

For The Love of Books

March selections deal with society's perception of people with disabilities, leadership

By Jennifer Gritt
For the Times-Villager

"The Speed of Dark" by Elizabeth Moon (Ballantine Books, 2003)

"Questions, always questions. They didn't wait for the answers, either."

So begins Elizabeth Moon's novel, "The Speed of Dark." Told from the perspective of an autistic man named Lou Arrandale, this story takes readers into a world like no other and asks them to take a hard look at how society perceives people with disabilities.

Set in the not-so-distant future, the novel opens with Lou attending one of his regular meetings with his psychiatrist, something he has come to dread. Dr. Forum approaches autistics with a textbook understanding of the disability, pre-determining for herself how Lou should think, feel and behave without waiting for or wanting any input from him. From the start, readers are shown the strong individualistic nature of Lou as he contends with the societal confusion around him and battles against the preconceived notions people have about autism.

Born at a time when advancements in therapy for autism were just beginning to explode — but before the medical breakthrough that allowed doctors to eliminate autism in children before birth — Lou is among the last generation of autism is an ultra-sensitive awareness of patterns, Lou, along with a group of other autistics, found employment with a pharmaceutical company analyzing complex and intricate patterns. Problems begin to arise, however, when a new supervisor resents the special "extras" Lou and his co-workers need in order to maintain productivity and ease the tensions and anxieties that plague autistics. So, when the company buys the rights to an experimental treatment, which is supposed to reverse autism in adults, the supervisor tries to coerce Lou and his co-workers to take it or face losing their jobs.

As a result, Lou is forced to confront the possible loss of his individualism to an experimental treatment designed to rid him of his handicap. And as he works through the difficult questions of what defines him as a person — his thoughts and interests or his autism — Lou begins to recognize certain strengths, abilities, and desires that he never realized he had. In the end, Lou finds himself wondering whether life would be better if he was free of his autism.

"The Speed of Dark" is a remarkable exploration of the world through the eyes of an autistic individual. Through the character of Lou, readers are given a sense of what it is like to be autistic, facing the everyday challenges of life and confronting the prejudices of those who simply do not understand the disability.

What's more, the novel brings to the forefront the question of what it really means to be a normal human being. By delving into the darker sides of human nature that exist in socially accepted or "normal" people, "The Speed of Dark" offers a thought-provoking commentary on human society through the character of Lou, who himself is an outcast and

incapable of such darkness.

Moon's novel flows with an eloquent brilliance of someone who has asked himself the bigger questions of what it means to be human. In an age where the dreams and goals of medical advancements in gene therapy seek to eliminate disabilities such as Down syndrome and autism, "The Speed of Dark" asks readers to take a long pause and contemplate the individualism of disabled persons who have a tendency to be judged solely by their handicaps.

"Leadership" by Rudolph W. Giuliani (Miramax Books, 2002)

New York Mayor Rudolph Giuliani was thrown into an unwanted spotlight in the aftermath of the September 11 terrorist attacks. As he stood before a shocked and devastated nation — inspiring calm and fortifying resolve — Giuliani was greatly admired for his courage and "Leadership."

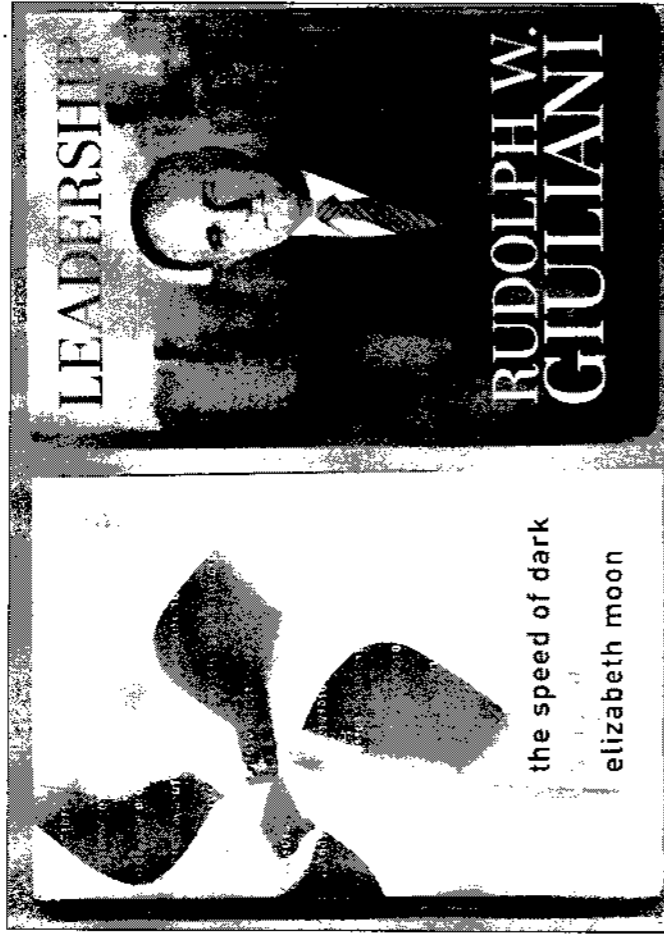
Giuliani's latest book offers readers more than just a glimpse into the world of New York City's former mayor. It opens the door to understanding the role and significance of city government. Beginning with a personal account of that awful day in September, Giuliani provides an insider's view into the actions and reactions as he and his staff he retells the experience of the attacks. He points out certain moments when his leadership skills were straining under the pressure of the moment, and honestly admitted the instances where they faltered from the grief of lost friends. But through it all, the lessons Giuliani learned from his career as a prosecutor and throughout his years as a politician provided him with the foundation he needed to face the destruction of the World Trade Center and heal his wounded city.

At first glance, "Leadership" appears to be nothing more than a guide for politicians, heads of business, and other individuals who hold positions of power. But underneath the "how to be a good leader" tone, readers will find an in-depth understanding of how city governments work and the challenges city officials face. Moreover, Giuliani is surprisingly aware of how human nature mixes with politics. The result of this is a refreshingly realistic approach to governance vs. the idealistic rhetoric that has come to dominate modern political discourse.

While political perspectives play a key role in shaping governmental policy, problems involving crime reduction, utilities maintenance, even street cleaning, impact the daily lives of city residents and must be addressed and solved regardless of party lines.

Giuliani discusses the implementation of some of his own policies and the positive and negative effects that occurred. And he does not shy away from the challenges that arose from being a Republican mayor of the predominantly liberal New York.

In addition to providing insight and testimony on how to effectively run a city as large as New York, "Leadership"



This month, Jennifer Gritt reviews a novel by Elizabeth Moon, "The Speed of Dark," which examines how society perceives people with disabilities; and "Leadership," a book by New York City Mayor Rudolph Giuliani, who offers a glimpse into his world in the aftermath of the September 11 terrorist attacks.

also emphasizes the individual qualities and character traits that are necessary for being a quality leader. What's more, Giuliani understands that those individual traits must also be present in those

submitted photo

emphasis on accountability. "I don't deserve all the credit I received for what went right while I was mayor, or all the blame for what went wrong," he writes, "but I do deserve to be held accountable responsible for the actions committed while in power goes to the heart of the great American experiment. Despite the individual strength and conviction of belief that often calls for leaders to stand up in the face of overwhelming odds, that U.S. leaders do not exercise their power alone is the key foundation to any democratic society.

From the President of the United States to members of Congress, right on down to local city officials, the American people are empowered with the ability to hold their leaders accountable, and accountable they must be held. For leaders are human, too.

As Giuliani concludes: "Part of leadership is harnessing your passions in a way that serves your goals. ... But another part of leadership is retaining your humanity."

"The anger I felt, and continue to feel, about the attacks on the World Trade Center is healthy. The challenge was to put it to work in ways that would make me a stronger, better leader."

someone else's word for it, and backing up promises with solid action.

Giuliani also understands the importance of developing strong beliefs and abiding by them.

"Great leaders lead by ideas," Giuliani writes. "Strong beliefs are sometimes risky in modern American politics," he continues, pointing out that goals derived from beliefs might be unrealistic and too many voters might disagree.

"But leadership isn't about succeeding on every single initiative, nor about building a consensus behind every action.

Giuliani goes on to discuss how some of his own personal beliefs were developed and the importance of re-evaluating them when necessary. He also points out how difficult situations have sometimes challenged his preconceived notions, forcing him to recognize that he might have been wrong in his way of thinking.

In the end, Giuliani's greatest contribution to the discussion of leadership is his

Diversions Calendar

Saturday, March 8 (920) 233-0349.

Little Chute Cub Scouts rummage sale fund-raiser at Little Chute Village Hall, corner of Main St./Grand Ave.; Saturday 9 a.m. to 4 p.m., Sunday 9 a.m. to 2 p.m.

Comedy Magic of Mike & Chris shows at 2 and 7 p.m., Kimberly High School auditorium

Doubles cribbage tournament at St. John the Baptist Catholic Church, 516 De Pere St., Menasha; \$15 per person; lunch on 5-6:30 p.m.; raffle wheel.

Wisconsin Decoy and Sporting Collectibles Show; Pioneer Inn, Oshkosh; 9 a.m. to 3 p.m.; open to public; info at

March 9

UWFox Winter Concert, 3 p.m., Fire Arts Theatre, Menasha campus, free

March 10

Prof. Mary Anne Fitzpatrick of UW-Madison to speak on "The Complex Process of Human Communication," noon - 1 p.m., UWFox Fine Arts Theatre, free and open to public

"A Simple Plan" (Twisted values, greed and betrayal affect small-town characters who find and decide to keep a plane load of drug money, rated R) part of film

See Diversions, page 19

For the Love of Books

Reflective look at life in the '50s, Daniel Pearl tribute are November book selections

By Jennifer Gritt

For the Times-Villager

Book reviewer Jennifer Gritt has chosen "The Stones of Summer" by Dow Mossman and "A Mighty Heart: The Brave Life and Death of My Husband Danny Pearl" by Mariane Pearl as the November selections.

The former is a work of fiction that takes a long, reflective look at the turbulent side of being a child of the 1950s. The latter is a tribute to Daniel Pearl, whose life, work and tragic death should not be forgotten, by his wife, Mariane.

"The Stones of Summer" by Dow Mossman (1972, Barnes & Noble 2003)
When Dow Mossman's "The Stones of Summer" was first published in 1972, New York Times book reviewer John Seelye wrote an ecstatic review of the author's first book.

Describing the book as a descendant of the great Beat Generation, Seelye describes Mossman's work as "On the Road meets Easy Rider, head on." Mossman, however, failed to follow-up on his first novel and went into obscurity. In 2003, Barnes & Noble decided to republish what it considered to be a lost American classic.

"The Stones of Summer" opens with 8-year-old Dawes Williams riding in the back of his parents' car as they travel to a town in Iowa.

As they travel, Dawes chronicles both the past and present. Immediately, however, the reader is struck by the unrealistic narrative.

The sophistication of thought and dialogue is hard to attribute to an 8-year-old boy, a point that Mossman apparently was relying on as he moves his character through certain episodes with his parents, grandparents, friends, and sundry townfolk.

The fact that Dawes is a bit "out there" for a small boy growing up in the 1950s is established through and through. Mossman navigates Dawes through a series of bizarre and eccentric relationships that are chocked full of small town life and attitudes in the 1950s.

Dawes is constantly being subjected to the importance of American history both small and large, but that history was often epic and with only one correct ver-



"The Stones of Summer" and "A Mighty Heart: The Brave Life and Death of My Husband Danny Pearl" are the November book review selections. The work of fiction takes a long, reflective look at the turbulent side of being a child growing up in the 1950s. The non-fiction book is a tribute to Wall Street Journal reporter Daniel Pearl, who was kidnapped and killed by fundamentalist terrorists in Pakistan, by his wife, Mariane.

assignment.

And it sank even further when I saw the gruesome, evil, and heavily propagandized film of his death.

But what makes this memoir even more valuable is the insight Pearl has into the world of international terrorism and the reality of living in regions where terrorists are born, bred, and shaped to commit the evil atrocities that have affected the lives of thousands of innocent civilians worldwide.

"A Mighty Heart" is an exploration into what it is going to take to eliminate terrorism and terrorist ideology.

Pearl's access to both President Bush and the leaders of other nations in the wake of her husband's tragic death also gives the reader a remarkable look into how powerful one individual can be when facing the harsh reality that results when fundamentalist terrorism disrupts the lives of innocents.

But more importantly, "A Mighty Heart" is a solemn tribute to Daniel Pearl, whose life, whose work, and whose tragic death, should never be forgotten.

Instead, Pearl chronicles the actions of those around her, individuals who put

themselves on the line and were devoted to the cause of rescuing her husband alive, and those who sought to frustrate such efforts.


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This memoir is a must read.



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For the Love of Books

Reviewer selects debut novel, Creative Nonfiction work for April

By Jennifer A. Gritt
For the Times-Villager

This month's book review selections are a novel set in Bombay, India, which features rich, human characters; and one penned in a different style of writing defined as the genre Creative Nonfiction, which recounts the author's heartbreak-
ing journey into his past.

"The Death of Vishnu"

by Manil Suri (Perennial, 2001)

Manil Suri's debut novel "The Death of Vishnu" was nominated for the PEN Faulkner award for good reason: Suri's style, prose, and intensely human characters come together to build an everlasting tale that — while set in Bombay, India — will resonate with audiences worldwide. The story centers on a homeless man named Vishnu who lives on a landing attached to an apartment complex. Known as a drunkard who occasionally overcharged tenants for the small services he performed for them, Vishnu's character — as well as those of the tenants around him — are revealed when everyone realizes that he is slowly dying on the landing stairs.

Vishnu is unconscious through the whole novel and the reader is offered glimpses of his life through his thoughts and memories as he slowly dies. The Pathak and Arsani families, who live true characters as they contend with the "problem" that has become Vishnu, trying to work out for themselves who is responsible for taking care of the dying man. The other prominent family, which further complicates the cast of characters, is the Muslim Jalals, who live a landing up from the other two.

Suri's characters are rich in their humanness in that the darker, more selfish sides of individual natures come through as these people wrestle with the many stages and pitfalls of marriage and having children. Social status and individual reputation dominate the thoughts and actions of the Pathaks, the Arsanis, and the Jalals, while Vishnu, himself, envisions a new life waiting for him as revealed by the stories of a reincarnated god his mother used to tell him about when he was young. The result is a rich collection of individuals whose human desires, frailty, and frustrations come through with astonishing vividness.

Suri also does a remarkable job blending the complicated aspects of religion — both Hinduism and Islam — into the lives and actions of his characters. This, in turn, offers the reader a thoughtful subtext of how religion can play out in the hearts and minds of the individuals who practice it. When Mr. Jalal comes to believe that the dying Vishnu is actually a Hindu god — and then tries to convince his wife and Hindu neighbors — the touchy boundaries surrounding modern religions erupt with a passionate force. And for Vishnu — who then begins to wonder if he truly is a god — the journey toward death and reincarnation becomes a personal journey of self-discovery as well.

"The Death of Vishnu" is an incredible tale whose universal characters reveal aspects of all of us. More importantly, the

novel is an important piece of literature that questions the meaning of religion and religious practices and how they serve to shape and mold the individuals who adhere to them. This book is highly recommended.

"Goat" by Brad Land
(Random House, 2004)

It has been awhile since I read a book that was powerful enough to make me cry. But Brad Land's "Goat" did just that. "Goat" is a gut-wrenching journey into Land's past which begins with him and his brother, Brett, at a college party in his hometown in South Carolina. Right away, the reader is introduced to a radically different style of writing that is coming to define the genre Creative Nonfiction.

Fast moving, rich writing, jumping from like an action sequence, jumping from memory to memory in its haste to get the story out — this is the precarious ride Land throws the reader into. And it is a ride that turns dark and disturbing in a heartbeat.

Upon establishing the close connection with and ultimate need for his brother Brett during the opening scene at the party, Land launches into a surreal account of what it was like to be viciously beaten by two men who then stole his car. An uncomfortable and gawky 18-year-old to begin with, Land must now contend with the horror and nightmare story.

Land goes on to follow his brother to Clemson University, where the two try to get into a fraternity. And what follows is a heart wrenching account of the brutality and mindless cruelty that has come to pass as typical college frat behavior — one that includes the death of a fellow pledge during a hazing incident. But "Goat" goes much deeper than the awful stories which defined Land's early adulthood. The memoir offers an astonishing insight into a young man's mind as he copes and struggles with the societal pressures around him and his tortured relationship with his brother, his parents, and even himself.

Never before has a book offered a gateway into understanding the forces that play a role in lives of today's teenage men. Never before has a book revealed the inner demons plaguing young men and women who are finding it hard to define

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The selections for the April book review are "Goat" by Brad Land (Random House, 2004) and "The Death of Vishnu" by Manil Suri (Perennial, 2001). The former, which recounts the author's heartbreaking journey into his past, is an example of a different style of writing called Creative Nonfiction. The other, a novel set in Bombay, India, features characters rich in their humanness.

themselves in the chaotic and sometimes barbarian social world around them.

For every parent who has a son, this book is a must read. For anyone who has

was awkward, ignored, or ostracized, this book is a must read.

And I can only hope that someday "Goat" will be required reading for all high school and college students. This is

How Should You Get Income From Investments?

You can invest for at least two key reasons: growth and income. If you're looking for growth, you'll need to invest in stocks that have the potential for capital appreciation. But if you also want to get income from your investments, you've got some choices to make.

You can, of course, invest in fixed-income vehicles, such as bonds. Bonds typically pay regular interest payments, and as long as the bond is held until maturity, the principal amount is returned, provided the issuer doesn't default — a risk you can greatly reduce by purchasing only those bonds that have received the highest grades from independent rating agencies.

However, you can also get income by investing in stocks that have a history of paying dividends — and now, since the tax rate on dividends has been cut, these investments may look even more attractive.

In the short term, most common stocks will typically offer lower income than bonds or CDs, but many high-quality stocks have consistently increased their annual dividends — which means you have the potential for rising income.

That's not to say you should abandon your bonds in favor of dividend-paying stocks. No matter how high the quality of the stocks, they will still carry more investment risk — at least in terms of potential loss of principal — than high-quality bonds. So, when you're investing for income, you will likely want to choose the mix of dividend-paying stocks and bonds that best fits your individual risk tolerance and long-term goals.

Income strategies during retirement

You'll always need to know how to get income from your investments. But it's particularly important to make the right choices during your retirement years. At this time of your life, you'll need to look beyond the issue of bonds vs. stocks to a new

dimension: Which sources of retirement income should you tap first?

To answer this question, you'll have to take stock on where your retirement income is coming from. You can probably anticipate drawing from three main sources: tax-deferred accounts (such as your traditional IRA and your 401(k) or other employer-sponsored plan); taxable savings and investments; and Social Security.

The exact formula you choose for getting income from these three separate pools will depend on your individual needs and circumstances. However, it may be a good idea to spend down your taxable savings before you touch your tax-deferred plans. By following this strategy, you can keep these accounts earning potentially growing on a tax deferred basis until you must start taking withdrawals at age 70 1/2.

How about Social Security?

When should you start taking these payments? Again, there's no one right answer for everyone; you'll have to weigh a variety of factors, including your other sources of income, your age at retirement and your expected life span. Keep in mind that although you can start taking Social Security at age 62, your monthly checks will be larger if you wait until your full retirement age, which can be anywhere from 65 to 67. For every year past your normal retirement age that you delay collecting benefits, you'll get "bonus" payments, which can be substantial. Once you reach 70, you'll have earned the largest monthly payment you're going to get.

Your financial professional can help you determine the appropriate strategies for drawing on your investment income and retirement plans. Maintaining a sufficient level of income is obviously essential to your financial well being — so you'll want to make all the right moves.

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For the Love of Books

Summer: the perfect time to pick up a good book and read

By Jennifer A. Gritt
For the Times-Villager

This month's book review selections are a long but insightful novel, "A Suitable Boy," and a travel essay offering insight into Castro's Cuba entitled "This is Cuba: An Outlaw Culture Survives."

"A Suitable Boy" by Vikram Seth
(Harper Perennial, 1993)

Now that summer is here and people everywhere are heading to their favorite beach or pool, the quest for that "great read" becomes even more urgent. For those who like to think of the summer months as a collection of long, slow days and warm starry nights, Vikram Seth's "A Suitable Boy" is the book for you. Why, you ask? Because upon picking up this 1,474-page novel, it might take you the entire summer to read it. But in the end you'll be glad you did.

While longer novels are slowly becoming extinct in the fast-paced contemporary world of mostly non-readers, Seth's novel is a rarity that is charming, elegant and insightful. Set in India during the 1950s, "A Suitable Boy" takes readers into a world of this post-colonial country and into the heart of one mother's struggle to find a husband. Incidentally, her daughter abhors the concept of arranged marriages. But the emotional battle between Rupa Mehra and her daughter, Lata, only serves to set the stage for a broader story of four families as they struggle to carve a place for themselves in the newly independent and chaotic world of India.

What is most striking about Seth's novel is that, although fully submerged in the Indian culture replete with the well-known caste system and ethnic tensions between Hindus and Muslims, his novel is a stark reflection of what is often called the WASP (White Anglo-Saxon Protestant) culture that still permeated America during the same time-period. Enhancing family connections, advancing further up social and economic ladders, religious and societal purity — these are what defined the motivations of an entire generation in this country. And, as Seth reveals through his characters, these same forces determined and shaped the lives of many Indian families as well.

There was, however, one striking difference. America during the 1950s witnessed a boom in growth and prosperity, while India was trapped under the heavy burden of political and economic turmoil. This reality cut into the hearts and minds of Seth's characters and established the parameters for the entire novel.

In the end, Seth's book is for the most part a love story, one that is nurtured within the harsh context of colonial aftermath and the passionate ambitions of his many characters. But what makes "A Suitable Boy" even more valuable is the poetic style and grace Seth uses to usher readers through to the end of what can only be called a memorable work of art. This is literature as it was

intended to be — universal and timeless.

"This is Cuba: An Outlaw Culture Survives" by Ben Corbett
(Westview Press, 2004)

One thing that is made very clear by the time you finish reading Ben Corbett's "This is Cuba: An Outlaw Culture Survives" is that Cubans have just as much knowledge and understanding of Americans as Americans have for Cubans. That two countries that exist so close to each other and whose histories have been intertwined for hundreds of generations have such minimal knowledge of what is really going on in their societies is breathtaking to say the least.

For these reasons, Corbett's travel essay is vitally important if Americans want to understand what is really going on in Castro's Cuba. Corbett, a freelance journalist who has traveled to Cuba numerous times in an attempt to penetrate as deep into the repressed society as he could go, offers a view of Castro's "revolution" that you are not going to get anywhere else.

Most book essays on Cuba either argue for or against Castro's supposedly Communist system and rarely deviate from the ideological context of modern-day Cuba from the perspective of the citizens — not the leaders, the political exiles in America, or the Cold War historians.

Corbett chronicles the lives and struggles of several Cubans who represent all aspects of Cuba's working society. From highlighting how Cubans must break the law in order to eat and survive to outlining the hypocrisies of a centralized nation, which must contend with the reality that a socialized economy is not working, Corbett's book does more to define a nation than most history books. In fact, he deliberately shies away from getting the point of view of anyone in Castro's governing body or the military in his attempt to pry the truth of how Cubans really live from the state-scripted propaganda.

What's more, he offers an informed analysis of the history of Castro's regime, pointing out that Cuba's system is not truly Communist, but rather a market-based socialism, which is predominantly relying on tourism to serve as the foundation for the island's economic growth.

So, as Corbett emphasizes throughout his book, the hard-line rhetoric of Communist Cuban vs. capitalist America really doesn't make any sense. More importantly, he stresses the pressure Castro feels to succeed in getting the U.S. to lift the embargo against his nation so that he can capitalize on the tourist boom that is sure to follow.

"This is Cuba" reads like a collection of individual stories whose purpose is to provide a piece of the overall picture of what it is like to be a Cuban living in Cuba. In the end, the reader will come away with a better understanding of both the history of this island nation and where Cuba is possibly heading in



Times-Villager photo

During the lazy, hazy, crazy days of summer, spend some leisure time reading. Vikram Seth's "A Suitable Boy," a 1,474-page novel, might take you all summer to read, but in the end you'll be glad you did. Or immerse yourself in "This is Cuba: An Outlaw Culture Survives" by Ben Corbett, which tells the story of modern-day Cuba from the perspective of its citizens.

liet of Castro's inevitable death. While with far too many style and sentence structure errors. Despite these speed

Do You Know Where Your Stocks Are Listed?

When you buy a stock, you may not pay a lot of attention to the exchange on which it's listed. After all, does it really matter?

Actually, distinct differences exist between the various stock exchanges — and certain types of stocks are more likely to be found in one exchange than another. Therefore, you might find it useful to become somewhat familiar with the following exchanges:

• New York Stock Exchange

Also known as the "Big Board," the New York Stock Exchange (NYSE) is probably the best-known exchange in the world. Of all the U.S.-based exchanges, the NYSE has the most stringent set of stipulations for listed companies. For example, all NYSE-listed companies must meet certain minimum requirements covering market capitalization, operating cash flow and earnings. NYSE companies also must provide shareholders with certain voting rights.

The NYSE contains some of the biggest and best-known companies from a variety of industries. In other words, the NYSE contains big, strong, established companies. Yet just because a company is listed on the NYSE, it does not mean the stock will be immune to the ups and downs of the market. But you can be assured that the NYSE, before listing a company, will examine it to help and make sure they meet the listing requirements.

• American Stock Exchange

The "AMEX" began as an alternative to the NYSE. Today, the AMEX operates in much the same way as the NYSE, but AMEX-listed stocks

tend to be small- and mid-capitalization stocks that don't generally meet the NYSE's qualifications.

Of course, this description of AMEX-listed stocks might lead you to believe that the AMEX is a more "risky" exchange than the NYSE. Yet, you can find many well-known names on the AMEX. Also, the AMEX trades many NASDAQ-listed stocks. (In 1998, the parent company of the NASDAQ purchased the AMEX.)

• NASDAQ

Unlike the NYSE and the AMEX, the NASDAQ does not have a physical trading floor on which buyers and sellers converge; all NASDAQ trading is done via computer and telephone. A great many technology stocks, including some big names, have found their home in the NASDAQ.

• Over the Counter Exchanges

"Over the counter" (OTC) used to refer to any trading system without a trading floor — so, under this definition, NASDAQ would be considered OTC. But as the NASDAQ has grown in prestige, the term "OTC" has evolved to refer to those stocks that don't meet the listing requirements of any of the major exchanges, including the NASDAQ. Consequently, today's OTC market primarily includes "penny" and other marginal stocks. As such, OTC stocks are quite risky.

Ultimately, you probably don't want to let a stock's listing determine whether you buy it or not, but, by knowing where your stocks are listed, you may be able to get another perspective on your portfolio's diversification 3/4 and, as you know, diversification can be a key to investment success.

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