



The T.I.C.N. TIMES

SUMMER 2005 NewsLetter

Issue 002. June 2005 – Editor: Kevin Flynn – TICN.

Features in this issue: Chicago Tour...
TICN Quiz... Sub-franchisee Opportunities.

CEO Editorial – Owen O'Malley Global expansion of TICN Ltd.

Since TICN made a decision to go global in 2001 it has established many business units, joint ventures, license agreements and franchise arrangements in England, Ireland, Africa, Australia, America, Czech Republic, Poland, Scotland, Wales, Slovenia, Hungary, Austria, Belgium, France, Cyprus, Holland, Switzerland, Spain, New Zealand, Germany and Singapore.

One of our partners in the US has a now famous saying in TICN "You got to go through a few duds to get to the studs" which would certainly apply to our quest for establishing solid international partners.



We have established close to 500 clubs in over 20 countries with a total of 10,000 members and at least 8,000 MMCP graduates to date. Over the next few issues of the TICN TIMES quarterly newsletter we will share with you the story of the international development of TICN to maybe inform you of what it took to grow an international business which may inspire you as a club member to follow your dreams and passions.

TICN Australia.

Let's begin with the story of Australia which began when Robert Fox walked into a garage in Co. Cork to sell a fuel efficient additive to one of our founder club members in Cork. Noel Murphy and Jim O'Brien were extremely helpful to TICN in the earlier days when we used to have to travel from our base in Donegal to Cork to get the 'ball rolling' on establishing clubs in Cork. Noel and Jim who were the first people in Cork to contact TICN introduced us to Pat Lynch then Anne and then Siobhan who diligently run the TICN Munster office helping to establish over 50 clubs in Munster in the last two years.

Meanwhile back in the garage just as Robert Fox was leaving Noel asked Robert did he have any interest in the stock market. Robert said he did and was duly invited to a Money Talks presentation in Cork and signed up to join a club.

Then on 5th April 2002 Robert met with three of the founder share holders and Directors of TICN Ltd Michael Murray, Josephine McCafferty and Owen O'Malley while attending his first MMCP in the Silver Springs Hotel in Cork along with 100 other participants and was blown away by the concept of TICN and immediately started asking himself how he could get a piece of the action of TICN and as he jokes himself almost offered to buy the company. Instead Robert and his partner Lyn Knarston formally approached TICN after the MMCP to take the TICN concept back to Australia in November 2002 when they planned to return to Runaway Bay close to Brisbane.

So at the next MMCP in Cork in September they signed a Joint Venture Company Agreement with TICN and TICN

Australia was born. After returning to Australia Lyn and Robert established and incorporated a seminar company and equity holding company and have established 20 clubs and 300 members spread over the east coast of Australia.



Robert has held over 10 MMCP seminars and Noel Murphy, Michael Murray, Andy Boland CEO of TICN Ulster and Owen O'Malley have completed a total of 8 visits to Australia to support Robert and Lyn in their efforts to establish TICN Australia and now they are in a position to deliver the MMCP seminars on their own.

We would like to take this opportunity to congratulate Robert and Lyn and their team for their successful pioneering work in Australia and look forward to their continued success in their great country. We would also like to take this opportunity to thank Noel Murphy for introducing them to TICN and he even bought the fuel additive !!

TICN AROUND THE GLOBE – focus Chicago.

TICN Midwest is based just outside Chicago in a small town called St. John, just over the stateline in Indiana. TICN Midwest covers 5 states including Illinois, Michigan, Wisconsin, Indiana and Ohio. The total population is over 45 million people. This master franchise is run by Donny & Susan Hough. Donny was a market maker on the CBOE floor for nearly 25 years. He has much experience in the way the markets work and what moves them on a day to day basis. To date Donny has built the 'Windy City' Investment Club and is working on his second club. He has only been operating since November '04 but has already run his first MMCP back in March this year and is preparing for his second in end of July next. Donny is active with the GAA in Chicago and asks that if you have friends or family over there please let them know about TICN Midwest. Email: dthough@ticn.com

A personal message from Donny to our newsletter readers: All is well here from across the pond. Windy City is going along famously, we are in the process of getting into options writing. We have executed our covered call trade and are looking to maximize our trading return by using charts along with using our 4X4 system to employ some option strategies. Our meetings have been going well and we continue to grow as a club.

I am now in the process of developing the Land across the Pond, so TICN can continue to bless individuals by giving them the chance to become financially independent. May God continue to bless you and your families, and all the best to all our fellow club members. STAY THE COURSE.

Donny Hough,
TICN MIDWEST, WINDY CITY CLUB – Chicago.

TICN Business Directory.

For some time now in TICN we have been looking at the possibilities of external support benefits to our members. One of the ways we could do this is by promoting the business owners who are members in the organization. The idea we are thinking of is a TICN Business Directory whereby members who own or run business' of their own could register on the TICN website under a 'Business' Directory'. When another member is looking for a contractor or service or product they could then look up the 'Business Directory' and locate the nearest TICN Member and give their business to them. In this way we are supporting our business owner members and at the same time guiding all our members to quality, value contractors, services and products etc. As an example if you are looking for an electrical contractor the first place you would look is on the TICN website at the 'Business Directory' to locate your nearest TICN Member who is an electrical contractor and hopefully you can both benefit by the association and service. It is envisaged that we will have this business directory operational on the website where members will be able to log in and register their own business' and contact details etc. If you have any suggestions on how we can improve on this idea or have another suggestion whereby we can give external support to TICN Members please let us know. More on the progress of this idea in our Autumn newsletter.

Chicago Tour, Trading Seminar & Property Exhibition- Nov. 3rd to 12th 2005.

We'll see Robert Kiyosaki & Donald Trump LIVE !!

Every year around November TICN organize a trip to Chicago for our members. This is usually combined with a trading strategies seminar which we run in Chicago.

This years trip is shaping up to be our best yet as we have secured the auditorium IN the CBOE overlooking the famous trading floor to hold our seminar over 3 days. We will have 3 famous traders – one each day teaching us their strategies for success.

This year also for the first time ever we are planning to attend a unique property investment exhibition incorporating over 70 stands exhibiting with two of the most famous investors in the world being the main speakers over a 2 day period. Robert Kiyosaki and Donald Trump will be in attendance and speaking on their property investments & success'.

We also intend spending an evening at some of Americas famous games of either football, basketball or baseball.

More on this in our autumn newsletter but if you want to ensure your place on this unique trip this year contact the organizer Kevin Flynn on 044 75737 ASAP to secure your place with a small deposit.



Markay Lattimar – Seminar Sept. 30th, Oct. 1st. Galway.

Folks – this lady turned \$2k into \$2m in just 26 months – all documented – she's well worth attending and learning from.

Markay Latimer is a professional trader and national speaker. She develops successful trading strategies which focus on the use of options and market timing techniques. Markay shares her skills by teaching

entry-level options classes and advanced technical analysis classes. She arms her students with an arsenal of trading tools to enable them to maximize gains while minimizing loses. After 10 years in the seminar business, she has educated thousands of people all over the U.S. and has authored numerous trading articles while managing to further her own trading knowledge. - **SIGN UP NOW!**

“Early Bird” Price booking deadline is no later than Friday 2nd September for a saving of 30% on the full price. email joesphine@ticn.com to reserve your seat TODAY – a 10% deposit secures.

TICN Dublin

The TICN Dublin region has been taken over recently by two existing club members. They are Stephen Cox from Ashbourne in Co. Meath and Robbie Hughes from Portmarnock in Co. Dublin. Stephen is a Garda based in the Blanchardstown suburb of Dublin while Robbie is an Air Traffic Controller at Dublin airport. Both have been members of TICN for a number of years now and have great ambitions on the potential for the Dublin region. We want to wish them both the very best in their new venture and have no doubt that if they mirror their own personal trading performances throughout the Dublin region then we are looking at some exciting developments. Already they have a new club building in Swords, are continuing with the 'Rough Diamonds' club in Blanchardstown and are putting together a 'Back to Basics' plan for all the existing clubs in Dublin.

Stephen Cox's profile is printed below and makes for fascinating reading on its own.



STEPHEN COX INVESTMENT STORY & Profile.

Name: Stephen Cox

Age: 31

Family: Married to Janet with 2 children.

Home: Ashbourne, Co. Meath.

Hobbies: Physical fitness, reading investment books.

Profession: Garda

In the news: Just completed a JV to run TICN Dublin.

Best investment year to date: 2004

Over the past 5 to 10 years I had read many books on investments and making money. Ever since I was a child I always had a keen interest in learning how to become a millionaire. From the moment I left school I immediately went to work in a warehouse. I worked there for nearly 4 years. I then went and worked with another company for about a year or so. I left and joined An Garda Siochana and was based in Dublin. I have spent eight years in the force to date. I've developed lots of skills in these jobs but they were never going to take me to where I wanted to go. The reading I had done into investments and making money had lead me to believe that I needed to create wealth using one of three ways or all three together –

1. Investment into the Stock Market 2. Property, or 3. Build a successful business.

My first encounter with the stock market was like 90% of people who invest – I lost money. I knew then I needed to get educated. A friend of mine recommended a company called TICN (The Investment Club Network). I called TICN and

arranged to do their MMCP, 20 hour (Making Money with Careful Planning) course, in Limerick. After just a few hours of the course I was blown away by some of the information and knew that I had found something that actually works. TICN taught me how to identify quality companies but more importantly when was the correct time to buy and sell. They also taught me a strategy on how to collect rent on my shares like the way you would collect rent on a property, month by month. The course lasted three days. I set up an online trading account straight away and within two weeks I was trading for myself. My first trade was in a company called JBL. I made a 10% return in one week on this stock. One of the great things about TICN is that they let you repeat this course for free as many times as you want. I took the opportunity and repeated the following month in Dublin. I picked up as much information again on the second time around.

From then on I momentum traded stock. I simply bought low at the correct price and sold for a few percentage points higher. In my first year of trading I returned 112% from the market. The following year I exceeded this and last year generated my best return on my portfolio to date. I couldn't believe how possible it was to make money using disciplined strategies and education to invest in the stock markets. I continue to make these sorts of returns to date. Taking small profits often. Recently I bought Elan - ELN and broke all of the TICN rules and hey presto I lost a fortune. A great lesson was learned. Stick to the rules and don't stray from a product and method that works.

TICN run investment clubs. 20 people come together and put €100 each into their kitty per month and learn to trade the markets. TICN provide the 20th member of the club and he/she guides the club from the novice investor to trading online for themselves. In October of last year (2004) I took on the mentoring of the Highstrikes Investment Club in Swords, Co. Dublin. We have been trading for about 2 months now and are currently in profit. Two of our members recently spotted an opportunity with a company called ORCL and made a whopping 6% in two days. These guys had never traded online for themselves previous to doing their MMCP.

I am now at the stage where I want to build a successful business. Over the past number of years I have looked at all different kinds of businesses and franchises, from a McDonalds franchise, to an O'Briens Sandwich Bar, to running a pub. I was lucky in that I had met with very good friends in the business world throughout the years. The overwhelming advice from them was to do something that you are passionate about. There were two things I am passionate about - 1. Health and Fitness and 2. Trading the Stock Market. But most importantly I was always interested in helping others to get results. I didn't have the money to compete in the Gym business so I decided that I wanted to create a course on investing and teach other people. I want everybody to know that there are lucrative ways of making money other than your typical 9 to 5 day job. Trading stocks and shares can compliment any profession, can be done alongside any other job and doesn't take a lot of time. With online investing I can do my job while still having orders in the market to buy or sell, every week.

An opportunity presented itself with TICN and myself and a partner, Robbie Hughes, have now created our own company, TICN Dublin Ltd. I am now the CEO of the company and I am responsible for the TICN operations in the Dublin area. Now I can teach people my passion.

We are currently creating investment clubs all over Dublin. Our goals for TICN Dublin are to create a safe and supportive environment for investors through our investment clubs and the TICN concepts. To provide the knowledge and

skills necessary for people to become strong and safe investors on the stock market. . To make people aware that you do not need to make big hits in the market. It's far better to make small profits on a consistent basis. We want to build over 250 investment clubs within the next five years. What the future holds from here on in I don't know. But I do know that I will continue to educate myself in the area of wealth creation and will continue helping others in the process.....my lifestyle is good at the moment as a result of my investing. More and more I can concentrate on my passion, make it a business, and I want to relay the know-how and expertise to as many people as I can.

TICN Dublin can be contacted on 01 835 9032. Email: ticndublin@ticn.com .

Sub-Franchise Opportunities

As we spoke about in the Spring Newsletter TICN in Ireland are continuing to seek suitable sub-franchisee partners to operate regional areas throughout the country. Run well this is a very lucrative business, already there are 4 such ventures successfully operating in the provinces of Leinster and Connaught. There are some 20 areas throughout the country available for the right people to run them successfully. Some specific regions include, Co. Galway, the south east counties of Wexford, Carlow & Kilkenny as one unit, Counties Sligo, Roscommon, Leitrim & Longford as one unit, all the Munster counties as individual sub-franchises and all the Ulster counties as individual sub-franchises. These sub-franchises come with a detailed ongoing training programme as well as a consistent support structure which is constantly being improved as the company develops throughout the world. If you feel you have what it takes to successfully run your own investment education business we want to hear from you. For an information pack and introductory meeting please contact TICN on 044 75737.

New clubs...

There are many new clubs building throughout the country. In Wexford we have the 'Slaney Investment Club' which is half full with vacancies for another 6-8, in Dundalk we have the 'Festina Lente' club which is full and another club beginning members - contact Kevin Flynn for both of these. TICN Dublin have a number of new clubs filling as follows - The Outperform Club in Swords, The BullsEye Club in Dundrum & The RoughDiamonds Club in Blanchardstown. - contact TICN Dublin.

The Markets

So far this year the markets in general have been sluggish with a downward trend. Despite signs earlier in the year that we had a bull in our sights we have continued to trail to the downside. But as we go to print oil is pulling back, inflationary fears in the US have eased a bit and all the major markets have risen over the past few weeks. Is this a sign of the desired bull run. God knows it would be welcome to give a bit of life to a few shares. But as usual it's only one of many things to take into account when researching a specific stock. Some stocks like ORCL mimic the NASDAQ 90% of the time, others like PSUN not as much. Applying your trading strategies with this knowledge in the background can be very beneficial. As always asset diversification is the best way to spread the risks in any market - this years unfolding pattern is no exception. Different sectors, markets, strategies are the key to successful trades and hedging in your portfolio.



WebShop support services

It always amazes us when it comes to the weekly Webshops TICN deliver. These Webshops are **FREE**, are run by **experienced traders**, full of **quality analysis** and **education** and yet many members don't make the effort to attend from their own computer AT HOME. Many clubs complain of not receiving support while at the same time they don't bother to access this state of the art support service. As a club member it is your responsibility to encourage as many of your clubs and fellow members to get familiar with our Webshops and attend them regularly. There is a list of available Webshops on the TICN website constantly.

Top Clubs League & performance details.

As many of our members will be aware TICN track the performance of our top clubs on a weekly basis and display this on our website. For the past 6 months we have been experiencing a slight glitch with some of our clubs details where their monthly contributions were not being picked up resulting in higher performance figures. This glitch is being sorted as we go to print but the ongoing real performances of our top clubs are excellent. Taking the best 'Top 10' clubs in May 2005 the averages are as follows:

Average profits since inception = 69%

Average APR since inception = 238%

Average annual APR growth = 62%

Average age of clubs = 3 years and 8 months.

All in all when compared to the markets performance over the same period these figures are staggering. The TICN club concept combined with our business model is working wonders when our clubs and members apply their education and strategies with discipline on quality companies.

Tips & Trades

Momentum trading can be a very lucrative way of accumulating profits. What are we looking for here – shares that are trading in a cyclical range. That range can be just a 10-15% roll but on an ongoing basis. Watching a stock by back testing its charts can be an effective way of finding its personality i.e. how it reacts to different market movements, to news, to sector changes etc. If you see 2-3% in a few days happening regularly on your back testing then its likely to continue - simply find the low spot where it usually turns and do a small trade, have your exit point/amount clearly defined beforehand and then let the share do the rest. Paper trading until you are familiar with the strategy is the sensible way to go and then trading for real with small money until you build up confidence with that familiarity is what brings success. You also need to define a set of rules for yourself here, outside of which you will not go. These are simply commonsense parameters like being absolutely familiar with the stock, only trading 4 x 4's, defining the next most likely move with its charts, knowing what its sector is doing, knowing what the markets in general are doing etc. Stephen Cox who is now CEO of TICN Dublin has been momentum trading as his main strategy for the past 3 years with phenomenal success. MSFT, ORCL and PSUN have been his main targets. Stephens TIP – “practice makes perfect”.

Summer Newsletter – Investing QUIZ.

Answers to kevin@tfcn.com – all correct entries will be entered into a draw on Sunday July 17th at an MMCP in Maynooth. First 3 correct entries drawn will receive a €100 TICN voucher.

1. What is the book value ratio of OCA divided into the book value ratio of GOOG on May. 25th 2005.
2. Who said: “I go to bed at night and dream about 2.5 billion men shaving every day.” when asked about investing in what company.
3. What caused CREE to crash in price on 14th Jan. 2005.
4. What is the projected 'Book Value' 2008-10 for BMET.
5. What's the full name for ADX. and what is it.
6. What large cap company has projected they will go from .50c in 2004 to .90c earnings per share by '07-'09..
7. Of the 82 4 x 4 companies on the TICN Research Sheet how many have zero debt as of the 25th May
8. Which company on the list of 82 4 x 4 's has the largest Officers and Directors share ownership
9. What 4 x 4 has the is the largest % share holding of company directors
10. What 4x 4 has the largest % debt to equity ratio and how much is it.
11. What 4 x 4 has the highest EPS and what is that EPS
12. What 4 x 4 has the lowest PE and what is that PE

(TICN's decision on answers is absolute and final – no disputes will be entered into in relation to quiz)

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