CAIM Catherine Avery Investment Management

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Holiday Stocks 2015

Greetings!

Catherine Maniscalco Avery

I would like to wish all of you and your families a very happy and healthy Thanksgiving!

The stock market has been filled with lots of uncertainty this year and has changed direction many times. We are in a transition period trying to normalize interest rates in a very slow growing economy, while facing instability around the globe, from slowing emerging markets to terrorism threats.

All of these issues are beyond our control. What we can control is our investment in companies that have sound financial principles and reward shareholders for their investment. In this newsletter you will find the names of just those kinds of companies as part of our annual list of holiday stocks for gift giving.

Safe travels and may you all be filled with the joy of the holiday spirit.

Warm regards,

Catherine Maniscalco Avery

The backbone of CAIM is to employ a classic long term investment strategy including dividend paying stocks. CAIM is an independent, women owned investment management firm specializing in managing investment portfolios for women and baby boomers.

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T'is the season for giving and CAIM has always advocated the gift that keeps on giving, namely high quality companies that consistently pay and increase their dividends. This is a gift that will be treasured for many years. Buying these stocks is also a practical way to introduce younger generations to sound investment principles, while simultaneously laying the foundation for their financial independence.

When making company selections CAIM looks for both financial stability and the ability to generate strong cash flow. Instead of simply focusing on how companies perform within the next year, we take a long-term point of view of 3 to 5 years. We want companies that have the backbone to withstand the ups and downs of the economic cycle, as well as the difficult times that may lie ahead.

CAIM's suggestions (prices as of 11/12/15):

Emerson Electric (EMR, $47.25, 4.0% dividend yield.) This company is a dividend powerhouse with 59 years of consecutive dividend increases even in the most challenging economic climates. With less than 29% debt to total capital and $4.67 in cash flow per share, they increased their dividend by 16% this year. Emerson may not be an obvious choice when it comes to recognizable products, but this global industrial company makes products for both residential and commercial use. For example, they manufacture motors for washing machines, as well as solutions for heating and air conditioning in home and commercial properties. For more information about their products, go to www.gotoemerson.com.

General Electric (GE, $30.16, 3.05% dividend yield.) The company's management is focused on getting back to the core industrial business. Most people may not know that GE is a leader in wind technology and has recently built the cleanest next-gen locomotive. Debt levels have come down, cash flow is improving and the company is positioned for dividend increases.

Merck & Co., Inc. (MRK, $53.03, 3.39% dividend yield.) After years of a declining drug pipeline the company has several new drugs for cancer and anesthesia that will help the company grow its earnings. Two of its most popular drugs are Remicade for the treatment of rheumatoid arthritis and Zetia to lower cholesterol. The above average dividend yield, low debt and a p/e lower than the S&P500 make this an attractive investment over the next several years.

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