

Investment Basics





What is a stock?

Stock represents an equity **ownership in a company.**

Instead of loaning a company money, you are buying a little ownership of the company.

If a company has 1,000 shares of common stock outstanding, and you own 10 shares, then you own 1% of the company.

Real World Example:

Apple has 5,860,000,000 shares outstanding. So if you owned 10 shares of Apple, you would own 0.00000017% of the company.



Over the past 200 years, real inflation-adjusted returns from stocks have crushed returns from bonds, which have crushed returns of gold.

IPO-Initial Public Offering



Investments:

Stocks:

Owning a portion of the company

Making money if the company does well

Bonds:

Loaning money to a corporation or government

and you earn the interest

Mutual Funds:

Owning a portion of a collection of stocks, bonds, or other securities



Many Different Investments:

- Commodities most risky
- Collectibles
- Stocks
- Mutual Funds
- Corporate Bonds
- Treasury Bonds
- Certificates of Deposit
- Bank Savings Accounts least risky



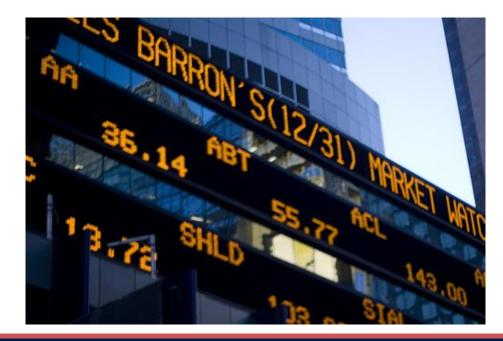
What is a ticker symbol?

In order to buy a stock, you must know its "ticker symbol."

This is a 1 to 5 digit abbreviation or code that is unique to that stock.

KO=Coca-Cola AAPL=Apple WMT=Wal-Mart NKE=Nike UA=Under Armour









The HIGHER the Return The RISKIER the Investment



How Do Stocks Make Money?

Price appreciation – buy low, sell high

Dividends – the portion of a corporation's profit that is *paid to the shareholders*. *Can be paid in cash or stock*.

People who buy stocks are *stockholders*.



Common Stocks:

- Pay dividends based on performance of the company
- > Have higher risk but may have higher reward

Preferred Stocks:

- Dividend amount is preset
- Dividends are paid on preferred stocks before common stocks
- > Have lower risk but may limit reward



What is the difference between a private and a public company?



- Privately-held companies are owned by the company's founder, management or a group of private investors.
- Public companies sold a portion of itself to the public via an IPO (initial public offering) of some it's stock.
 Shareholders have claim to part of the company's assets and profits.



Primary and Secondary Markets

Primary Market – When stock is issued to the public for the first time by a corporation, it is called a primary distribution. Brokerage firms arrange to purchase large blocks of a new issue from a corporation at a set price.

Secondary Market – All subsequent sales of the stock take place in the secondary markets, i.e. NYSE. These involve transactions and the exchange of funds between investors and brokers.



NYSE:

New York Stock Exchange is the largest, bestknown stock exchange with trading floor

NASDAQ: National Association of Securities Dealers Automated Quotations system - no trading floor, all computers

Large, mid-sized, and small growth companies

AMEX:

American Stock Exchange Mid-sized growth companies, 2nd largest exchange



What and where is Wall Street?



A street in lower Manhattan, NYC

The first permanent home of the **New York Stock Exchange**

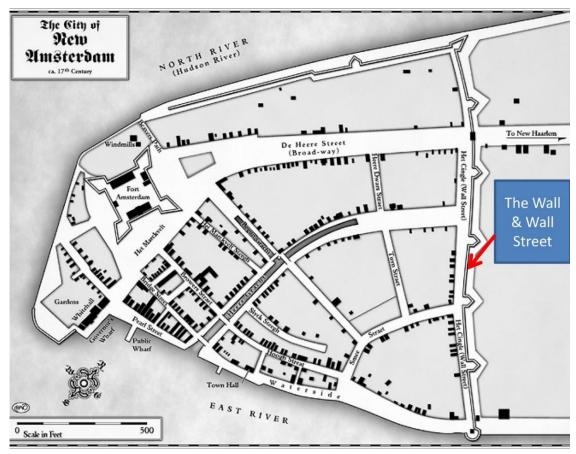


Why is it called Wall Street?

In the 17th Century a wall was built around Fort Amsterdam at the southern end of Manhattan Island.

1792: Business men would gather near the intersection of Broad St and **the Wall**.

1817: To get out of the rain and cold, they rented a building across the street.





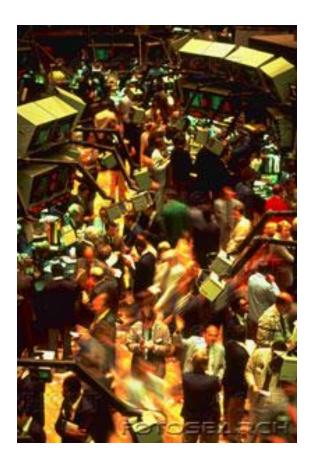
The New York Stock Exchange



The nations largest security exchange, commonly called a stock exchange. It provides facilities for its members to buy and sell securities. The members of a stock exchange are brokers who buy memberships so that they can use the exchange.



The trading floor of the NYSE







What and Where is NASDAQ?



National Association of Securities Dealers Automated Quotations

Located on Time Square New York City, It is the largest electronic screenbased equity securities trading market in the U.S.



NASDAQ

- World's first electronic exchange
- Second Largest Stock and Securities Exchange in the world, only behind the NYSE
- Approximately 3,700 Companies worth \$19 Trillion
- Lists more companies and trades more shares per day than any other U.S. market



Dow Jones Industrial Average

Thirty of the largest and most widely held U.S. public companies

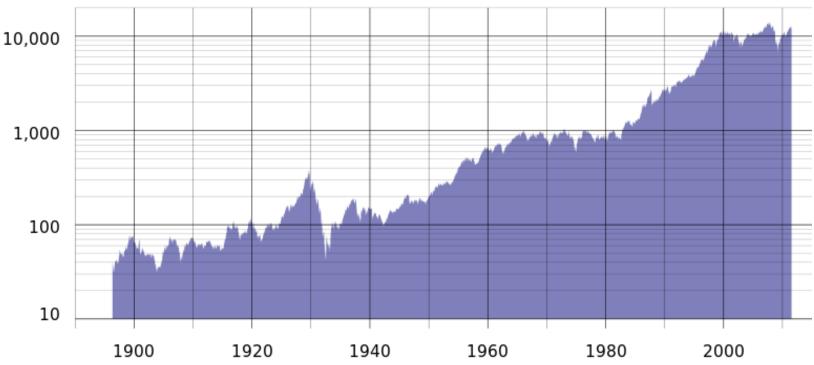
	-159.72 / -0.59%	21,713		27,399 +	15.47%
Delayed Data As of Sep 20	Today's Change		52-Week Range		Year-to-Date
			~ ~		
Company	Price	Change	% Change	Volume	
	Price 166.76	Change -0.31	% Change -0.19%	Volume 3,712,913	change
ммм зм		-			change -12.48%
MMM 3M AXP American Express	166.76	-0.31	-0.19%	3,712,913	change -12.48% +22.53%
Company MMM 3M AXP American Express AAPL Apple BA Boeing	166.76 116.80	-0.31 -0.99	-0.19% -0.84%	3,712,913 5,342,370	+12.64% +17.64%

Full list of current companies: http://money.cnn.com/data/dow30/



Dow Jones Industrial Average or Dow Jones Index

The industrial average was first calculated on May 26, 1896 by Charles **Dow** and one of his business associates, statistician <u>Edward Jones</u> with 12 stocks and the DJIA on its first day was at 62.76.



Dow Jones Industrial Average



Balance Sheet and other Financial Statements

Example of Apple Balance Sheets and Income Statements. They help you understand the size of these companies.

Total Assets			290,479	231,839	207,000	176.064	116,371
Total Non-Current Assets			201,101	163,308	133,714	118,411	71,383
Other Non-Current Assets			5,556	3,764	5,146	5,478	3,556
Non-Current Deferred Income	e Taxes		-	-	-	-	
Cost in Excess			5,116	4,616	1,577	1,135	896
Intangibles			3,893	4,142	4,179	4,224	3,536
Net Fixed Assets			22,471	20,624	16,597	15,452	7,777
Accumulated Depreciation			(26,786)	(18,391)	(11,922)	(6,435)	(3,991)
Gross Fixed Assets			49.257	39.015	28.519	21,887	11.768
Total Current Assets			89,378	68,531	73,286	57,653	44,988
Other Current Assets			9,539	9,806	6,882	6,458	4,529
Current Deferred Income Tax	es		5,546	4,318	3,453	2.583	2,014
Prepaid Expenses			-	-	-	-	-
Inventories			2,349	2,111	1,764	791	776
Receivables			30,343	27,219	20,641	18,692	11,717
Marketable Securities			20,481	11,233	26,287	18,383	16,137
Restrictable Cash				-	-	-	021552
Cash and Equivalents			21,120	13,844	14,259	10,746	9,815
Assets [+]			09/2015	09/2014	09/2013	in Mili 09/2012	09/2011
Statement: Balance Sheet	View: Annual	•					
\$116.02			Volume: 26.55m	1		3:24 PM EST N	ov 12, 201



Stock Splits:

Shares are created at a lower price per share

If you had owned just a <u>single share</u> of Coca-Cola a century ago, you'd have 9,216 shares today -- and even at a modest price of just \$60 per share, your holdings would be worth roughly \$550,000.





Terminology:

Bull Market – rising market

Bear Market – falling market

Blue Chips - the largest and most profitable stocks



Large and Small Companies:

Large:

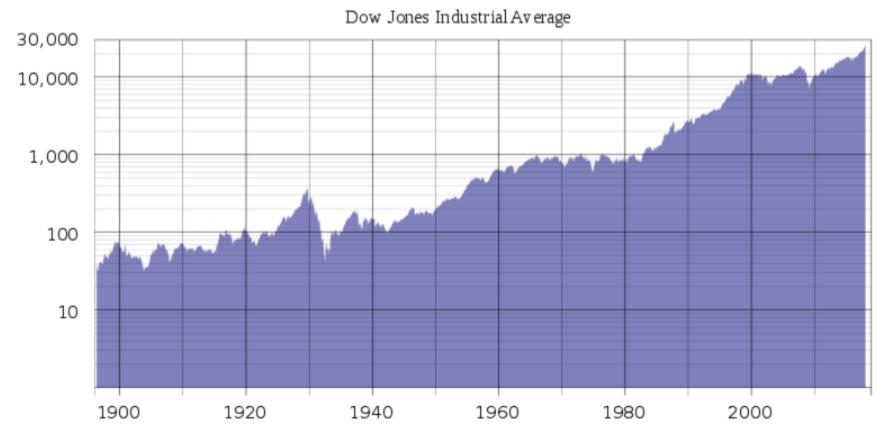
- Often have high prices
- Low risk of failure
- Usually pay regular dividends

Small:

- Potential for growth is greater than for larger companies
- Generally prices are lower



Long Term Investing



https://commons.wikimedia.org/wiki/File:DJIA_historical_graph_(log).svg



52 Week High/Low: Highest and lowest price for a share of the stock in the past 52 weeks. GE's high was 28.09 & Low of 23.69

Ticker symbols: Typically from 1 to 5 letters

Markets Quote Trades Opt	ons Cha	rts News C	Company Financials	Filings Ar	alyst Historical			
Symbol: GE Detailed	Quote 🔻	GO <u>Symb</u>	ool Lookup Rec	ent Quotes qu	powered by uotemedia.com			
Detailed Quote for General Electric Co. (GE)								
\$ 27.01 • 0.4	0 (+1.50%	o) Volum	ie: 36.78m	4:20 PM EST	Γ Nov 18, 2014			
After Hours: \$ 27.01 0.00 (0	.00%)	Volum	e: 315.17k	6:18 PM ES	T Nov 18, 2014			
	27.10	Last Price	Change \$	Change %	Tick			
	M	27.01	a 0.40	a 1.50%	N/A			
A second s	27.00	Bid	Bid Size	Ask	Ask Size			
Marria Marrie Ma	26.90	26.92	500	26.97	500			
work of	26,80	Open	High	Low	Prev Close			
AN .	20.00	26.70	27.05	26.69	26.61			
	26.70	Last Trade	Volume	<u>52 Wk Hi</u>	52 Wk Low			
	26,60	11/18/14	36.78m	28.09	23.69			
	20100	Market Cap	Ex-Div Date	Div Rate	Yield			
10am 11am 12pm 1pm 2pm 3pm	26.50	271.24b	09/18/14	0.88	3.2581			
November 18, 2014 © quotema	edia.com	Shares	EPS (TTM)	PE Ratio	Exchange			
Today 5d 1m 3m 1y	more 1	0,042,192,011	1.31	20.60	NYE			
News and Media for Gen	eral Ele	ctric Co. (G	iE)	Sector New	<u>s Topic News</u>			

News for General Electric Co. (GE)

Wed, Nov 19, 2014

6:25 AM GE: The Sum Of All Of The Parts - SeekingAlpha



> DIV:

Annual Dividend per Share of Stock Based on the rate of the Last Quarterly Payout Annualized Data Example GE: \$.88 per—

share

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News and Media	for Genera	al Elect	ric Co. (GE)	Sector N	ews Topic News

News for General Electric Co. (GE)

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- Yield %: Known as Dividend Yield, a measure of the income produced by the stock
- Calculation: the DIV or Annual Dividend by the Day's Closing Price: GE .88/27.01
 = .0325 or 3.25%

Markets Quote Trad	es Options Cha	arts News C	ompany Financials	s Filings Ar	alyst Historical				
Symbol: GE	Detailed Quote ▼	GO <u>Symb</u>	ol Lookup Red	cent Quotes q	powered by uotemedia.com				
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News for General Electric	News for General Electric Co. (GE)								

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What Does *Price-Earnings Ratio - P/E Ratio* Mean?

A valuation ratio of a company's current share price compared to its per-share earnings.

Calculated as: <u>Market Value per Share</u> Earnings per Share (EPS)

More earnings per share given stock price results in a **lower PE ratio and a better buy.**



More earnings per share given stock price results in a **lower PE ratio and a better buy.**

Sometimes known as "price multiple" or "earnings multiple.

Compare the P/E ratios of one company to other companies in the *same industry*.

http://www.investopedia.com/terms/p/priceearningsratio.asp



The P/E is sometimes referred to as the "multiple", because it shows how much investors are willing to pay per dollar of earnings.

If a company were currently trading at a multiple (P/E) of 20, the interpretation is that an *investor* is willing to pay \$20 for \$1 of current earnings.



> Example:

GE at 20.60 P/E Ratio indicating that GE is selling for 20.6 times the company's earnings

Markets Quote Tra	ades Options C	Charts News C	ompany Financial	ls Filings Ar	nalyst Historica
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Look Back: Was Mattel or Apple the better buy?

MATTEL INC (NY	SE:MAT) Delayed qu	iote data		Edit
Last Trade:	18.65	Day's Range:	18.51 - 18.93	MAT 25-Jan 10:06am (C)Yahoo!
Trade Time:	10:06AM ET	52wk Range:	15.94 - 19.79	19.0
Change:	1 0.14 (0.76%)	Volume:	207,500	18.8
Prev Close:	18.51	Avg Vol (3m):	1,683,181	18.6 - W
Open:	18.72	Market Cap:	7.74B	18.4 10am 12pm 2pm 4pm
Bid:	N/A	P/E (ttm):	15.81	<u>1d 5d 3m 6m 1y 2y 5y max</u>
Ask:	N/A	EPS (ttm):	1.18	Special Edition: How to Fix
1y Target Est:	19.33	Div & Yield:	0.45 (2.39%)	Social Security
APPLE COMPUTE	ER (NasdaqNM:AAPL) Delayed quote d	lata	Edit
Last Trade:	71.48	Day's Range:	70.94 - 71.52	AAPL 25-Jan 10:12am (C)Yahoo!
Trade Time:	10:12AM ET	52wk Range:	21.70 - 74.42	71.6
Trade Time: Change:	10:12AM ET 10.72 (1.02%)	52wk Range: Volume:	21.70 - 74.42 3,009,843	71.6 71.4 71.2
				71.6 71.4 71.2 71.0
Change:	1 0.72 (1.02%)	Volume:	3,009,843	71.6 71.4 71.2 71.0 70.8
Change: Prev Close:	↑ 0.72 (1.02%) 70.76	Volume: Avg Vol (3m):	3,009,843 16,687,909	71.6 71.4 71.2 71.0 70.8 70.6
Change: Prev Close: Open:	↑ 0.72 (1.02%) 70.76 71.41	Volume: Avg Vol (3m): Market Cap:	3,009,843 16,687,909 28.92B	71.6 71.4 71.2 71.0 70.8 70.6 10am 12pm 2pm 4pm

Another way to look at EPS: firm profit divided by number of shares.

More earnings per share given stock price results in a lower P/E & a better buy.



Trailing P/E: is what is reported in the financial section

Forward P/E: based on forecasting net years future expected earnings



Earnings Per Share: GE \$1.31

Many investors carefully watch this number

In general, higher earnings per share means better dividend and overall stock performance.

Markets Quote	Trades Options	Charts	News	Company Financials	Filings /	Analyst Historical
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Earnings Per Share: GE \$1.31

Calculated by dividing the *closing price* on the day being consider *by* the *P/E ratio*.

Closing: \$27.01 P/E Ratio: 20.60 27.01/20.60 = EPS: \$1.31

Markets Quote	Trades Options	Charts News	Company Financials	Filings A	nalyst Historical		
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Beta

- Beta of 1 means that the stock and market change by the same percentage
- Larger beta means a larger change than the market on any given day

Calculation:

<u>% change in stock return</u> % change in market return



Market Capitalization or MCAP

- Represents the aggregate value of a company or stock.
- Obtained by multiplying the number of shares outstanding by their current price per share.

Example: If a company has 15,000,000 shares outstanding and a share price of \$20 per share = \$300,000,000.



US Market Cap Divisions

- Large Cap usually \$5 billion or more
- Mid Cap usually \$1 billion to \$5 billion
- Small Cap usually less than \$1 billion

These are the generally accepted cutoffs between the categories. They are not precise or fixed.



Exchange Traded Funds

- The first ETF created was the Standard and Poor's Deposit Receipt (SPDR), pronounced "Spider" in 1993.
- SPDRSs gave investors an easy way to track the S&P 500 without buying an index fund and they soon became quite popular.



Exchange Traded Funds

- Funds track an index
- Trades like a stock
- Traded on the exchanges
- Can be bought any time during the day
- Price fluctuates moment to moment Exchange Traded Funds are a way to invest in a specific commodity, sector or country



Short Selling

Short selling starts with borrowing a stock from your broker

You sell the borrowed stock hoping to buy it back at a lower price and return (short cover) it to your broker for a profit



Short Covering

- Must have already short sold the stock
- > May set a maximum price limit



Example: Short Selling and Covering

- I borrow the stock from the broker (\$10 brokerage fee)
- > I sell it. Now I've got cash.
- I short cover by buying the stock back in the stock exchange at a lower price



Example: Short Selling and Covering

I return the stock to the broker (\$10 brokerage fee).

I get the difference between the high price and the low price minus the brokerage fees.



Buying on Margin

If you borrow funds to buy stock, it's called 'buying on margin'



Trading Ideas

Lots of links to give students trading ideas including:

- Percentage gainers
- Most actives
- Analyst upgrades and downgrades
- Earnings calendars

Market Movers							02/09/201	6 11:00 AM
Excha	nge: NYSE	• No Sector			MARKET H	IOURS V GO		
NYSE Volume Actives								
Company	Symbol	Last	Chg	% Chg	Open	High	Low	V
Bank of America Co	BAC	12.215 🍸	-0.055	-0.45%	11.99	12.43	11.96	74.15
SPDR S&P 500 ETF	<u>SPY</u>	184.47 🔻	-0.95	-0.51%	183.36	186.29	183.20	50.6
VS 3X WTI CRUDE	UWTI	1.621 🍸	-0.079	-4.65%	1.61	1.70	1.60	36.12
Barclays Bank PLC	VXX	28.48 🐣	0.86	3.11%	28.73	28.76	27.59	31.27
Financial Select S	XLF	20.23 🔻	-0.19	-0.93%	20.02	20.41	20.02	30.81
Market Vector Gold	<u>GDX</u>	17.61 🐣	0.14	0.80%	17.72	17.81	17.22	22.25
iShares Japan Inde	EWJ	10.70 🍸	-0.23	-2.10%	10.63	10.7899	10.63	18.88
Energy Transfer Eq	ETE	4.7001 🐣	0.6501	16.05%	4.33	4.96	4.31	18.76
iShares MSCI Emerg	EEM	29.091 🍼	-0.509	-1.72%	29.04	29.53	29.02	18.74
iShares Trust Russ	IVVIVI	95.76 🔻	-0.67	-0.69%	95.13	97.13	95.07	17.59
NYSE Dollar Volume A	ctives							
Company	Symbol	Last	Chg	% Chg	Open	High	Low	V
SPDR S&P 500 ETF	<u>SPY</u>	184 47 🔻	-0.95	-0.51%	183.36	186.29	183.20	50.6
iShares Trust Russ	IWM	95.76 🔻	-0.67	-0.69%	95.13	97.13	95.07	17.59
Bank of America Co	BAC	12.215 🔻	-0.055	-0.45%	11.99	12.43	11.96	74.15
Barclays Bank PLC	VXX	28.48 🔺	0.86	3.11%	28.73	28.76	27.59	31.27
Financial Select S	XLF	20.23 🍼	-0.19	-0.93%	20.02	20.41	20.02	30.81
SPDR Gold Trust	<u>GLD</u>	114.26 🐣	0.43	0.38%	114.43	114.51	113.59	5.01
iShares MSCI Emerg	EEM	29.091 🍼	-0.509	-1.72%	29.04	29.53	29.02	18.74
ProShares Ultra VI	UVXY	53.10 🐣	3.04	6.07%	54.03	54.15	49.95	9.15
SPDR Dow Jones Ind	DIA	159.32 🍸	-1.03	-0.64%	158.54	160.65	158.51	3.03
Energy Select Sect	XLE	54.83 🔻	-0.82	-1.47%	54.82	55.49	54.65	8.52r
NYSE Dollar Gainers								
Company	Symbol	Last	Chg	% Chg	Open	High	Low	V
VS 3X INV WTI CRUDE	DWTI	323.1442 🔺	14.7042	4.77%	323.33	325.76	306.36	295.22
Direxion Daily Hmb	CLAW	74.43 🔺	10.74	16.86%	74.43	74.43	74.43	70
Martin Marietta Ma	MLM	127.515 🐣	9.665	8.20%	113.08	133.58	108.31	1.26
Direxion Shares Ex	DRIP	115.90 🐣	8.62	8.04%	117.11	117.17	110.28	26.48
Direxion Daily FTS	YANG	170.12 🐣	8.035	4.96%	167.05	171.59	163.47	124.19
Biglari Holdings	BH	367.99 🐣	6.97	1.93%	356.27	369.28	351.01	85
Allergan PLC 5.5%	AGN.P.A	906.76 🐣	6.73	0.75%	901.17	915.00	901.17	1.11
Belden Inc	BDC	43.58 🔺	6.43	17.31%	37.80	44.99	37.80	429.34



46

Quotes and Charts

Complete quotes page that includes

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- Charts
- News
- Company profiles
- Financial statements
- SEC filings
- Analyst ratings and forecasts

Markets Quote T	rades Options	s Ch	arts News C	Company Financials	Filings A	nalyst Historical
Symbol: GE	Detailed Qu	iote 🔻	GO <u>Symt</u>	ool Lookup Rec	ent Quotes q	powered by uotemedia.com
Detailed Quote \$ 27.01	for Genera) e: 36.78m	4:20 PM ES	T Nov 18, 2014
After Hours: \$ 27.01	0.00 (0.00	%)	Volum	e: 315.17k	6:18 PM ES	T Nov 18, 2014
		27.10	Last Price	Change \$	Change %	Tick
	N		27.01	a 0.40	a 1.50%	N/A
	And the second second	27.00		Bid Size	Ask	Ask Size
Marshine when	/-	26.90	26.92	500	26.97	500
April 10 Marshan Jaw	26.80		Open	High	Low	Prev Close
(* L			26.70	27.05	26.69	26.61
		26.70	Last Trade 11/18/14	Volume 36.78m	52 Wk Hi	52 Wk Low
		26.60			28.09	23.69
		26.50	Market Cap 271.24b	Ex-Div Date 09/18/14	Div Rate 0.88	Yield 3.2581
10am 11am 12pm 1pm November 18, 2014	2pm 3pm © quotemedia	com	Shares	EPS (TTM)	PE Ratio	
Today 5d 1m		nore	10,042,192,011	1.31	20.60	Exchange NYE
News and Media					Sector Nev	
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News for General Elec	ctric Co. (GE)					
Wed, Nov 19, 2014						
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- 6:25 AM GE: The Sum Of All Of The Parts SeekingAlpha
- 4:46 AM Siemens GE With European Discount SeekingAlpha



47