



THE MOTLEY FOOL®

To Educate, Amuse & Enrich

Fool's School

Your Million-Dollar Portfolio

Don't think you could never build and grow a seven-figure portfolio because, odds are, you can — and today's panic-ridden stock market offers an exceptional opportunity for investors. In their new book, "Million Dollar Portfolio: How to Build and Grow a Panic-Proof Investment Portfolio" (Collins Business, \$27), Motley Fool co-founders David and Tom Gardner explain how you can amass a million bucks, delving into several different investment strategies. You can learn more about each one in the book or at Fool.com.

An offshoot of our Million Dollar Portfolio — a service that enables investors to follow along as Tom Gardner invests and manages \$1 million of The Motley Fool's own money — the book draws on the collective wisdom of dozens of analysts across the company as well as thousands of investors throughout our community. (Our community of investors, which shares thoughts, experiences and recommendations, has long been one of our most valuable assets.)

In a nutshell, what you need to learn in order to invest effectively is how to choose good stocks. David and Tom offer six key criteria, such as finding companies with consistent earnings growth, little to no debt and simple business models.

It's also good to select a diverse variety of promising stocks, such as deeply undervalued stocks, rapidly growing stocks, small-cap stocks, blue-chip stocks and international stocks. Make sure your portfolio is suited to your degree of risk tolerance, too. If you're very risk-averse, perhaps minimize your exposure to rapidly growing companies in favor of blue-chips, established dividend payers and undervalued stocks.

During your investing life, it's also critical to learn when to sell — and not sell. Don't sell in a panic, and respect the rewards of patience. Do sell if the reasons you bought are no longer valid, or if you've found a much more attractive place for your money. Learn more in the "Million Dollar Portfolio." We'll publish an excerpt next week, but in the meantime, click over to www.book.fool.com for more info. ■

My Dumbest Investment

What Buffett Meant

I took a position in Warren Buffett's company, Berkshire Hathaway, a few years ago, buying one share of his class-A stock for around \$20,000 (yes, one share: \$20,000). A while later I was reading the annual letter to shareholders, and Buffet said he did not think the business would keep growing as it had in the past. I assumed that since the CEO of the company did not have faith, why should I? I sold the stock around \$30,000, and it's recently been trading around \$100,000. Next time I need to read the stock research.

Lloyd F., Raymore, Mo.

The Fool Responds: Shares actually topped \$150,000 earlier in the year! You didn't quite understand Buffett. Since Berkshire has grown so big, he simply doesn't expect the company to be able to keep growing as quickly as it has in the past, when it was smaller. He does still expect long-term growth, though. Those interested in the stock should know there's a class-B version, selling for around \$3,500 recently. ■



Do you have an embarrassing lesson learned the hard way? Boil it down to 100 words (or less) and send it to The Motley Fool c/o My Dumbest Investment. Got one that worked? Submit to My Smartest Investment. If we print yours, you'll win a Fool's cap!

Last week's trivia answer

Based in little Rhode Island, I'm a global toy and leisure giant. I was founded in 1923 by the Hassenfeld brothers and began by selling textiles, but soon moved on to pencil boxes and school supplies. I bought Milton Bradley in 1984 and Parker Bros. in 1991. I introduced GI Joe, the world's first "action figure," in 1964, and Mr. Potato Head in 1952. My brands today include Playskool, Tonka, Transformers, Monopoly, Cranium, Magic: The Gathering, My Little Pony, Nerf, Easy Bake Oven, FurReal Friends, Baby Alive, Trivial Pursuit, Candy Land, Life and Clue. Who am I? ■

(Answer: Hasbro)



Write to Us! Send questions for Ask the Fool, Dumbest (or Smartest) Investments (up to 100 words), and your Trivia entries to Fool@fool.com or via regular mail c/o this newspaper, attn: The Motley Fool. Sorry, we can't provide individual financial advice.

What Is This Thing Called The Motley Fool?

Remember Shakespeare? Remember "As You Like It"?

In Elizabethan days, Fools were the only people who could get away with telling the truth to the King or Queen.

The Motley Fool tells the truth about investing, and hopes you'll laugh all the way to the bank.

Ask the Fool

A Stock Answer

QWhen I buy stock, what am I buying? I see that the company gets its money when the stock is first issued. But after that, how does the company benefit when I buy a share on the open market?

— G.L., Riverside, Calif.

AA share of stock represents a (small) chunk of a real company. If a firm has a million shares outstanding and you buy 100 of them, you own one ten-thousandth of the company. The company does get its money at the one-time issuance of the share, but as shares fluctuate in the open market, companies do care how they fare. A falling stock can make it easier for the firm to get bought out. A rising stock can help insiders with stock or stock options get richer.

QWhat are REITs?

— R.B., Hickory, N.C.

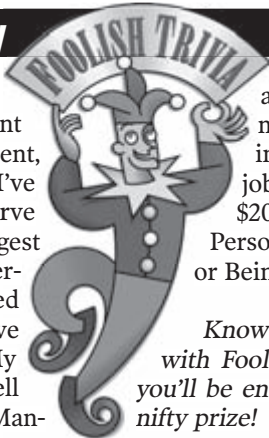
AReal estate investment trusts (REITs) let you invest in real estate without actually buying any property. They're organizations that combine the capital of many investors to acquire or finance all kinds of real estate, such as offices, hotels or apartments. A REIT is a little like a mutual fund, as its portfolio is professionally managed and diversified, holding many properties, generally income-producing ones. Many REITs trade publicly on major stock exchanges.

REITs have some other twists, too. For starters, corporations or trusts that qualify as REITs generally don't pay corporate income tax and are often exempt from state income tax as well. They must invest most of their assets in real estate and pay out at least 90 percent of their taxable income as dividends. In good years, REIT dividends can run quite high, sometimes topping 10 percent. Learn more at www.reit.com. ■

Got a question for the Fool? Send it in — see Write to Us.

Name That Company

Founded in Milwaukee in 1948, I'm a world leader in employment services, specializing in recruitment, assessment, training and more. I've got 4,500 offices worldwide and serve 400,000 employers annually. My largest market is France, followed by America. I helped get women employed in the 1960s with my "White Glove Girl" marketing campaign. My brands include my own name as well as Elan, Jefferson Wells and Right Man-



agement. In 2007, I placed more than 5 million people in temporary or contract jobs and raked in more than \$20 billion. You might call me Personbrawn or Humanenergy or Beingforce. Who am I? ■

Know the answer? Send it to us with Foolish Trivia on the top and you'll be entered into a drawing for a nifty prize!

The Motley Fool Take

Monsanto's Yields

Monsanto (NYSE: MON) won't be selling its Roundup Ready 2 Yield soybean seeds in Europe, but at least the U.S. farmers it sells them to will be able to hock their final product there. The European Union recently approved the genetically modified soybeans for import.

The E.U. buys about 10 percent of U.S. soybean exports, so the approval should boost the launch of the Roundup Ready 2 Yield soybeans, which are now approved for import in 10 countries or regions. Monsanto expects to make a small launch next year, with a much larger push the year after.

Although 2010 may seem like a long way off, a long-term view is needed. Seed and

fertilizer producers have been punished hard this year. But it's not as if people will stop eating just because there's a global recession. And the recession will end — eventually.

Investors who buy agricultural companies at current levels could see further dips — the bottom is hard to predict, after all — but overall prospects for the agriculture industry are pretty strong. Monsanto is looking to double yields by 2030. With each small increase in yield comes the ability to increase prices. And of course, the Roundup Ready products end up boosting sales twice over — once for the seed and another for sales of Monsanto's Roundup herbicide.

Monsanto will grow again, eventually. ■

BUSINESS BRIEFS

Commercial real estate

► **Generation II LLC** announces the following transactions negotiated by Donald R. DeLuca, broker:

Generation II LLC purchased the Century 21 building located at 959 Periwinkle Way, Sanibel, from J.B. Novelli. The building has undergone a major facelift and will be the new home and welcome center of Royal Shell Preferred Properties' Real Estate Office currently located at 1456 Periwinkle Way.

Generation II LLC, purchased The Sunset Building located at 7290 College Parkway, Fort Myers from Keuhner's Sunset, LLC. The four-story glass building has five office spaces available for lease ranging from 376 to 2416 square feet. Lisa Bramm, with R.L.R.

Investments, LLC is the property manager.

► **R.L.R. Investments, LLC** announced the following transactions:

Barrier Island Title Services, Inc. leased unit A, a 1830-square-foot office in The Roberts' Center, 1456 Periwinkle Way, Sanibel. Lisa Bramm, property manager for R.L.R. Investments, LLC negotiated the transaction.

The Grace Bauer Group, Inc., leased unit 1, a 685-square-foot office in Iona Schoolhouse Professional Center, 15961 McGregor Blvd., Fort Myers. Lisa Bramm, property manager for R.L.R. Investments, LLC negotiated the transaction.

► **R.L.R. Investments, LLC** has launched a new commercial leasing Web site. View all Sanibel, Captiva and Fort Myers retail, office and warehouse leasing opportunities at www.LeaseOn-Sanibel.com.

Commercial construction

► **Stevens Construction Inc.** has recently partnered with Big Brothers Big Sisters of Southwest Florida in the lunch buddy program that pairs a responsible adult with an elementary student in need of a positive role model.

A pioneer in the lunch buddy program, Stevens Construction is the first business to participate on a corporate level. Stevens Construction team members volunteer for an hour once a week to mentor students at Villas Elementary who may need additional academic or social attention.

For more information on the Lunch Buddy Program, call 278-0003 or visit www.hereforthekids.com ■

Commercial architecture

► In response to Lee County's recent request for qualified architectural firms to design the new Red Sox Spring Training Facility, local architectural firm **BSSW Architects Inc.** has joined with nationally recognized stadium designer **THREESIXTY Architecture** of Kansas City, Mo.

BSSW Architects has designed some of area's most widely-recognized public projects such as the Lee County Justice Center.

THREESIXTY Architecture has been involved in several high profile sports facilities projects including the new Meadowlands Stadium for the New York Jets and Giants, and Safeco Field for the Seattle Mariners. ■