In the next 12 months ...

... you could double your investment returns. If you're earning \$20,000, double it to \$40,000.

Or double \$100,000 to \$200,000 ...

... while still keeping 90% of your investments in U.S. Treasury Bonds.

Dear Investment Reader,

Sad to say, most safely invested money isn't working very hard these days.

\$100,000 worth of the highest yielding U.S. Treasury bonds will earn you a little over \$100 a week – not much of a return. But it doesn't have to be that way.

I'm going to show you how you could <u>double</u> your investment return now. In fact, I'll even show you how you can <u>triple</u> and <u>quadruple</u> it.

And still get the safety you want by keeping nine-tenths of your retirement investments in U.S. Government Treasury Bonds.

How could you possibly do that?

It's all based on a new investment technique, the "10% Solution."

This simple, yet powerful strategy enables even highly cautious investors to take advantage of momentum stocks that can grow 262%, 439%, even 992% in a matter of months ... and to do so while buffering any inherent risks by keeping most of your money protected in U.S. Government securities.

If this were warfare rather than investing, it would be the equivalent of keeping 90 percent of your army safely dug in on home soil, while a 10% rugged crew of killer

commandos, using stealth, surprise and cunning wins major battles abroad time after time.

We've also found ways to minimize even the risks to your "commando investments," – and to protect your profits once you've made them. You'll learn all about this in this letter.

A powerful, yet elegant principal helps you earn more while risking less

"I opened this account in late June 2002 with \$44,000 and have rolled up consistent double digit and triple digit returns on Oxford Club recommendations. Thanks for all your great research."

 \sim Hunter R.

A centuries-old rule says that capitalism rewards people that risk capital to make capital.

But you don't have to take big risks to get exceptionally high investment income.

With some of the extraordinary returns earned by our recommendations, a cautious investor can keep 90 percent of his money in the equivalent of Fort Knox and still vastly increase his or her stream of incoming cash.

Here's the amazingly simple principal:

If you can earn exceptionally high returns from only 10% of your investments, you can then earn low-but-guaranteed returns from the remaining 90 percent – and you'll still end up with investment income that is double, triple or higher than what you'd get from guaranteed investments alone. That's the "10% Solution" to earning high income without risking most of your capital.

And here's a concrete example:

U.S. Treasury Bonds are a perfect example of a low-yielding, guaranteed investment.

Assume you once bought, at face value, \$100,000 worth of 30-year Treasuries yielding 5.375%. That rate of return would give you \$5,375 a year in earnings.

Pathetic, right?

But now suppose two things:

- 1. Instead of investing \$100,000 in those Treasury Bonds you invested slightly less \$90,000. This reduces your income from Treasuries to \$4,837.
- 2. But also suppose that you invested the remaining \$10,000 in one of the top per-

forming recommendations from *The Oxford Club's* recommended Trading Portfolio – say, a certain movie rental company. Who is *The Oxford Club*? I'll get to that shortly. Just know that this company's stock grew 262.24% from the time we recommended it to our members until the time we suggested that they sell. If you bought and sold when we suggested, you'd have earned \$26,224.

Add the two earnings together: \$4,837 (from the Treasury bonds) plus \$26,224 (from the movie rental company.)

You've just earned a total \$31,061 for the year from your investments instead of \$5,375.

Did I say you could double your income? You've just seen an example of how you could have multiplied your income over five and a half times, with 90 percent of your money still in Treasuries.

By now you've probably begun to wonder who I am. My name is James Boxley Cooke. For quite some time I was a vice president at T. Rowe Price Associates, the respected and highly conservative investment firm.

I am now Honorary Chairman of *The Oxford Club*. As I've promised, I'll tell you more about *The Oxford Club* a bit further on. Right now, I want to show you more about how you could substantially increase your income with the "10% Solution".

"I've never made much money and now with my senior years at my doorstep, I am making every effort to assemble some cash. But since I have been receiving Oxford Club assistance, my investments have increased over 20%. I am overjoyed. In the past, investing was a lonely losing process... I think Oxford Club really cares about the wealth of its members."

∼ John B.

Please bear in mind, I've chosen a <u>very</u> modest example.

Recently, *Oxford Club* members had the opportunity not only to see gains of 262% from the movie rental company but also ...

- ✓ 439.47% from a mining company. By investing in this company you could have ended up with \$48,774 in income instead of \$5,375. A gain of over nine times.
- ✓ A staggering 992% from a high tech optics company. Had you put 10% of your money in this company and then sold when we suggested, you'd have earned a total of \$104,037 instead of \$5,375. A gain of more than nineteen times!
- ✓ Of course, not all stocks we recommend earn over 262%, over 439% and 992%. Had you invested your \$10,000 in the stock of an international manufacturer of

paving and roofing materials, buying and selling when suggested, you'd have made a relatively modest 153.62% in less than a year's time. Even so, you'd have ended up with \$20,189 – a gain more than 3.75 times.

Incidentally, who says you have to take your profits from one of these commando stocks and then stop your "10% Solution" investing program for the year? Certainly we don't. And here's why:

Repeated reinvestments at rates like 153.62%, 439.47% and 992% – not to mention the original 262.24% you earned on the movie rental company – would enable your investment income to leap into the millions.

And by reinvesting some of your improved annual income instead of spending all of it, you'd also have been able to multiply your overall wealth many times over, changing hundreds of thousands of dollars into millions, and millions into tens of millions.

With that kind of wealth you could armor plate your personal financial security and pump up your lifestyle from modestly comfortable to cushy.

And remember, our <u>"10% Solution"</u> is still conservative investing. You'll always have the U.S. Government guarding the principal and yield of Treasury Bonds that are 90% of your investment assets.

Can you keep finding investments that yield huge profits? Oxford Club has quite a few winning recommendations going right now. Some examples:

Handsome profits pried from inflation. A bit of history first: In the 1980s, double-digit inflation was a huge problem, created, to a very large extent by a run-up in oil prices in the late 1970s.

That boom was followed by an explosion in other commodity prices, from beef and grain – you need oil to transport the stuff – to gold. (Gold was one way investors saw to hedge against inflation.)

Well don't look now, but after several years of relatively stable prices, inflation is nipping at your heels again. Think about what it costs to fill your gas tank compared to a year or two ago.

As energy-hungry countries like China compete for a diminishing world oil supply, the trend in petroleum prices is fluctuating upward. Other commodity prices are beginning to follow.

But well in advance of the current oil price spurt, we tipped off members of *The Oxford Club* to a commando stock that enables investors to take advantage of

commodity cost inflation – without putting a penny into risky commodities options themselves.

It is a company with huge interests in aluminum, iron ore, copper, coal, gas, nickel, silver and diamonds.

We advised *Oxford Club* members that this company is to mining companies "what Shaquille O'Neal is to a band of pygmies." We encouraged members to buy.

"I've finally found a unique fraternity of like-minded people that are about wealth acquiring and protection. How ready I am to begin a more private, wealthier life free from the rat race."

∼ Dwayne S.

Were we right?

By the end of 2004 this commando stock was up 84.33%. And yes, it's still in our portfolio of recommended stocks because we expect this stock to make some more impressive "Shaq Attacks" on behalf of its investors.

Or consider the commando stock that returned 94.53% in 2004. Our sharp-eyed analysts recommended this stock – a company in China – for over *1.3 billion* reasons.

The price nearly doubled in about 14 months, at which time we advised selling. Remember, there are over 1.3 *billion* Chinese people now free to search for entrepreneurial opportunities since Deng Xiaoping abandoned his Marxist economic ways and declared, "To get rich is glorious."

All those capitalists need a lot of electricity to power their offices, factories, machines and homes, which is why we listened very closely when we researched this Chinese company.

Consider:

- ✓ The company uses advanced operational methods to run eight plants in Shanghai and five different provinces.
- ✓ It focuses its growth on areas in China experience the highest levels of growth.
- ✓ It's also growing through acquisition. It has a \$605 million credit facility from the state-owned China Construction Bank.

Plus the company has sound fundamentals in an economy that's growing eight times faster than the U.S. economy. And that's assuming that you view the U.S. economy in an optimistic light.

We'll be watching this company for another opportunity to score on it if it once again

"When I first joined, I was "running scared."
My tangled financial state was in shambles.
Today, my assets have been completely reallocated and my portfolio reflects The Oxford Club's portfolio. When I purchase stocks I know what to do with them.
Thank you!"

becomes ignored by the market.

Coal: you might consider it the new gold. At the end of 2003 we recommended a particular foreign coal company at \$23.80 as one of our new commando stocks. Within a few weeks it was up to \$35.62. By the end of 2004 it was up to \$77.15.

When you include the 6% dividends, the return by last December was more than 241%. The stock still pays a juicy return despite the growth of its market price. So it most certainly continues to be a "buy" in our trading portfolio. Here's another of the many reasons why we've still got it:

Remember what we just said about China's energy hunger? China is this company's leading customer.

Commando homebuilder scores big. By constantly scanning the markets for exceptions to the norm, we've located some formidable over the years. One currently in our portfolio is a homebuilder that was below its peer group's historical average. That was just one of the features we analyzed that made us recommend it. Result? The stock gained over 124% in 14 months. We've got promising up-and-comers, too

For example:

∼ John R.

"No hands" surgery. One of the "commando stocks" in our current recommended portfolio is company with a revolutionary product that is literally changing the future of surgery.

Thanks to this company's product, patients who once needed many weeks to heal from an operation are recovering quickly enough to return to work after only a few days.

The benefits continue, and they're significant ones. There's less loss of blood. The surgery can be completed with a much smaller incision. Incisions are more precise. Hospitals stays are shorter.

Amazingly, the surgeon doesn't touch the patient during surgery. Instead, a robot follows his every instruction, literally mimicking the movements of the surgeon's hands.

We recommended this stock in September 2004 at \$24.57. Five months later it had climbed to \$33.45, an increase of over 36%. On February 18th of this year, the stock closed at \$47.54, an increase of over 92%.

But with the amazing robot machines selling for over \$1 million each, and a hungry market among the hundreds of busy hospitals in the U.S. and abroad with multiple operating rooms, we think the climb has only just begun.

Could this company eventually return 50%, 100% or more to investors who get in on the stock even now? There are no guarantees in the world of investing, but we have confidence in any million-dollar-plus product that saves lives, gets people home from hospitals faster, fascinates surgeons and simplifies surgery.

Feeding a worldwide need – with a homely industrial product. Medical technology is only one hot growth area. We also love companies that profitably focus on unglamorous, old-fashioned products that the world desperately needs and consumes.

Recently, we came across one of these companies. It makes a truly homely, gritty, commonplace product that you see every day.

Yet the company recently enjoyed five straight quarters of sales and profit gains. Its revenues had risen 34% in nine months. Its net income had soared 74%. And it had just announced a 20% dividend increase.

Rising operating costs? Not a problem. The company simply added a surcharge to its prices, and sales kept on growing.

Why the demand? Part of it comes from China again. The Chinese are so hungry for this company's products that they gobble up nearly half of the world's production to help build their growing infrastructure of factories, hotels, bridges, dams, roads, office buildings and hotels.

The U.S. has long been an importer of this product. Some 25% of the product used in the U.S. comes from abroad, where the voracious Chinese market is a competing buyer. Little wonder shortages of the product have been declared in 29 states.

"I have taken financial letters for 20 years and never made any money until I came to The Oxford Club and the talented people on your staff. I am up 25% for my total assets."

 \sim Carlos T.

This undervalued company is very one of our newest growing commandos as it adds sales, surcharges and additional capacity to its profit-making quiver.

Oxford Club members who bought when we recommended it saw more than a 10% price jump in just two months. By late January the stock was up 15%.

Food for contrarian commandos. If you're looking for truly exceptional growth, should you invest in a fast food company today?

Before you answer, remember: calories are out. Fat is out. Carbs are almost a curse word. Yet calories, fat and carbs are most of what fast food restaurants dish out.

All true, but ...

In the past ten years the percentage of obese Americans increased 15%. Little wonder. For every one of us who shops for low carbohydrate products, four of us gobble

down delicious but artery-clogging goop like ice cream and greasy bacon.

So, playing against the low-carb trend we picked a contrarian commando – a big fast food restaurant company that isn't falling for the trendy, shrink-the-carbs buzz.

With more than 33,000 locations in more than 100 countries, we saw powerful potential in this company's stock. Were we right?

Within three months the stock was up 15.5%. Is it still a great buy? You bet – and you'll see the reasons why waddling around any shopping mall in the U.S.! That's why it's still in our portfolio.

More stocks that turn investors into winners

I've mentioned just a few of our winning commando stocks among the scores we present every year. Currently in our trading portfolio (as of December 31, 2004) you'll also find ...

- A trucking company, up 181.28%
- An energy transport company, up 57.90%
- A south-of-the-border retailer, up nearly 108.89%
- An east-coast real estate company, up 80.89%
- An international banking concern, up 62.94%
- A marine transport company, up 88.81%
- A company that sells products that most people have (and regularly replace) in their kitchens, up $70.15\,\%$
- A commodity trading organization, up 83.77%

Meanwhile, traditional investors sat out last year in the doldrums

Last year, the Dow Jones Industrial Average actually slipped by slightly more than a third of a percent.

The S&P 500 earned a paltry 2.28%.

You could have done better in short-term CDs than the Nasdaq, up only 1.58%.

Even the riskier Russell 2000 only rewarded investors with a 5.55% average return. You would have gotten nearly the same return with risk-free 30-year Treasuries.

Compare all that to some of the commando stock results we've listed above.

We pioneered a trading system that locks in profits and keeps *Oxford Club* members from substantial losses

There's a time to buy and a time to sell. Miss either time and you could see your profits – or a good part of your investment capital – vanish. But we believe that trying to precisely "time the market" is a fool's game.

That's why we encourage our members to use a system that not only protects against major losses of capital but also enables you to lock in major gains.

We know you can't be certain when a stock has reached its top price, or hit its bottom. But if you use our system you can be sure that you'll keep most of your significant gains – even if a stock suddenly reverses course and trends downward.

And even if we manage to goof and a stock drops in price, you'll still emerge with at least 75 cents out of every commando dollar you've invested, ready to invest in a winner next time.

The simple details of the system are explained in complete detail as soon as you become a member.

In addition, we have an early warning system for our Club members. We not only recommend stocks, but also keep a close eye on them for you. So we can suggest taking your profits and running, often before most other investors think to sell.

"The Oxford Club has given me knowledge on so many things. It gives me ideas for increasing my knowledge in so many directions. You people have access to many people and places that I just don't have any way to connect with."

∼ Peggy N.

The overlooked kicker that helps to grow your investments faster

Remember that the safest part of your "10% Solution" is the 90 percent of your money that you've got socked away in U.S. Government securities. In the example we gave at the beginning of this letter, they pay 5.375%.

The dividends alone from some of the stocks in our trading portfolio pay as much or more than this.

That's the kicker in many of the stocks *The Oxford Club* recommends. Although many investors overlook dividends, these dividends build value.

Consider:

✓ A home furnishings company that we recommended at \$33.10 paid a dividend of

- \$2.81 last year, the equivalent of 8.4%.
- ✓ A company in the real estate business that we recommended at \$41.44 paid dividends last year of \$2.58, the equivalent of 6.2 percent.
- ✓ A bank we recommended at \$56.40 paid a dividend of \$3.15 last year, the equivalent of 5.5%.
- ✓ The coal company I mentioned earlier in this letter the one that grew 101% last year and over 200% in two years was paying a dividend of *over* 13% when we first recommended it.

Remember, this was only a small part of the yield, which is a combination of growth in the stock price plus dividends.

Yet the dividends you earn from your 10% commando money sometimes can be equal to or greater *by themselves* than the money you earn from completely safe investments.

That's why simple dividend payments are so often a consideration when we recommend stocks to our members.

What is The Oxford Club?

The Oxford Club is a private club founded in 1984 on the model of an English gentleman's club.

The Club is low-key, perhaps even a bit secretive in respects having to do with the privacy of our members and of their business affairs. We reveal about our members only what they themselves are willing to reveal.

Our headquarters are in a venerable walnut-paneled Victorian mansion at 105 West Monument Street in Baltimore. We also maintain offices in London, Bonn, Paris, South Africa, and at a resort property on the coast of Nicaragua.

I dare to say many of our members are probably quite like you

I didn't just pull your name out of a telephone book. I found you on a list of high achievers who either earn an exceptional living or who have already managed to accumulate a significant amount of wealth, or both.

To me this signifies, among other things, that you are fascinated by the challenges of earning and using money.

That's why I think you'll find people with common interests in the Club.

The Oxford Club's members in combination own literally billions of dollars in assets.

Consequently, they have an overarching common interest:

They like to put capital to work in ways that earn extraordinary profits. And then they like to protect those profits from taxes, to the maximum extent possible.

Most of all, they like maximum returns, with the minimum risk possible. Who wouldn't?

Little wonder that the "10% Solution" is of great interest to so many of our members.

Specialized knowledge gained through hard endeavor. Among our members are serious investors

who are also highly successful bankers, CEOs, real estate specialists, financial advisors, currency and commodity traders, retired CIA operatives, business owners, deal makers, educators, financial advisors, political insiders and entrepreneurs.

Their hard work and specialized experience has taught them far more than "a little something" about investing.

They are often aware of opportunities before word sneaks out into the general financial press. These are people that you'd want to know if you're a success-oriented, ambitious investor.

As an *Oxford Club* member, you'll have numerous opportunities to meet other members at club meetings and conferences in the United States and abroad.

Most of our members keep a low profile. But in the comfortable fellowship of *The Oxford Club*, they are often willing to share ideas, leads and insights that they might not part with, say, at a college alumni association meeting.

How will you meet other members?

First, meet them locally through local chapter club meetings. At an *Oxford Club* chapter meeting you might make contact with, say, a local business owner or realtor who could connect you to a very non-public investment, perhaps in local real estate.

Also, meet like-minded investors at private seminars limited to our members. We hold some of these seminars in the United States, usually at resort locations. We also hold them offshore, where you can meet well-to-do club members who do not come regularly to the United States.

We sometimes use a private hideaway in a French chateau. There are many

"The Oxford Club meeting in NYC was excellent. I was surprised to find a spot near the front. I've attended entire seminars that offered less value than this 4 hour regional meeting. And the meeting was free to members! Another unexpected benefit."

~ Catherine W.

"On the Club's advice, I bought stock in Daimler Benz at \$65 per share and sold it at \$112 a share six months later. I made enough profit on just a modest investment to make the deposit on my new Mercedes Benz C230."

 \sim Dan F.

financial experts.

different *Oxford Club* seminars. They range from large, convention-like meetings attended by hundreds of members, to hush-hush retreats for only a few people at a time, in the French chateau of one of our founding members.

You also can meet your fellow Club members at the Baltimore Clubhouse. That's what Clubhouses are for. You can sit by the fireplace with its paneled mantle, enjoy a cognac if you wish, and chat with individuals who might range from a venture capitalist who is about to hatch a new public offering, to a wealthy traveler who has just returned from scouting investment opportunities in the southern hemisphere, to one of our 10 staff

These are people who devote their careers to finding exceptional investment opportunities for *Oxford Club* members. You'll learn about them a few pages on. But first I'd like to give you 13 more reasons to accept this invitation to join *The Oxford Club*.

Enjoy these 13 special club member benefits

- 1. We'll provide you with timely, innovative investment advice and strategies such as the "10% Solution" that could help you double, triple or quadruple your investment returns while keeping 90% of your money in U.S. Treasuries.
- 2. We'll send you a twice-monthly *Communiqué* containing new investment ideas and the rationales behind them. Take one idea from it or take hundreds over the course of your membership as you increase your fortune. You'll hear not only what our experts suggest that you buy, but also which of their previously-recommended securities you now should sell to protect your profits.
- 3. Twice a week we'll send you *The Oxford Insight*, an e-mail newsletter with insightful stock commentary. You'll enjoy the benefit of analyses that separate fads from solid investment opportunities.
- 4. You'll have access to local chapter meetings across the U.S. and Canada, with the list of cities currently growing. At these meetings you'll have numerous opportunities to network with other members, share ideas, exchange points-of-view and learn of private investment opportunities available locally.
- 5. You'll receive, as they are developed, various Urgent Investors' reports, providing in-depth analyses of companies, markets and investment strategies that you may wish to exploit.

- 6. You'll gain access to the club's secure website. It contains a reference library of White Papers and reports that only members can access, using a private password to keep information for our members private.
- 7. On the website you'll also find opportunities to purchase investment-related products, schedules of club events, and much more.
- 8. You will receive invitations to join VIP trading services that can give you added investing advantages.
- 9. We will provide lists, should you request them, of financial advisors and investment brokers who can give you personal investment advice relating to your individual financial situation.
- 10. You will be able to purchase for-members-only in-depth publications and recordings, such as our 2005 Investment University conference in Delray Beach, FL, where speakers presented, among other things, an Anti-Terror Portfolio designed to lock in gains regardless of world events, and a once-a-year maneuver to ensure portfolio profits.
- 11. You'll have access to our Member Services Liaison to answer your questions about the club or our investment recommendations. He'll even help you to arrange travel to club functions.
- 12. Speaking of travel, you'll receive invitations to Club events and trips in the United States and abroad. For example, as I write this we are preparing an Eastern European Economic Advantage Tour. It will teach *Oxford Club* participants how to reap the benefits of Eastern Europe's emerging markets without big currency risks. Participants will tour and meet economic experts in Dubrovnik, Prague, Budapest and Bucharest.
- 13. Of course, as a Club member you will also be welcome at any of our Clubhouses in Baltimore, London, France, Bonn, South Africa and Nicaragua.

Clever mavericks with laser-sharp financial vision can help you double, triple, even quadruple your investment returns.

Enclosed with this letter you'll find the biographies of all ten of our brilliant Investment Advisory Panel members. I think you'll notice something about them.

They have not only professional and technical know-how but also a singular burr of unique, sometimes even ornery vision and character. For example, Alexander Green, our investment director, quit his Wall Street job after 16 highly successful years as a stock analyst, financial advisor, and registered portfolio manager.

Why did he quit if he was doing so well?

He was quite simply repelled by some of the deceptive financial practices he saw on Wall Street.

If you've ever read news reports about analysts giving favorable ratings to under-performing companies in order to please corporate investment banking clients, you've got the idea.

(In one infamous case an analyst was accused of having compromised his report to help get his daughter into a private school!)

Is Alex a "team player?" By Wall Street standards, he's anything but. Thank goodness.

Mavericks and contrarians need powerful vision and a formidable amount of spine to survive – and Alex has both.

Little wonder he has been a treasured, though hard-to-recruit media guest, with appearances on *Forbes.com* and *The O'Reilly Factor*.

Time frittered away means profitable opportunities lost – so please accept our invitation to join *The Oxford Club* today

I began this letter by explaining the "10% Solution" that enables you to double, triple, even quadruple your returns while keeping 90% of your money in "bulletproof" investments as safe as U.S. Treasuries.

I explained how you can do this with commando stocks that far outpace the growth of common denominators such as the Dow and the S&P 500.

You will remember I showed how some of the stocks we've recommended have doubled in value in a year. Others have gone up anywhere from 162% to 1,385% in a matter of *weeks*.

As you sit reading this, some of the recommended stocks in our trading portfolio are creating gains that may not be matched again in our lifetimes.

And meanwhile our staff is preparing reports that you cannot benefit from fully if you are not a member of *The Oxford Club* when they are issued. That is why I strongly encourage you to enroll in *The Oxford Club* today, preferably before you put this letter away.

The moment we have your application, we'll begin rushing market intelligence and strategic thinking to you

I recommend that you take advantage of our best membership offer. When you call our toll free number (1-877-392-4040), or fax or mail the enclosed enrollment form, you'll receive:

- ✓ 24 issues (two every month) of the Club's private *Communiqué* containing our latest recommendations and investment strategies
- ✓ Our twice-weekly Oxford *Insight* e-letter
- ✓ Oxford's "10% Solution" a list of the top high flyer stocks for 10% of your portfolio. These are stocks that can quickly grow 20%, 50%, 100%, 200% or more. Added to your own "10% Solution" portfolio, one or more of these stocks could double, triple, even quadruple your investment income even while you keep 90% of your money in risk-free U.S. Treasuries.

You will also receive these SIX Urgent Investors' Reports:

- ✓ "Payoff of a Lifetime: A Company That Fights Cancer & Terrorism, Too."
- ✓ "248% Profits on the Best Asset Class of the Last 10 Years"
- ✓ "Trend Traders Two Decades of World-Beating Performance"
- ✓ "Momentum Investing: Know When A Stock Is About To Soar!"
- ✓ "The Income Trader: The Low Risk Way To Supercharge Your Cash-Account Returns by 100-600%"
- ✓ "The Most Profitable Secrets Of The World's Greatest Investors"

And as an Oxford Club member you'll also have:

- ✓ Access to the password-protected sections of our website.
- ✓ Information about *The Oxford Club's* simple technique for locking in profits and protecting yourself from major losses even during market reversals.
- ✓ Plus access to all the benefits of conferences, chapter meetings, travel and clubhouses, including our French chateau and a Pacific beach house.

The cost? Less than many business magazine subscriptions. Less than a good pair of shoes.

Specifically:

To introduce you to the benefits of Premiere Membership, we'll honor your application for only \$79 a year, close to half off the regular membership fee of \$149.

There's also an Easy Trial Offer called Provisional Membership, with four of the Urgent Investors' Reports, for only \$49. You'll find details on the reply form. Become an *Oxford Club* member today and start using "commando stocks" by tomorrow to double,

triple or quadruple your returns.

Simply take advantage of the fastest way to enroll: Pick up a telephone and call **1-877-392-4040**. Be sure to have a credit card handy.

Or you can fill out and fax the enclosed enrollment form to 1-877-392-4040.

If you want to send a check instead, just enclose the form and your check in the envelope we've provided.

Access to knowledge that can vastly increase your wealth is as close as your telephone. Don't let a day slip away. Call right now.

Sincerely,

James Boxley Cooke

Honorary Chairman, The Oxford Club

- B. Cohe

P.S. If you have \$100,000 in investment capital and you double just \$10,000 this year, with the rest of the money safely in 30-year Treasuries, your investment returns will come to a total of roughly \$14,815.

That's enough to pay for your first year's Premiere Membership more than 60 times over. Of course, if you triple or quadruple that \$10,000 ...

Well, neither of us should daydream about it. Let's start investing! Call *The Oxford Club* toll-free number (1-877-392-4040) to enroll now.

P.P.S. The main purpose of *The Oxford Club* is to help you invest profitably and hold on to as much of your profit as legally possible. But the "fringe benefits" are nothing to sneeze at, either.

I'm of course referring to fringes such as the Fellowship of like-minded investors at chapter meetings.

Not to mention our educational international conferences. Or access to a hideaway chateau in France and a Pacific beach house in Nicaragua, among other club locations

Why aren't you dialing the telephone yet?