way to supercharge your portfolio with limited risk!

I'll send you this Special Report the moment you decide to give ***Fleet Street*** a risk-free try. And I'll tell you how to do that in just a second...

But let me get back to the heart and soul of **Fleet Street** -- conservative investing for substantial gains -- with our next prediction...

PREDICTION #6:
**Bread-and-Butter Stocks Will Lead
the Recovery -- and Build Lasting
Wealth for Conservative Investors!**

Wall Street continues to tout flashy stocks. Why? Because flashy stocks are easy to sell...even if the company behind the stock is headed down the tubes!

But don't let your emotions get the best of you! Wall Street is dead wrong...hype and flash are going NOWHERE! It's the plain, solid businesses we need to focus on...

In fact, I believe that WELL-RUN businesses IN BASIC INDUSTRIES will drive America's recovery in the coming year...and provide investors with strong gains.

Sound BORING? Well, maybe so! But as I mentioned before, the **Fleet Street** philosophy is VALUE -- excellence at the right price...

That's the only way to build wealth year after year with the least risk.

And, in every bear market it is the strong companies -- not the flashy, high-growth stocks -- that lead the way to real recovery.

You see, value doesn't change as fads come and go. It's not subject to Wall Street's hype...and it won't come apart in a major market

meltdown.

Sure, even quality companies have their ups and downs. But even when the price of a quality company goes down...you can be pretty certain it will come back up...and more!

In fact, when I see a quality company that is down...I think one thing:

Incredible BUYING Opportunity!

And right now, there are some remarkable companies at very low prices. Let me tell you about one...

This company is a major drugstore chain. It's not the biggest...but it's close.

And here are the things that make this company a phenomenal opportunity.

Although the company is rock solid on fundamentals, it's been through a restructuring over the last couple years...

...and its stock price fell 50%!

But this company has a sound, growing business. And it's getting better all the time. With a P/E of 16.7 the stock is seriously undervalued at \$9 per share...

Bottom line: **This is a flat-out BUYING OPPORTUNITY!**

This is the kind of stock that made ***Fleet Street*** subscribers 50.6% during the recent bear market, even as the S&P 500 dropped 39%...and the NASDAQ tumbled 62%. It's the kind of company that has brought our ***Fleet Street*** subscribers rock-solid gains of:

- **77% on a steel company!**
- **93% on an air freight shipper!**
- **64% on an oil and gas services company!**

Not flashy, I understand. But fundamentals and quality...all the way!

Look, I've put together a Special Report called '**Ultra-Hot Bread-and-Butter Stocks for 2004!**' The Report will tell you everything you need to know to profit from the above stock... PLUS: It will let you in on a handful of quality companies that are poised for BIG GAINS... right now!

*"Lynn — Your letter is great...and is adding real value to our decision making."
—Senior Investment Officer, Regional
Bank AND Fleet Street subscriber*

The Special Report is yours FREE... the moment you agree to give **Fleet Street** a risk-free try. But before we get to the Risk-Free Trial...

...I have one more prediction to share with you. I urge you to read on...because this could be the most exciting opportunity of the next decade!

Catch the NEXT MICROSOFT EARLY -- and Take a Leisurely Ride All the Way to GAINS of 9,087%!

It's unfortunate. But some folks get so caught up in Wall Street's flash and hype...they miss opportunities to profit from quality companies...with very limited risk!

But listen: Just because a business isn't flashy doesn't mean it isn't exciting. In fact, it's possible to lock in massive gains investing in solid companies...even if they aren't flashy!

Consider this: If you had noticed a small computer software maker named Microsoft back in the early 1990s...and invested just \$10,000...10 years later

your investment would have grown to an astounding \$908,700! That's a gain of 9,087%!

At ***Fleet Street***, we insist on value - excellence at the right price. And because of that, we build wealth with the least amount of risk. But don't take my word for it...let me prove it to you! I encourage you to put ***Fleet Street*** to the test with a Risk-Free Trial. This way, you can evaluate our performance...and make your decision AFTER you've had a chance to see us in action...

Reserve your Risk-Free Trial now. **It's as simple as clicking the 'Subscribe Now' button below.** But please hurry. This opportunity is limited...and space is filling up fast...

PREDICTION #7: **China -- A Conservative Investor's Profit Haven!**

OK. I confess. I saved the BEST for last!

I've been telling ***Fleet Street*** readers for months that emerging market stocks wouldn't take off until the U.S. economy began to show signs of life...and now...

...That's happening...and China is the big winner! Talk about opportunities...this is no one- to two-year flash. It's the chance of a lifetime! Here's why:

Like Russia before it, China is vaulting from poorly developed, second-world status into the top tier of the world's economy, politics and prominence in a blink.

China is home to the fastest-growing economy in the world and offers some very profitable investment opportunities.

In fact, **Fleet Street** readers are already getting in on the action! Let me explain.

117% GAINS in Just 21 Days!

On Oct. 22, 2003, I isolated a tremendous opportunity for my **Fleet Street** subscribers. The company, China Automotive, had everything I typically look for: sound fundamentals, solid profit margins and tons of cash reserves.

I recommended **Fleet Street** readers buy China Automotive at \$8 per share. And I told them how to do so over the counter in the U.S. All very simple!

Much to our delight, China Automotive took off...and on Nov. 12, 2003, I recommended **Fleet Street** subscribers sell half the position at \$17.40.



We realized 117% gains...in just 21 days!

And that's just a taste of the opportunities available in China right now.

Can you still get in on the explosive opportunities in China? You bet!

I've put together an exclusive Special Report: **'How Conservative Investors Can Grow Rich From the Great China Explosion of 2004!'**

...and I'm going to tell you how to put it in your hands...FREE!

In fact, let me tell you how to put the entire ***Fleet Street*** 'Wealth-Building Library' of SEVEN Special Reports...in your hands.... FREE...RIGHT NOW!

May I Have the Opportunity to EARN YOUR FAITH and TRUST?

Wall Street is up to its old tricks. And this time, its disgraceful lies are going to set honest investors back decades.

Even your own broker, banker or trusted financial adviser could be an unsuspecting pawn in plans to steal your future.

And, in the coming months, scores of innocent people will watch helplessly as years of hard work and personal sacrifice blow out the door...

...and into the deep pockets of ruthless Wall Street thieves.

But, there is an alternative...and you can give yourself a DECISIVE ADVANTAGE OVER 99.99% of the people on the planet...

...simply by giving ***Fleet Street*** a risk-free try today.

Listen: Our common sense approach has been generating exceptional gains for conservative investors since 1937.

And in recent years, we've only gotten stronger!

Beginning in 2000...and for the next three years...the S&P 500 was down 39%... and the NASDAQ lost a staggering 62%. Investors lost BILLIONS chasing after Wall Street's pie-in-the-sky hype.

But not ***Fleet Street***. We stuck to our values -- and returned subscribers a whopping **50.6% in a bear market!**

And get this: **Since September 2002, we've generated 13 WINNING STOCK PICKS OUT OF ONLY 14 TRIES!**

That's an accuracy rate of OVER 92%! And our readers have been able to realize gains of 117%...34%...47%...67%...303%...63%...91%...50% and more!

And, on Nov. 12, 2003, we took 117% gains after holding a company for just 21 days!

117% GAINS...in just 21 days! With very limited risk!

How do we do it? Common sense and value! In the long run, that's the only way to build -- and keep -- substantial wealth. Don't you think?

Now, I'd very much like the opportunity -- and the privilege -- to earn your faith and trust. So if it's all right with you, let's do this:

Let me sign you up for a Risk-Free Trial of ***Fleet Street Letter***. All you need do is click below. The moment I hear from you, I'll rush you...

Fleet Street's 'Wealth-Building Library' of SEVEN Special Reports...FREE!

These Special Reports are packed with VITAL information you can start using right away to AVOID DEVASTATING LOSSES...and BUILD SUBSTANTIAL WEALTH in the coming year.

And please understand: The Seven Special Reports are proprietary ***Fleet Street*** documents and NOT FOR SALE under any circumstances.

They are reserved exclusively for ***Fleet Street*** subscribers. You'll understand WHY the moment you lay eyes on them...

When the Wealth-Building Library arrives on your doorstep...I urge you to dive in immediately! Study the information...absorb the knowledge...read the Special Reports...try the stock picks...take the gains...all at no risk to you!

If at any time you decide ***Fleet Street*** is not for you...the ENTIRE 'Wealth-Building Library' of Seven Special Reports...is yours to keep...absolutely FREE!

And, in addition to ***Fleet Street's*** 'Wealth-Building Library,' you'll also receive:

- **Monthly issues of *Fleet Street Letter*!** Each issue is loaded with common-sense market analysis...and conservative stock picks you can use to BUILD your wealth...with very limited risk!
- **Weekly Investment Updates** by e-mail...
- **FREE access to our 24-hour Investment Hotline**...keeping you up to the minute on our portfolio and strategies!

- **PRIVATE ACCESS** to our ***Fleet Street*** members-only Web site, with investment updates and special investment articles.
- **FREE subscription** to *The Daily Reckoning* written by New York Times best-selling financial author, Bill Bonner.

But more importantly, you'll get the sound advice that has made *Fleet Street* the investment publication of choice for conservative investors since 1937.

As you may know, many investment services like this one -- focusing on building quality, long-term gains -- cost a few thousand dollars in annual subscription fees. In fact, many cost \$2,500 a year or more.

The ***Fleet Street Letter*** itself has a current subscription rate of \$159 per year...

But if you agree to give ***Fleet Street*** a risk-free try today...you can lock in a special subscription price of only \$59!

That's a savings of OVER 60%!

Or -- even better -- try us for two years, and we'll slash the price even further.

Normally, a two-year ***Fleet Street*** subscription is \$318, but if you give ***Fleet Street*** a risk-free try today, you can assure yourself of a two-year price of only \$99!

That's an incredible SAVINGS of \$219!

Plus -- to make sure you feel absolutely comfortable trying ***Fleet Street***...I'm going to make you this 100% money-back guarantee:

100% No-Risk Guarantee!

If at any time -- for any reason -- you are unhappy with your ***Fleet Street*** subscription... just say the word! I'll REFUND EVERY PENNY of the unused portion of your membership...no questions asked!

And even if you decide to cancel your membership, you KEEP EVERYTHING, including your FREE *Fleet Street* 'Wealth-Building Library' of SEVEN Special Reports!

I think you'll agree: That's as fair as it gets!

But look: There's no need for you to make a decision now. Simply give us a risk-free try...that way you can make an informed, prudent choice.

And here's my PERSONAL PLEDGE to you: With each and every issue of ***Fleet Street***... I'll do everything in my power to ensure your lasting financial success.

Thank you for your consideration -- and for giving me the opportunity to earn your faith and trust. I will not let you down. All the best!

Sincerely,

Lynn Carpenter
Editor, ***Fleet Street Letter***

P.S. Remember: Your Risk-Free Trial entitles you to *Fleet Street's* 'Wealth-Building Library' of Seven Special Reports...FREE. These documents are packed with VITAL information you can start using right away to AVOID DEVASTATING LOSSES...and BUILD SUBSTANTIAL WEALTH in the coming year. I'll rush these Special Reports to you the moment you decide to give ***Fleet Street*** a risk-free trial.

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