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1. # Suscriptor y contraseña

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Recommended****Learning Center****No Fee DRIPs****Dividend Aristocrats****DRIP Plan Updates!**

The \$25/\$50 Stock Special of the month is Kellogg Company (K)

The Kellogg Company is a multinational food manufacturing company headquartered in Battle Creek, Michigan, that produces cereal and convenience foods, including cookies, crackers, toaster pastries, cereal bars, fruit-flavored snacks, frozen waffles, and vegetarian foods. The company's brands include Froot Loops, Apple Jacks, Corn Flakes, Frosted Flakes, Rice Krispies, Special K, Cocoa Krispies, Keebler, Pringles, Pop-Tarts, Kashi, Cheez-It, Eggo, Nutri-Grain, Morningstar Farms, and many more. Its products are manufactured in 18 countries and marketed in over 180 countries. Its current total market capitalization of \$23.1 billion . . . [click here to read more about the stock special](#)

October 19, 2017 30th Anniversary Recap

The following is a reprint of the article that was published in the November 1987 issue of Moneypaper—which was delivered about a week after that tumultuous day.

With today's market at such lofty levels, some people are projecting a meltdown to rival the most severe in history. With that in mind, we thought that readers might benefit from our thoughts of immediately after the historic event of October 19, 1987. [\(to read the article click here\)](#)

Get Ready for The Holiday with this Great Gift Idea. . . [\(click here to read more\)](#)

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You will also be signed up to receive our monthly stock special.

You can unsubscribe at any time. We do not share your email with anyone.

First Name***Last Name*****Address*****City*****State***

Select State

Zip***Country***

United States

By email, you get the Monthly "Stock Special," where the service fee for enrollment in a great DRIP stock is reduced

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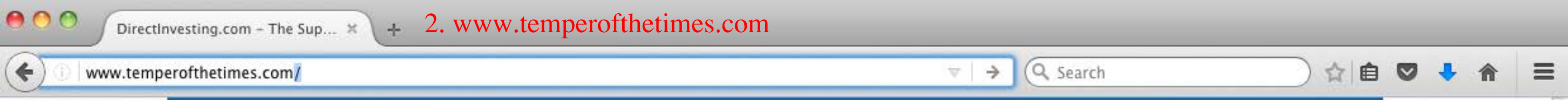
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2. www.temperofthetimes.com

Temper of the Times Investor Services, Inc.

(DBA Temper Enrollment Services)

*Temper of the Times Investor Services, Inc. is a member of FINRA, www.finra.org, and SIPC, www.sipc.org

Temper of the Times Investor Services Inc. is a company affiliated with Moneypaper Publications LLC, the publisher of The Moneypaper's Guide to Direct Investment Plans.

Procedures for Opening a New Direct Investment Plan (DRIP) Account.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you submit your order to open a DRIP account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. If this information is not provided, we may not be able to carry out any transactions for you, or to honor your DRIP account enrollment request.

ATTENTION: International clients-when paying through PayPal for your DRIP orders please add on 3% of your total DRIP order amount to funds sent to Temper to compensate the firm for PayPal processing fee levied by PayPal on the firm upon transfer of your funds to us.

The Temper Enrollment Services:

Provides enrollment in over 1,000 companies that offer DRIP plans.

Temper Enrollment Services terms are as follows:

1. All checks for DRIP orders should be made payable to **Temper Enrollment Services**.

2. To Register:

- Enter your full name, date of birth, street address, and Social Security Number (proof if your first name is actually an initial). (Non-U.S. citizens without taxpayer ID, please provide a copy of passport personal data page OR government-issued identification card). * US citizens: please provide copy of US passport personal data page or copy of driver license. Please, either scan your ID document and email it to us as an attachment to lbarenboim@moneypaper.com (copy to byronp@moneypaper.com), or fax it to us at 914-921-9318.
- If other than single registration, indicate the proper form of registration. For example, JT TEN for joint tenancy accounts, where the surviving tenant receives the property automatically. Temper Enrollment Services may not recommend the type of registration. Please seek competent advice before providing us with the type of registration you desire.
- In custodial accounts under the Uniform Gift to Minors Act, name the adult first as custodian and indicate the state: "John Doe, cust. for Jane Doe under NY UTMA." Provide Social Security Number and date of birth for both the custodian and the child.
- For living trust agreements and pension plans, be sure to indicate the date: "In trust for Robert Doe under Trust Agreement dated ____." Also a copy of the first and last page of the plan/trust should be sent to Temper.

2. Clic Link #1 Order DRIP Enrollment Online

Links
1. Order DRIP Enrollment Online
2. DRIP Enrollment Order form
3. HOLIDAY GIFT FORM
a. Please report promptly back to us any discrepancy or inaccuracy as may be pertinent to your DRIP account order with us. Any oral communication to/with us must be re-confirmed in writing to protect your rights, including rights under the Securities Investor Protection Act (SIPA)
4. W-9 Form for US Taxpayers
5. W-8BEN Form for Non-US citizens
6. Privacy Notice
7. Contact us
8. BrokerCheck
9. Business Continuity Plan (BCP)
10. Audited Financial Statements

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2. [DRIP Enrollment Order form](#)
3. [HOLIDAY GIFT FORM](#)

a. Please report promptly back to us any discrepancy or inaccuracy as may be pertinent to your DRIP account order with us. Any oral communication to/with us must be re-confirmed in writing to protect your rights, including rights under the Securities Investor Protection Act (SIPA)

4. [W-9 Form for US Taxpayers](#)
5. [W-8BEN Form for Non-US citizens](#)
6. [Privacy Notice](#)
7. [Contact us](#)
8. [BrokerCheck](#)
9. [Business Continuity Plan \(BCP\)](#)
10. [Audited Financial Statements](#)

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Order DRIP Enrollment through Temper of the Times Investor Services, Inc.

[If you prefer to mail in your order, click here to print an order form.](#)

Get Enrolled

Once your account is open, you can send dollar amounts to buy shares (or fractions of shares) directly through the company without going through a stockbroker. In most cases, there will be no fee for the transaction. Here's a link to all available ["No Fee DRIPs"](#). **For a complete list of every DRIP available through Temper of the Times enrollment services, please [click here](#).**

The enrollment service provided by Temper of the Times Investor Services handles the entire process. It deals with the transfer agent on your behalf to provide you with direct shareholder status on the company records.

The cost for the service is a one-time fee of \$60 for members of the general public. ([\\$30 for DRIP Club Members](#) - here you will be re-directed to the website of Moneypaper Publications Inc., a company affiliated with Temper of the Times through common holding group ownership - Please note: Temper of the Times is not responsible for content of that website - we only execute unsolicited DRIP account establishment orders for our customers).

Enter the symbol (or company name) into which you want to enroll:

Symbol (or Company Name):

[ATTENTION - IMPORTANT NOTICE about your order for any company that uses Wells Fargo as transfer agent!](#)

Enrolling in DRIPs: The Temper Enrollment Service is provided by Temper of the Times Investor Services, Inc., ("Temper") a registered broker dealer, member FINRA, SIPC. Temper does not make investment recommendations, nor does it make a market in any securities.

[If you prefer to mail in your order, click here to print an order form.](#)

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Enter the symbol (or company name) into which you want to enroll:

Symbol (or Company Name):

Submit

3. Ingresar el símbolo de la compañía

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Enter the symbol (or company name) into which you want to enroll:

Symbol (or Company Name):

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The strategy of investing in common stocks of companies offering direct investment accounts is available to virtually every investor through no-fee (or nominal fees) Dividend Reinvestment Plans (DRIPs). DRIPs are company-sponsored plans that allow shareholders to invest directly without going through a broker and paying commissions.

DRIPs were initially set up for employees to affordably buy stock in the companies they work for. Now they are open to anyone and are designed to accept (in many cases) investments as small as \$25 at a time that can be invested to buy shares or fractions of shares. That means that (scroll down to read more)

Information about the DRIP of the company you inquired about is listed here.

Company Found:**Johnson & Johnson (JNJ) -- NYSE**

Industry: Health care & consumer products

Number of shares needed to join the DRIP: 1 Share(s)

Minimum amount accepted by the plan for subsequent investments: \$25.00

Maximum amount accepted by the plan for subsequent investments: 50,000/year

Fees charged by plan for subsequent investments: Co. pays fee

Fees charged by plan for dividend reinvestments: Co. pays fee

Recent Price: \$141.65

[Add to Cart](#)

4. Clic "Add to Cart"

(continued from above) there's no need to save up to invest when you're enrolled in a DRIP — you just fund your DRIP with any acceptable amount you intend to invest, and it gets invested. There are many other advantages of DRIP investing.

To enroll in most no-fee DRIPs, you must first be a shareholder — in most cases a single share of stock will qualify you to become a registered owner of a DRIP account with the company of your choice. Hence, the easiest and the most efficient way to become enrolled in a DRIP account is through the enrollment service offered by Temper of the Times Investor Services, Inc., a fully licensed broker/dealer that specializes in DRIP enrollments. Temper will purchase the required amounts of share(s), will get the account(s) opened in your name and will send you notices in accordance with FINRA reporting rules. Temper charges a one-time enrollment fee to get your DRIP account to be set

Company Found:

Johnson & Johnson (JNJ) -- NYSE

Industry: Health care & consumer products

Number of shares needed to join the DRIP: 1 Share(s)

Minimum amount accepted by the plan for subsequent investments: \$25.00

Maximum amount accepted by the plan for subsequent investments: 50,000/year

Fees charged by plan for subsequent investments: Co. pays fee

Fees charged by plan for dividend reinvestments: Co. pays fee

Recent Price: \$141.65

[Add to Cart](#)

4. Clic "Add to Cart"

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5. La canasta

Order DRIP Enrollment through Temper of the Times Investor Services, Inc.

Your Shopping Cart

Company	Shares Ordered	Price	Total	
Johnson & Johnson (JNJ)	1	\$141.65	\$141.65	<div>Remove</div>
				<div>Remove All</div>

Enter another company:

Submit

Continue to Secure Order Form

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5 a. Opcional, si quiere comprar una accion con otra compañía

Enter another company:

K

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DRIPs were initially set up for employees to affordably buy stock in the companies they work for. Now they are open to anyone and are designed to accept (in many cases) investments as small as \$25 at a time that can be invested to buy shares or fractions of shares. That means that (scroll down to read more)

Information about the DRIP of the company you inquired about is listed here.

Company Found:

Kellogg Company (K) -- NYSE

Industry: Food Processing

Number of shares needed to join the DRIP: 1 Share(s)

Minimum amount accepted by the plan for subsequent investments: \$25.00

Maximum amount accepted by the plan for subsequent investments: \$100,000/year

Fees charged by plan for subsequent investments: \$0!

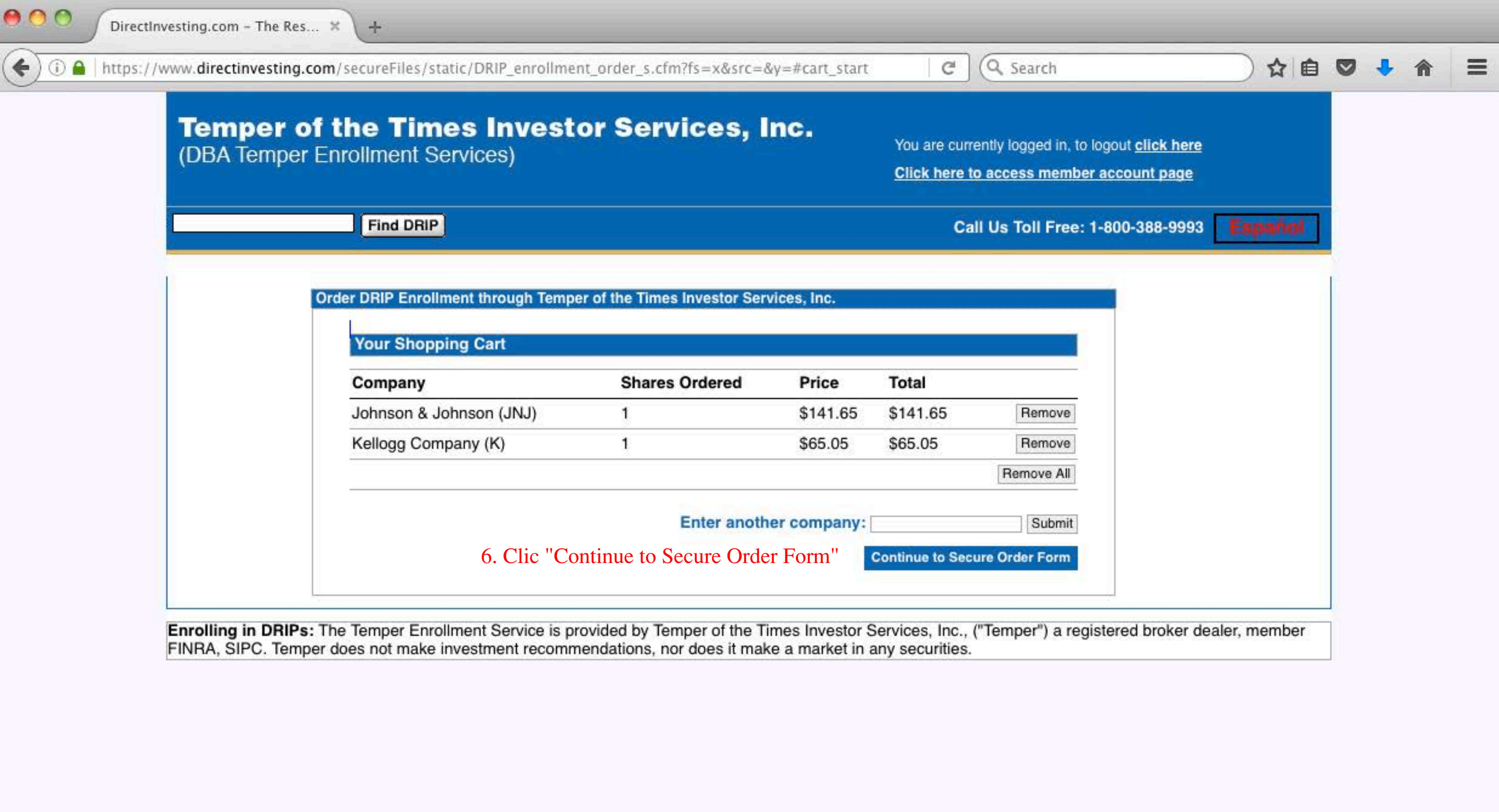
Fees charged by plan for dividend reinvestments: \$0!

Recent Price: \$65.05

[Add to Cart](#)

(continued from above) there's no need to save up to invest when you're enrolled in a DRIP — you just fund your DRIP with any acceptable amount you intend to invest, and it gets invested. There are many other advantages of DRIP investing.

To enroll in most no-fee DRIPs, you must first be a shareholder — in most cases a single share of stock will qualify you to become a registered owner of a DRIP account with the company of your choice. Hence, the easiest and the most efficient way to become enrolled in a DRIP account is



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Your Shopping Cart

Company	Shares Ordered	Price	Total	
Johnson & Johnson (JNJ)	1	\$141.65	\$141.65	Remove
Kellogg Company (K)	1	\$65.05	\$65.05	Remove
				Remove All

Enter another company: [Submit](#)

6. Clic "Continue to Secure Order Form"

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6. Clic "Continue to Secure Order Form"

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Your Personal Information:

You are currently logged in under User ID #DCC332835, Please review your personal information below. Simply edit any information to make changes (which will update our records).

To order enrollments online, you must use a physical address. **Your PO Address is not acceptable for stock purchases.** Please use your street address to order enrollments online. If you would like correspondence to arrive at your PO Box address, please choose the option "print order form" where you will have the option to provide both addresses. Send your order with payment by check or money order to: Temper Enrollment Service, PO Box 461, Rye, New York 10580.

First Name:

MI:

Last Name:

E-Mail:

Phone Number:

Address:

Postal Code:

City:

State:

Country:

7. Ingresar su información personal

Enrollment Service Required Information:

Date Of Birth: / /

Social Security # / Tax ID: - -

I am Foreign National with no Taxpayer ID: ☐ Yes ☒ No

SEC/FINRA Required Information:

Do you work for, or are you employed by, a member of a stock exchange or the National Association of Securities Dealers, Inc.?

☐ Yes ☒ No

Are you a director, a 10% shareholder, or a policy-making executive officer of a publicly traded company?

☐ Yes ☒ No

Promotion Code

If you have a promotion code, please enter it here:

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☒ Yes, I have read and agree to the [Temper of the Times Investor Services, Inc. Terms](#)

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Choose the registration type from the options below

☐ Individual

9. Elegir el tipo de registraci3n

☐ Joint Tenants by Survivorship

☐ Tenants in Common

☐ Tenants by the Entirety

☐ Community Property

☐ Custodian for a Minor

☐ Corporation

☐ Partnership, Investment Club

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Get Enrolled in a company direct investment plan (DRIP)

Stock Registration Type: **Individual**

Registrant's Name:

[Note: If you are the Registrant, click ☐ to auto-fill your name and personal information]

Registrant's First Name:

Registrant's MI:

Registrant's Last Name:

Registrant's E-Mail:

Registrant's Phone Number:

Registrant's Address:

Registrant's Postal Code:

Registrant's City:

Registrant's State:

Registrant's Country:

Corporate Contact's Date Of Birth: / /

Tax ID: - -

Corporate Contact's is a Foreign National with no Taxpayer ID: ☐ Yes ☒ No

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Stock Registration Type: **Individual**

Registrant's Name:

[**Note: If you are the Registrant, click ☒ to auto-fill your name and personal information**]

Registrant's First Name: John
Registrant's MI:
Registrant's Last Name: Doe
Registrant's E-Mail: johndoe@gmail.com
Registrant's Phone Number: 800-388-9993
Registrant's Address: 123 Main St
Registrant's Postal Code: 10580
Registrant's City: Rye
Registrant's State: NY
Registrant's Country: US
Corporate Contact's Date Of Birth: 01/01/1984
Registrant Social Security #: 123456789
Corporate Contact's is a Foreign National with no Taxpayer ID: No

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Registrant's Name:

[Note: If you are the Registrant, click  to auto-fill your name and personal information]

[Note: If you are the Registrant, click ☒ to auto-fill your name and personal information]

10. Información del inversionista

Registrant's First Name: John

Registrant's MI:

Registrant's Last Name: Doe

Registrant's E-Mail: johndoe@gmail.com

Registrant's Phone Number: 800-388-9993

Registrant's Address: 123 Main St

Registrant's Postal Code: 10580

Registrant's City: Rye

Registrant's State: NY

Registrant's Country: US

Corporate Contact's Date Of Birth: 01/01/1984

Registrant Social Security #: 123456789

Corporate Contact's is a Foreign No

National with no Taxpayer ID:


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in a company direct investment plan (DRIP) 11. Dos opciones de pago

Payment Information

☐ Electronic Debit of Checking Account ☐ Print Order Form & Mail Physical Check

Companies in your cart:

Company	Shares	Price	Cushion *	Service Fee **	Total
Johnson & Johnson (JNJ)	1	\$141.65	\$14.17	\$30.00	\$185.82
Kellogg Company (K)	1	\$65.05	\$6.51	\$30.00	\$101.56
					\$287.38

* As a cushion against any upward movement in the price of the stock, we require a 10% **non-refundable** cushion. [Click here for more information on the 10% non-refundable cushion.](#)

** A one-time-only enrollment charge. Members pay \$30 and non-members pay \$60. NOTE: Customers ordering DRIPs in companies serviced by Wells Fargo will be assessed an additional \$10 service fee due to increased processing cost.

*** PLEASE NOTE - by clicking the button "NEXT" below, I consent that I permit Temper Enrollment Services to charge me for services associated with my order(s) herein to establish direct investment accounts at corresponding transfer agents, and that I allow Temper Enrollment Services to use the banking information, as provided by me herein, and as shall be retained by Temper Enrollment Services, to implement such charges as pertinent to my order(s) herein.

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Get Enrolled
in a company direct investment plan (DRIP)**Payment Information**☒ Electronic Debit of Checking Account ☐ Print Order Form & Mail Physical CheckName on the Account: Bank Name: **We DO NOT accept checks from Credit Union.**Bank City: Bank State: Checking Account #: Retype Checking Account #: Bank Routing #: Retype Bank Routing #:

Name on the account

DR. P. Buyer
123 Dividend Lane
Direct Invest, NY 12345

DATE:

PAY TO THE ORDER OF: \$

OURBANK
123 Main Street
Anytown, USA 12345

MEMO:

1:000000123: 00012312# 0123

Bank Routing
NumberAccount
NumberCheck Number
We do not ask for this information

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Get Enrolled in a company direct investment plan (DRIP)

Payment Information

☐ Electronic Debit of Checking Account ☒ Print Order Form & Mail Physical Check

By selecting this option, you will be given a detailed print out of your order. You must then write a check for the indicated amount, and mail it to the address on the print out. Your order will be processed when it is received.

Companies in your cart:

Company	Shares	Price	Cushion *	Service Fee **	Total
Johnson & Johnson (JNJ)	1	\$141.65	\$14.17	\$30.00	\$185.82
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12. Comprobar su información antes de imprimir

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Payment Information

☒ Electronic Debit of Checking Account ☐ Print Order Form & Mail Physical Check

Name on the Account:

Bank Name:

We DO NOT accept checks from Credit Union.

Bank City:

Bank State:

Checking Account #:

Retype Checking Account #:

Bank Routing #:

Retype Bank Routing #:

Name on the account

DR. P. Buyer
123 Dividend Lane
Direct Invest, NY 12345

1-8 312
200 2000 0123

DATE: _____ \$ _____

PAY TO THE ORDER OF: _____ DOLLARS

OURBANK
123 Main Street
Anytown, USA 12345

MEMO: _____

⑆000000123⑆ 00012312⑆ 0123

Bank Routing Account

Check Number

Companies in your cart:

Company	Shares	Price	Cushion *	Service Fee **	Total
Johnson & Johnson (JNJ)	1	\$141.65	\$14.17	\$30.00	\$185.82
Kellogg Company (K)	1	\$65.05	\$6.51	\$30.00	\$101.56
					\$287.38

* As a cushion against any upward movement in the price of the stock, we require a 10% **non-refundable** cushion. [Click here for more information on the 10% non-refundable cushion.](#)

** A one-time-only enrollment charge. Members pay \$30 and non-members pay \$60. NOTE: Customers ordering DRIPs in companies serviced by Wells Fargo will be assessed an additional \$10 service fee due to increased processing cost.

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Your DRIP Account Order Has Been Placed 13. Su factura

Your order is complete. Please print this page for your records. Below you will find the details of your transaction.

Order ID: 563342**Order Date:** 12/15/2017, 11:15 AM**Order Total:** \$287.38**Companie(s) Ordered:** JNJ (1 Share) , K (1 Share)

If you have any questions about your order, please call us at 1-800-388-9993.

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