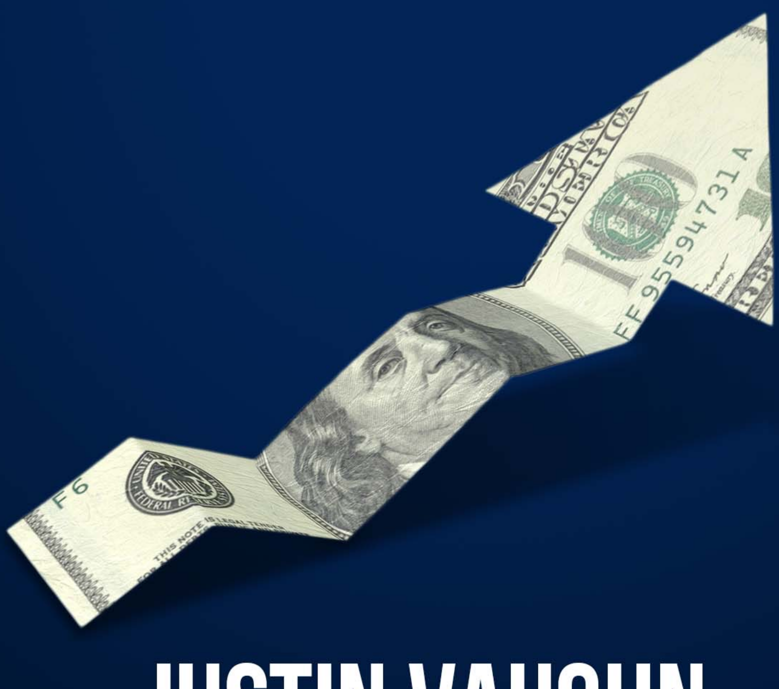
DEPENDABLE DIVIDEND GUIDE

7 HANDPICKED SELECTIONS FOR STEADY DIVIDEND INCOME



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Introduction

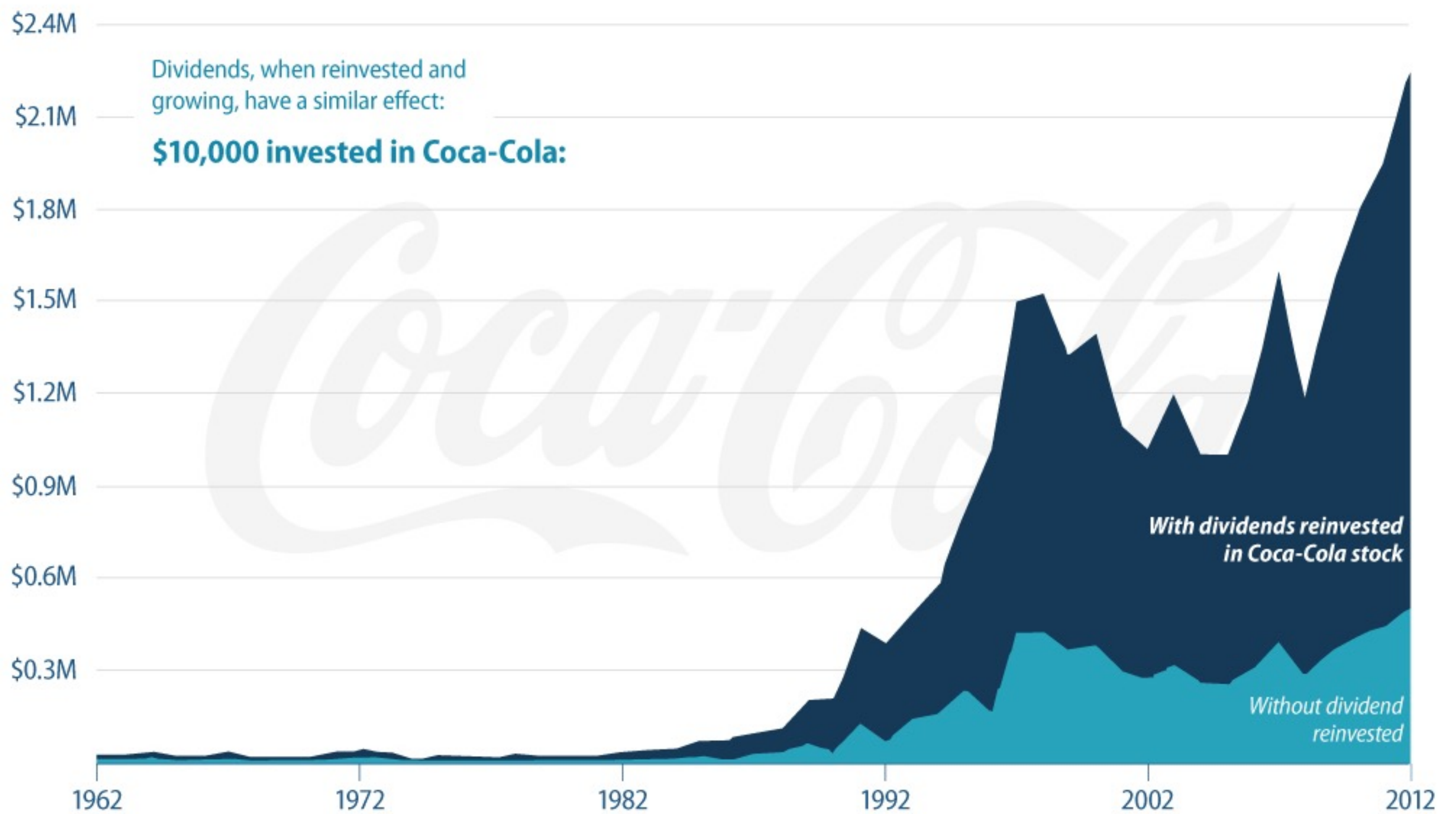
THE POWER OF DIVIDEND INVESTING

It's no secret that investing in stocks is one of the most popular ways to accumulate wealth. But it's NOT because stocks always go up. (They don't.) The real driver behind much of the wealth gained from investing in stocks comes from dividends. When a company makes a profit, they have two options. They can reinvest the profit back into the company, or they can distribute the profits to shareholders in the company in the form of a dividend payment.

In other words a dividend payment is a share of after-tax profit distributed to those who own stock in said company. Dividends are paid out in accordance with the number of shares you own. Someone who owns 100 shares of company XYZ will receive a dividend payout approximately 100x larger than someone who only owns a single share. Typically, dividends are paid out quarterly or an annual basis. Reinvesting dividends can be a powerful way to take advantage of the 8th wonder of the world: Compound interest.

Case in point:

If you'd bought $10,000 of Coca Cola stock back in 1962, your original investment would now be worth nearly $600,000 if you chose NOT to reinvest your dividends. However, if instead you made the decision to reinvent all dividends along the way your original $10,000 Coca Cola invest would have swelled to over $2 million dollars!



Quality dividend-paying stocks have benefited greatly from the yield on the 10-year Treasury note. The two-year Treasury has also edged up, leveling at 2.196%, as hot inflation surges upward. Yields move inversely to prices and 1 basis point is equal to 0.01%. As the Fed is ready to raise interest rates, Jerome Powell has indicated we are in for significant tightening, with multiple raises in the coming year. Quality dividend payers, as we will note, stay ahead of the curve, benefiting their shareholders with steady dividends, and modest raises. Several of the selections in this report are sterling examples of yearly raises on steady earnings. As interest rates climb, a safe haven in good quality dependable payers that historically fare well when the dollar is under pressure.

To help you get started with dividend investing, in this report I'm going to share 6 candidates that I think are worth closer inspection. Obviously, you should do your own research and never invest in something you don't understand. These candidates are not recommendations or solicitations. These choices are simply the logical conclusion of my own research in this field.

Dependable Dividends

These select dividend payers, have out-performed their peers, often surprising the mainstream investor with generous returns and appreciation, each one of the following six plus a newcomer, (Old Republic International Corporation), have historically proven their ability to pay healthy dividends and show price appreciation over the long-haul. One only needs to track back 20-plus years, to see trends and numbers. A surprise is waiting!

1. Southern Company

Southern Company (SO) is an electric and gas utility holding company, based in Atlanta, Georgia, serving 9 million customers through its subsidiaries. It is the 2nd largest utility in the U.S. in terms of customer base. Known for excellent customer service- their reputation amongst their peers is unequaled. Southern Company has long been a steady favorite of the demanding dividend seekers. It is truly the pride of utility stocks with a proud history of yearly increases in dividends and stock appreciation. In fact, the dividend has been increased in each of the past 21 consecutive years. This outstanding company is blessed with top-grade management, always having a ‘knack’ for replacing and adding personnel with extremely qualified backgrounds. The board of directors is and has maintained quality members, with great diversification covering every aspect of knowledge to round out the guidance of the company. This is a stalwart leader in the dividend sector. A strong buy solidly positioned for future growth, yearly dividend increases and stock appreciation. A 12-month projection of $72.00- $74.00, with a supple dividend likely to be increased again next year. Presently at $68.89, and paying 3.83% with a $2.64 yearly dividend.

2. AT&T

Owing AT&T, (T), an American Multinational Conglomerate holding company, is and has been a consistent dividend payer, in an extremely lucrative and fast-growing sector.

Trailing only Verizon, AT&T is covering all facets of wireless, internet streaming In the past six months, structural changes were announced by AT&T proposing to spin-off Warner Media and merge it with Discovery, with AT&T shareholders set to receive an estimated 0.24 share in the new company for each AT&T share held. Reduction of the dividend by one-half to approximately $1.04 yearly ($0.26 quarterly) is being proposed, with the payout providing a 4%-5% rate plus a dividend from Discovery.

AT&T is a fundamentally sound company, with very positive core values, poised to concentrate on their expertise, wireless and internet services. Presently trading in the $23.00 range and estimating the dividend near $1.04, (4.5% -5.%). A 12 -month projection could easily push AT&T to the $28.00-$29.00, after finishing up with the spin-off. Expect a higher dividend in the year to come.

3. CISCO

Cisco Systems Inc. (CSCO) is the world's leading supplier of computer networking products, systems, and services. The company's product line includes routers, switches, remote access devices, internet services devices, and networking and network management software all of which link together. Cisco serves three main market segments: large organizations–including corporations, government entities, utilities, and educational institutions– needing complex networking solutions.

Trading at an attractive valuation relative to its peer group of hardware and soft wear companies, CSCO is at $54.60, (3-22-22), the stock has appreciated nicely from $42.88 in the first of 2019. Management has recently announced authorization, allocating $25 to $31 billion for future buy-back of stock in the next 12 to 18 months. Cisco also retired 107 million shares, costing $4 billion in 2019-2020. The company is cash blessed, and promises to keep stock buy-backs on the front burner. Presently trading in the $54 to $55 range and paying $2.74% ($1.52 Div) the prospects for a dividend increase are strong, and stock appreciation, based on earnings looks very positive. A 12-month projection…$59 to $62 a share, with a possible dividend increase.

4. PacWest Bancorp

PacWest Bancorp (PACW), is the 5th largest bank in California with assets of $40.3 billion and 79 full-service branches in California, one in North Carolina. It is attractive for many good reasons: a clean balance sheet, surging earnings, prime geographic locations, and above-average personnel from top to bottom. PacWest encountered a "Black Swan" event in 2019 that deeply affected the bank. A Black Swan is an unpredictable event that is beyond what is normally expected of a situation and has potentially severe consequences. In the case of PacWest, the bank suffered immensely from a financial standpoint, affecting all aspects of the company. They have climbed back, overcoming extreme hardship, and have repositioned themselves once again to be a major force in their locale. The stock currently is $44.60 with a $1.00 yearly dividend, ($0.25 per quarter) paying 2.23%. While the dividend is half of the prior "Black Swan' era, the prospects are very strong that the bank will increase dividend rates as earnings are surging. A 12-month projection…$49 to $51, with a dividend increase in the third quarter.

5. Verizon

Verizon Communications (VZ), commonly known as Verizon, is an American multinational conglomerate and component of the Dow Jones Industrial Average. Verizon has replaced AT&T in the Index, with AT&T still one of the leading Fortune 40 companies. Apparently the Dow Jones Industrial Average 'decided AT&T had lost its Mojo.' International Paper and Eastman Kodak were also removed

Verizon measured by sales was spun off out of AT&T in its forced breakup in 1984, and is now substantially larger than its previous ‘parent.’ Measured by sales Verizon is the largest service provider in the world, next to Japan’s NTT. Deutsch Bank ‘loves’ VZ having recently upgraded the shares. A 12- month projection…$61 to $63, adding the present of $2.56, ($0.64 quarterly), and you have a generous return. Investors can expect to earn 11% to 13% a year and sleep well.

6. NiSource

NiSource (NI), is an energy holding company, distributing natural gas and electricity, serving four million customers across six states under the Columbia Gas and NIPSCO brands, (Northern Indiana Public Service). Nisource has a remarkable 28-year history of solid returns, a good yield with consistent dividend increases, never missing a payment. Nisource, Inc., leads the Utilities Regulated Gas Industry with an overall score of 72. The overall score measures the company’s performance, based on both short and long-term indicators which means Nisource scores better than 72% of the overall utility sector. The average score is 53, showing NI is in the upper echelon of its peers. Presently trading at $30.95, up 11% from a year ago, with a three-year dividend growth rate of 20.06%. The company has all the characteristics to continue its strong performance in mirroring the past 29 years of increasing its dividends each year. As is evidenced by the past 10 years, Nisource is not only a strong dividend payer, but also has a strong potential for stock appreciation. A ‘quiet solid performer. A 12- month stock estimate, $34.00 to $35.00, with another possible dividend increase, looking at a yearly 11% to 13% yearly return.

7. Old Republic International Corporation

Old Republic International Corporation (OTI) is the quiet one in the packed insurance sector. Old Republic is a holding company engaged in the single business of insurance underwriting and all related services.

The company conducts its operations in three segments: general insurance, title insurance, and Republic Financial Indemnity Group. The company offers coverage to businesses, government and other institutions. The company has prospered nicely in the past six years with the future outlook very ‘rosy.’ This ‘quiet’ company is well suited to accommodate the dividend-minded investor with a 3.64% current dividend yield and 38 uninterrupted years of increased dividends. Trading at \$26.17, with a 5.17 P/E, prospects for price appreciation are very positive. A 12-month stock estimate is \$29.00 to \$31.00 with a dividend increase very probable, in the 2nd quarter next year.

Overview

Company	Symbol	Price	Div.	Rate
Southern Company	'SO'	$68.89	$2.64	3.83%
AT&T*	'T'	$23.37	$2.08*	8.91%
Cisco Systems	'CSCO'	$56.00	$1.52	2.71%
PacWest Bancorp	'PACW'	$44.89	$1.00	2.23%
Verizon Com. Inc.	'VZ'	$51.10	$2.56	5.04%
Nisource Inc.	'NI'	$30.36	$0.94	3.04%
Old Republic Int'l Corp	'ORI'	$26.31	$0.92	3.50%

**AT&T to Spin-Off WarnerMedia and merge it with Discovery, with shareholders set to receive an estimated 0.24 share in the new company for each AT&T held with an expected dividend of $1.11 per WBD share. The overall status of the present AT&T dividend will be cut, possibly in half, however, the new WBD dividend and present AT&T dividend will settle in the 4.5% to 5.00% area.*