

NEWSLETTER

Do you want profitable ideas sent to your mailbox?

Sign Up Now!
[JOIN NOW!](#)
[REMOVE](#)
NEWS
[Sun Reports Profit, Beating Forecasts](#)
*New York Times
Today 2:21 PM*
[Verizon to buy Rural Cellular in \\$2.67 bln deal](#)
*MarketWatch
Today 9:46 AM*
[Murdoch 'unlikely' to continue Dow chase](#)
*Telegraph.co.uk
Today 3:09 PM*
[Treasury asks Congress to raise US debt limit](#)
*MarketWatch
Today 1:36 PM*
[Ingersoll-Rand sells Bobcat for \\$4.9B](#)
*Monsters and Critics.com
Today 3:19 PM*
[Little improvement evident in Northwest's cancellation woes](#)
*Minnesota Public Radio
Today 3:10 PM*
[US Foreclosure Filings Surge](#)
*Forbes
Today 2:19 PM*
[UPDATE 1-American Home Mortgage tumbles on liquidity issues](#)
*Reuters
Today 10:48 AM*
[Liberty considers Virgin Media bid](#)
*Scotsman
Today 7:21 AM*

Monday, January 30, 2006

The Weekend Edition: Work Smarter, Not Harder

As companies run leaner operations with fewer workers, they're **asking more from those still employed**. While the increased productivity makes companies more profitable, the greater demands on workers can leave many feeling overwhelmed, burned out and losing any work-life balance they may have had.

It's no wonder, then, that there is an increasing demand for time management training, both in and out of the workplace. "A lot of companies don't have as many people as they used to," said **Sheila Adler**, who teaches time management for the New York based **American Management Association**. "But there are many other time challenges that can be stressful."

Adler ticks them off on her fingers:

- 1.) *Information overload, thanks to barrages of e-mails, voice mails, letters and faxes.*
- 2.) *Changing priorities as companies reposition themselves.*
- 3.) *Stress from working long hours while missing kids activities.*

David Fagiano, chief operating officer of **Dale Carnegie Training** advises people to take a hard look periodically at how they spend their time and purge tasks that are no longer necessary. At the same time, they have to be willing to adapt to changing work demands. In her training sessions, **Julie Morgenstern**, a time management expert and author of "*Never Check E-mail in the Morning*" recommends that workers **not** check email first thing in the morning and, instead, use those early and fresh hours to tackle their most important projects. Workers also can create more time by simply discouraging colleagues from dropping in to chat by closing the office door or activating their phone answering machines to capture calls. The return calls can be bunched at set times, such as late morning or late afternoon. Still have too much to do? Morgenstern suggests subjecting every demand for the four **Ds: delete, delay, delegate** and **diminish**. Does it need to be done at all? Can it be rescheduled at a later, better time? Can it be delegated to another worker? Are there shortcuts to streamline the job?

The New Gold Rush



With prices soaring, many investors are **wondering whether investing in gold may be a golden opportunity** for their portfolio. The price of an ounce of gold rose **30%**, from **\$427.35** to **\$558.20**, during the 12 month period ending Jan.

24, 2006, according to **World Gold Council** figures. Typically, the demand for gold is driven by inflation fears, weakness in the U.S. dollar and high oil prices. It's a witch's


SITE SEARCH

RECENT ACTIVITY

Date Price

Selectica, Inc.
SLTC:
Undervalued

7/30/2007 \$1.66

TVIA, Inc.
TVIA:
Undervalued

7/30/2007 \$0.10

Coley Pharmaceutical Group, Inc.
COLY:
Undervalued

7/30/2007 \$2.98

Anadys Pharmaceuticals, Inc.
ANDS:
Undervalued

7/30/2007 \$2.35

Triplos, Inc.
TRPS:
Undervalued

7/30/2007 \$0.62

Point Therapeutics Inc
POTP:
Undervalued

7/30/2007 \$0.07

Concord Camera Corp.
LENS:
Undervalued

7/30/2007 \$4.15

Speedus Corp.
SPDE:
Undervalued

7/30/2007 \$0.66

DAG Media, Inc.
DAGM:
Undervalued

7/30/2007 \$1.70

[Humana Hurtles Ahead...For Now](#)Forbes
Today 2:12 PM[UPDATE 3-Cedar Fair denies story about takeover talks](#)Reuters
Today 3:02 PM[ABN indicates continued support for Barclays bid](#)Financial Times
Today 2:50 PM[Developer drops \\$510 mln Florida trailer park deal](#)Reuters
Today 1:20 PM[HSBC 1H Profits Rises 25 Percent](#)Forbes
Today 10:56 AM**RESOURCES**

- [Barrons](#)
- [Bloomberg](#)
- [Fidelity Research Center](#) (*Weekly Economic Strategy Discussion*)
- [Google Finance](#)
- [Marketwatch](#)
- [MSNBC Business](#)
- [MSN Money](#)
- [News.com](#)
- [Reuters Business](#)
- [Yahoo Finance](#)
- [Wall Street Journal](#)

BUSINESS MAGAZINES

- [Business 2.0](#)
- [CNN Money](#)
- [Entrepreneur](#)
- [Forbes](#)
- [Fortune](#)

brew that some would use to describe weaknesses in the current U.S. economy, but it was most clearly seen back in 1980. "You have people concerned about inflation picking up, you have higher oil prices, and you have the talk of sanctions against Iran," says **Jeffrey Christian**, managing director of **CPM Group**, a precious metals research and consulting company. "All of these factors may keep investors relatively more interested in gold than they otherwise would be." Even if gold prices didn't continue to rise on their current pace, he says, chances are they won't fall sharply, either.

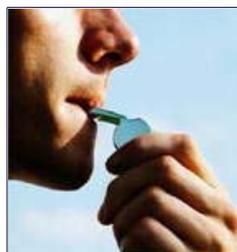
The one thing you absolutely don't want to do is chase returns. **Paula de Vos**, a Certified Financial Planner (CFP) and president of **Synergist Wealth Advisors** in Carmel, Calif., compares the gold sector right now with technology stocks in 1999. "Jumping on whatever happens to be the hottest performing asset class in any quarter or in any year is generally a loser's game," she says. The key to investing in gold is to think of it as a *long term investment* rather than an opportunity to play the market and make a quick buck. Still bitten by the gold bug? There are two popular ways of investing in gold: **gold oriented mutual funds** and **ETFs**. Gold ETFs come with several drawbacks investors should seriously consider before jumping in. One is the tax bite: Since they buy gold bullion, the IRS treats these ETFs as though they hold precious metal "collectibles," explains CFP **Michael Kitces**. Also, the ETFs pay their annual expenses, a reasonable **0.40%** compared with the much pricier precious metals mutual funds, by selling some of the gold they hold.

As volatile as the price of gold can be, mutual funds that invest in gold oriented companies are even riskier. "You're overlaying gold exposure with exposure to the stock market," explains **Matt McGrath**, a fee only Certified Financial Planner (CFP) and senior vice president of **Coral Gables**. In other words, when gold is in favor, gold oriented mutual funds do better than gold itself. Take a look at [Smart Money Magazine's](#) Gold ETFs and Gold Mutual Funds.

Business Coach to Shape You Up

You have a coach to play softball or volleyball. You generally need a coach to get you through childbirth. But when bringing a new business into the world, [do you need a coach to help you?](#)

Maybe you don't need one. Many people have started businesses without the help of coaches, but hiring a business coach can be helpful for those in need some motivation, someone to show you the ropes and push your startup to its limits. [Maureen O'Crean](#), a business coach in Redondo Beach, California, notes that her job is to give entrepreneurs the outside perspective they need to become successful. "[Coaches] provide a different set of eyes for you. They can see from the outside," she explains. Finding the right coach is key as success depends on the chemistry and communication between the two of you. The best business coaches offer specific business advice, from where to go to register a website name to how to apply for a patent. In fact, **Lorraine Marshall**, founder of the **TL Marshall Co.** credits her coach, O'Crean, with helping her swim through the complexities of starting her manufacturing business. Check out local chambers of commerce for referrals, and visit local [SCORE](#) chapters for free business coaching. Also go to the websites of the [International Coach Federation](#) and the

**Threshold Pharmaceuticals, Inc.****THLD:**
Undervalued

7/30/2007 \$1.00

Catuity Inc.**CTTY:**
Undervalued

7/30/2007 \$0.39

EDEN Bioscience Corporation**EDEN:**
Undervalued

7/30/2007 \$1.01

DAXOR CP**DXR:** Undervalued

7/30/2007 \$16.95

American Mold Guard, Inc.**AMGI:**
Undervalued

7/30/2007 \$1.48

Forward Industries, Inc.**FORD:**
Undervalued

7/30/2007 \$3.16

HOMEBANC CORP**HMB:** Rebound

7/30/2007 \$0.72

TVIA, Inc.**TVIA:** Rebound

7/30/2007 \$0.10

Catuity Inc.**CTTY:** Rebound

7/30/2007 \$0.39

Restore Medical, Inc.**REST:** Rebound

7/30/2007 \$1.19

Remote Dynamics, Inc.**REDI:** Rebound

7/30/2007 \$0.00

IRIDEX Corporation**IRIX:** Rebound

7/30/2007 \$3.03

- [Harvard Business School](#)
- [Inc.](#)
- [Kiplinger's](#)
- [Smart Money](#)
- [Wired Magazine](#)

BUSINESS SECTIONS

- [Boston Globe](#)
- [Chicago Tribune](#)
- [Chicago Sun Times](#)
- [Denver Post](#)
- [LA Times](#)
- [NY Post](#)
- [NY Times](#)
- [SD Tribune](#)
- [SF Chronicle](#)
- [The Mercury News](#)
- [USA Today](#)
- [Washington Post](#)

INVESTOR EDUCATION

- [10K Wizard](#)
- [Bankrate](#)
- [Dinkytown](#)
- [Fund Advice](#)
- [Investor Words](#)
- [The Kirk Report](#)
- [MoneyChimp](#)
- [Morningstar](#)

MARKET DATA

- [Barchart Bottom 100](#)
- [Barchart Top 100](#)
- [Fidelity Research Center](#)
- [Knobias](#)

Worldwide Association of Business Coaches for information on coaching or help finding a local coach.

Whether it's through work with a coach [or with a group], one of the most important things for an entrepreneur to do is to have an outstanding circle of human resources, individuals who are formal mentors to them.

Mind the Gap



You don't need to be a statistician to realize that **economic growth in the past 20 years hasn't lifted everyone's boat equally**. The good news is that incomes across the board are up. But so is the income gap. That is, incomes for high income families have risen faster than for everyone else.

For the period between the early 1980s and the early 2000s, the report found that the incomes of the top fifth of families grew *faster* than those of the bottom fifth of families in 38 states. The states where the gap grew the most were Arizona, New York, Massachusetts, Tennessee and New Jersey. When the authors looked at the incomes of the top **5%** of households in 11 large states, they found sharp disparities. The top 5% of families saw their incomes rise as much as **132%** between 1980 and 2003. The bottom **20%** of families, meanwhile, saw their incomes rise by no more than **24%**. In only one state, Alaska, did income growth for low income families outpace that of high income households.

Why the disparity? The authors of the report cite that having disproportionately earned income of low and middle income households are: long periods of high unemployment, globalization, the loss of manufacturing jobs, growth in low wage service jobs and a stagnant minimum wage. The federal minimum wage (**\$5.15 an hour**) has remained unchanged *since 1997*. That's almost 10 years ago. Only 17 states and the District of Columbia have set their minimums higher.

Robert Frank, an economist at **Cornell University** found that in counties with the widest income gaps, rates of personal bankruptcy and divorce rates were higher than average. He also notes that when wealthier families see their incomes rise at a faster pace than everyone else, their spending can create what he calls an "*expenditure cascade*." That is, the demand for bigger and better homes or safer cars can create new standards for those lower down on the economic scale. It's called "greed".

The Office Is Not A Night Club

Don't get too comfortable, fellas. Image expert **Anna Wildermuth** says **men who dress too boldly at work might find themselves on the outs with supervisors** and peers. "There are men who have too much jewelry on or are dressing a bit too flashy for their work environments, and it hurts their chances of moving up," Wildermuth says. "I get quite a few clients who send me male executives saying 'This guy's got potential, **but** I can't put him in front of a client this way.'" "Watch the hair color, watch the spikes, watch the gels," warns Gibson, who blames the trend on "Idol" host **Ryan Seacrest**. "I see gorgeous young men in beautiful Hugo Boss suits wearing that '**I-just-got-off-the-rock-tour**' hair." Even worse is sloppiness. The rise of business casual



SGN: Rebound

7/30/2007 \$0.78

GEOGLOBAL RESOURCES

GGR: Rebound

7/30/2007 \$3.50

Worldgate Communications, Inc.

WGAT: Rebound

7/30/2007 \$0.50

OPTEUM INC.

OPX: Rebound

7/30/2007 \$1.94

NEW YORK MORTGAGE T

NTR: Rebound

7/30/2007 \$1.18

MEDecision, Inc.

MEDE: Rebound

7/30/2007 \$4.30

Idenix Pharmaceuticals, Inc.

IDIX: Rebound

7/30/2007 \$3.08

Labopharm Inc.

DDSS: Rebound

7/30/2007 \$2.29

Comstock Homebuilding Companies, Inc.

CHCI: Rebound

7/30/2007 \$1.80

NEWS FEEDS

Trouble Receiving The SmallCap MarketWatch?

If you have an **RSS** or **ATOM** capable **reader** you can subscribe to our feed by selecting one of the following.

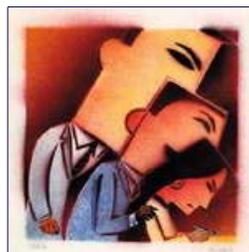


- [New Ratings](#)
- [Stockcharts.com Stock Scan](#)

has brought out men wearing faded polo shirts, wrinkly khakis and out of date suits to the office, image consultant **Jill Bremer** says. "I see a lot of men wearing clothes that are not ironed," Bremer says. "A good word for everyone to live by in business casual is 'crisp.'"

The same dilemma with women in their 20's is arising as well. [Provocative dress around the office](#) could give fellow workers the idea that female managers are incompetent or even using sex to gain an unfair advantage. The biggest challenges are persuading young female execs to dress conservatively at the office. "A lot of my younger clients are coming out of a college experience where it doesn't really matter what you wear," Bremer says. "Your hair could be too long and flowy. You could be wearing just a bit too much makeup." Bright blush, thick mascara or bare legs during summer months are other office distractions, according to **Anna Wildermuth**, a local image consultant. "This is an unspoken thing, but the fact remains you need a more polished appearance in the working world today," Bremer says. "Man or woman, if you look bad, you'll be put in a corner and you won't move up."

Prenups A Must



Corporate raider **Ronald Perelman** became rich (estimated net worth: **\$6 billion**) and famous for his corporate deal making, starting with his takeover of **Revlon** and, more recently, for winning a high profile suit last year against **Morgan Stanley**. Recently his boardroom deals have taken a backseat to his turbulent private life, as

Perelman's marriage to glamorous actress **Ellen Barkin** (his fourth) heads toward divorce. Perelman is [no stranger to ugly marital endings](#). His first marriage to heiress **Faith Golding** lasted 19 years. His second to former gossip columnist **Claudia Cohen** lasted 9 years.

If he ends up paying Barkin just **\$20 million**, the [34th richest American](#) would have spent less than **\$200 million** (not even 4% of his net worth) in divorce settlements with his four wives. While details of the couple's prenuptial agreement are confidential, it appears that Barkin was due to get more money the longer she stayed married. Speculation is that Perelman will try to cap her payment at \$20 million. There's no doubt Perelman is a man who takes his prenuptials very seriously: He refused to attend the wedding of his eldest son, **Josh**, because the bride didn't sign a prenup.

Interesting Links

- [How To Dodge The Rising Student Loan Rates](#)
- ['Brokeback Mountain' Targeted Female Audience](#)
- [How Do Those Bugs Taste?](#)
- [Study Says 80% of New Orleans Blacks May Not Return](#)
- [Water Rollercoaster Time!](#)
- [On Shaky Grounds](#)
- [Deal of the Day: Luxury Linens for Less](#)
- [Ready For \\$262/Barrel Oil?](#)
- [Prenup A Must](#)
- [Office Romances Makes You Successful?](#)
- [\\$900 Million From Gates To Fight Against Tuberculosis](#)
- [Bankrupt Delta Air Seeks a Makeover](#)
- [Deal of the Day: Free Tax Filings](#)

['Deceased Do Not Contact' List](#)
[Ford Says 'No Thanks' to Government Bailout](#)
[AMC + Loews Cineplex = Second Largest Theater Operator](#)
[Take the Bite Out of Dental Costs](#)
[No 'Brokeback Mountain' For the Troops](#)
[Six Suggestions for Tax Savings](#)
[Where Freedom of Speech Can't Exist](#)
[Mastering the Art of Disruption](#)
[The Big Three Take Its Toll on the Midwest](#)
[Turning Your Cellphone Into Your Home Phone](#)
[What Would Life Be Like Without a BlackBerry?](#)
[China Puts Brakes on Small Car Companies](#)
[Better Off Red](#)
[Deal of the Day: Super Savings Accounts](#)
[Too Sexy For Work?](#)
[Hybrid Cars Could Save Us -- If We Don't Miss the Ride](#)
[CW Network: Get Used to that Name](#)
[For the Heroes Only](#)
[How to Boost the Happiness Barometer](#)
[Personal Evolution Tips From a Pro](#)
[The Best Time to Buy Everything](#)
[Venture-Capital Bets Swell Stanford's Endowment](#)
[U.S. Students and the Chinese Language](#)
[How Amazon's Dream Alliance With Toys 'R' Us Went So Sour](#)
[Coke Spends \\$13 Million on Super Bowl & Oscars](#)
[When Markets Turn Dark, Dividends Shine](#)
[Its Time to Face Up to the Medicare Crisis](#)
[Albertson's Deal May Be Set Today](#)
[For the People](#)
[TV News Stars Move to NPR](#)
[Legalized 'Cheating' Influenced By Technology](#)
[Is the Price of Power Getting You Down?](#)
[Muni Issuers Are Just Fine](#)

The SmallCap MarketWatch (<http://smallcapmarketwatch.com>) financial newsletter is an independent electronic publication committed to providing our readers with factual information on selected publicly traded companies.

All companies are chosen on the basis of certain financial analysis and other pertinent criteria with a view toward maximizing the upside potential for investors while minimizing the downside risk, whenever possible. In addition, as detailed below, this publication accepts compensation from certain of the companies that it features. Likewise, this newsletter is owned by CMM Group, LLC. To the degrees enumerated herein, this newsletter should not be regarded as an independent publication.

To view our compensation on every company we have ever covered please visit:
<http://smallcapmarketwatch.com/disclaimer.asp>

All statements and expressions are the sole opinions of the editors and are subject to change without notice. A profile, description, trading alert or other mention of a company in the newsletter is neither a tender nor solicitation to purchase or sell any securities mentioned. While we believe all sources of information to be factual and reliable, in no way do we certify the accuracy thereof, nor the statements made herein.

<http://smallcapmarketwatch.com> and CMM Group, LLC isn't a Registered Investment Advisor or a Broker/Dealer. The information that we provide is not a solicitation to purchase or sell securities. We do not provide investment advice or make investment

recommendations of any of the companies we profile or discuss. We do not recommend the purchase or sale of any company whose stock it profiles or discusses, nor does the profiling or discussion of any company constitute a recommendation to purchase or sell the companies shares.

The SmallCap MarketWatch (<http://smallcapmarketwatch.com>) and CMM Group, LLC does not warrant or make any representations regarding the use of or the results of the use of the materials on this web site in terms of their correctness, accuracy, reliability, profit or otherwise. Past performance is not necessarily an indication of future performance. The SmallCap MarketWatch (<http://smallcapmarketwatch.com>) and CMM Group, LLC makes no representation that any account will, or is likely to achieve capital appreciation or losses similar to those shown.

Investing in securities is speculative and may carry a high degree of risk. As a reader of our newsletter, you will be responsible for your own trading and investment decisions. You have to set your own goals whether you want to invest for short or long term. We are not responsible for your Investment Choices. We give you ideas, stock suggestions, and purchase alerts to work with. We advise you do research yourself to make proper decisions in investing depending on your own risk objectives.

The information set forth herein is obtained from sources believed reliable, but we do not certify its accuracy or completeness. Investors are urged to obtain information directly from the company to further add to their Investment Choices. This information is provided for informational purpose only and without warranty of any kind. The SmallCap MarketWatch (<http://smallcapmarketwatch.com>) and CMM Group, LLC are not liable for any Investment Choices made. We are not an investment advisor; and its picks are not investment advice just stocks that we think are undervalued and whose value may appreciate in the future, and you should consult your broker or other advisors before purchasing shares. We may have stock positions on profiled companies from time to time. We may profit in the event the shares of the Company profiled by us appreciate in value. These positions may be liquidated from time to time even after we have made positive comments regarding the Company. The receipt of this information constitutes your acceptance of these rules and regulations.

The profiles, critiques, and other editorial content of the SmallCap MarketWatch (<http://smallcapmarketwatch.com>) may contain forward-looking statements relating to the expected capabilities of the companies mentioned herein. CMM Group, LLC 4132 S. Rainbow Blvd. #169, Las Vegas, NV 89103

SAFE HARBOR FOR FORWARD-LOOKING STATEMENTS

Except for historical information contained herein, the statements on this website and newsletter are forward-looking statements that are made pursuant to the safe harbor provisions of the Private Securities Reform Act of 1995. Forward-looking statements involve known and unknown risks and uncertainties, which may cause a company's actual results in the future periods to differ materially from forecasted results. These risks and uncertainties include, among other things, product price volatility, product demand, market competition and risk inherent in the companies operations. You can identify these statements by the fact that they do not relate strictly to historical or current facts. They use words such as "anticipate," "estimate," "rumor", "in the work", "hear," "develop," "expect," "project," "intend," "plan," "believe," and other words and terms of similar meaning in connection with any discussion of future operating or financial performance.

THE READER SHOULD VERIFY ALL CLAIMS AND DO THEIR OWN DUE DILIGENCE BEFORE INVESTING IN ANY SECURITIES MENTIONED. INVESTING IN SECURITIES IS SPECULATIVE AND CARRIES A HIGH DEGREE OF RISK. THE INFORMATION FOUND IN THIS PROFILE IS PROTECTED BY THE COPYRIGHT LAWS OF THE

UNITED STATES AND MAY NOT BE COPIED, OR REPRODUCED IN ANY WAY WITHOUT THE EXPRESSED, WRITTEN CONSENT OF THE EDITORS OF THE SMALLCAP MARKETWATCH (<http://smallcapmarketwatch.com>)

THERE IS NO WARRANTY OF MERCHANTABILITY, NO WARRANTY OF FITNESS FOR A PARTICULAR USE, AND NO OTHER WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, REGARDING THE INFORMATION OR ANY ASPECT OF THE SERVICE.

IN NO EVENT WILL THE SERVICE FACILITATOR OR THE PROVIDERS BE LIABLE TO YOU OR ANYONE ELSE FOR ANY INCIDENTAL, CONSEQUENTIAL, SPECIAL OR INDIRECT DAMAGES (INCLUDING BUT NOT LIMITED TO LOST CAPITAL, TRADING LOSSES, OR DAMAGES THAT RESULT FROM INCONVENIENCE, DELAY OR LOSS OF THE USE OF THE SERVICE) ARISING OUT OF OR RELATED TO THIS AGREEMENT, EVEN IF THE SERVICE FACILITATOR OR THE PROVIDERS HAVE BEEN ADVISED OF OR ARE OTHERWISE AWARE OF THE POSSIBILITY THEREOF.

We encourage our readers to invest carefully and read the investor information available at the web sites of the Securities and Exchange Commission ("SEC") at <http://www.sec.gov> and/or the National Association of Securities Dealers ("NASD") at <http://www.nasd.com>. We also strongly recommend that you read the SEC advisory to investors concerning Internet Stock Fraud, which can be found at <http://www.sec.gov/consumer/cyberfr.htm>. Readers can review all public filings by companies at the SEC's EDGAR page. The NASD has published information on how to invest carefully at its web site.

Copyright © 2002-2007. All Rights Reserved.