## A Guide to Use of the Mutual Fund Observer Site

Welcome to Mutual Fund Observer. This "User Guide" section can help you to use this site to your maximum advantage.

		<u>Page</u>
The Basics:	The Big Bue Bar	2
	The Discussion Page and the Small Blue Bar	3-4
	Understanding some of the Widgets and Gizmos	5
	Joining a Discussion	6-7
	Posting-The Basic Text Entry	8
	Starting a New Discussion, Picking a Category, Saving a Draft	9-10
	Joining the Forum / Logging In	11
Advanced:	Cotting of ittle Forey with Your Text. Bold Italian ate	12-16
	Getting a Little Fancy with Your Text - Bold, Italics, etc.	17-19
	Adding a Graphic to a Post: Adding a URL Link to a Post	20-23
	5	20-2.
	Linking one MFO Discussion to Another	
	Adding and Managing a Poll	25-27
	Flagging or Editing a Post / Changing Post Categories	28
	Conversations / Messages and the Inbox	<b>29-3</b> ′
	Resetting the Notifications Red Flag	32
	The Summary: Another Way to Look at this Whole Thing	33-34
	Using the "Categories" RSS Page	35
	Resources : Books, Falcon's Eye, The Navigator	36-38
	Your Personal Pages - Managing Your Account	38-39
	Known Problems, Quirks and Issues	40

We ask anyone finding errors, omissions, or subjects in need of improvement to please let us know. Please post such information under Technical Questions to separate this from other traffic.

# MUTUAL FUND OBSERVER

Home About Commentary Funds Discussions The Best Resources Support Us!



## The Discussion Page part 1

## The Small Blue Bar and Page Header

Home Discussions Inbox Old_Joe <sup>S</sup> MGR Mark All Viewed Summary		Sign Out
All Discussions My Bookmarks 2 My Discussions 92 My Drafts 1 Show unread	Search	Go
Are you selling, buying, or staying the course these days. 28 comments 11 new Accipiter September 11   Last Old_Joe 10:37AM Fund Discussions   506 views	Start a New Dise	cussion
D	Categories	0
Inbox           See page 29 of this User Guide for information on this feature.	All Discussions	3,632
	Fund Discussions	2,388
Now that you're signed in, your User Name should appear here, and clicking on your name will take you to your own personal User Page. The red number significates that there are 5 replies to posts	Off-Topic	1,132
that you have made. See page 32 for information on how to reset this number.	Technical Questions	112
MGR This will take you to a new page with a table of information concerning the managers or	Bookmarked Discussio	ons 🗉
management teams of selected mutual funds. Note: If you use the search function on this page, Capitalization is important! Mark All Viewed Threads with material which you haven't yet read are highlighted in yellow : 11 new	Are you selling, buying, course these days. 28 10:37AM Old_Joe	or staying the
"Mark All Viewed" will extinguish ALL of those current highlights in ALL categories. While this cannot be "undone", subsequent posts will continue to appear as "new".	Report Bugs and Probler 38 9:15AM Accipiter	ns Here
This takes you to a new page which presents a summary view of the threads and posts on the Discussions page see pg 33 for more detail on this.	Who's Online (5)	
Discussions page see pg 33 for more detail on this.	Alex	11:06AM
My Bookmarks 2 The number of threads that you have bookmarked shows here, and clicking here will show only those threads. You can Bookmark individual discussion threads	andrei	11:06AM
that interest you by clicking on the stars, which then turn yellow: 😭	David_Snowball	11:06AM
(My Discussions 92) As you initiate discussions, the total count will show here for you. Clicking here will take you to a summary page containing all of your discussions.	Old_Joe	11:06AM
(My Drafts 1) If you have saved drafts of your work (see pg 10), clicking here will take you to them.	Soupkitchen	11:06AM
Show All Show unread You can toggle between showing All Discussions, or only those which you haven't yet read.		

## The Discussion Page part 2

Discussions My Bookmarks 2 My Discussions 92 My Drafts 1 Show unread	Search 2	Go
you selling, buying, or staying the course these days. mments 11 new Accipiter September 11   Last Old_Joe 10:37AM Fund Discussions   506 views	Start a New Dis	scussion 3
<ul> <li>28 comments the total number of posts (comments) in this thread</li> <li>11 new the total number of posts in this thread unread by you (highlighted in yellow).</li> <li>who started the thread</li> <li>the time or date it was started</li> <li>who the last poster is</li> <li>the time or date of that last post</li> <li>the Discussion category</li> <li>how many views the post has drawn.</li> </ul>	Categories 4 All Discussions 5 Fund Discussions	
You can search for words of four or more letters which have appeared in posts and threads, but to be honest, this function can be a bit flaky.	Off-Topic Technical Questions	1,132
<ul> <li>Here's where (obviously) you can start a new discussion yourself. For more on this, see page 9.</li> <li>For info on Categories see page 35. Click on = to collapse or + to expand a section.</li> <li>There are three Discussion categories, and you can limit your viewing to any one category, or look at all of them.</li> </ul>	Bookmarked Discussion Are you selling, buying, course these days.	Part -
or look at all of them. Fund Discussions : discussions dealing ONLY with Mutual Funds (Please!) Off–Topic Discussions : all other subjects except technical questions. Technical Questions : questions or comments regarding the operation of the site.	28 10:37AM Old_Joe Report Bugs and Proble 38 1 new 9:15AM Accipit	
List of Bookmarked Discussions– click on a discussion to go there. (default view = collapsed 📃 )	Who's Online (5)	J
Who's hangin' out right now. This does not necessarily mean that someone is actually present and looking at the site— it simply shows that they are online and may have a tab or window open to MFO.	Alex	11:06AM
Department of Ancient History	andrei	11:06AM
	David_Snowball	11:06AM
	Old_Joe	11:06AM
< 1 2 3 4 5 6 7 118 > 8	Soupkitchen	11:06AM

Some MFO Widgets,		a bookmarked post
and what they mean	2 new	unread posts
En en estatuer la company	+	press to expand a listing
For some of these, if you "hover" your cursor		press to contract a listing
over the symbol (on the MFO site itself) an		scroll to the top of the page
explanation will appear.	•	scroll to the bottom of the page
	B	a recent post in a discussion thread
	٠	the last post in a discussion thread
	0	comments within a specific discussion thread that are new s ince you last viewed that specific discussion thread
L		

In a post or comment you may see an underlined reference to a particular fund, as in this example:

I am adding moderately to DWEIX (which was a small position but I think will become a more mid-sized one) but otherwise am just looking and researching and the usual.

In posting, if you show a fund symbol as capitalized letters, MFO will convert it to an automatic link. If anyone then clicks on that link, a box similar to this one will appear:



You can then click on any information source shown for detailed information concerning that fund.

Now that we know (more or less) what to expect, lets go to a real posting thread and try to join a discussion...

Home Discussions Inbox Old_Joe MGR Mark All Viewed Summary			Sign Out
All Discussions My Bookmarks a My Discussions 100 My Drafts 2 Show unread		arch	Go
Fund Manager Focus: Steve Romick, Manager, FPA Crescent Fund (FPACX) 1 comment Ted 6:56AM Fund Discussions   76 views	3	Start a New Disc	ussion
Fed Pulls Trigger		Categories	-
15 comments hank September 13   Last Anna 6:56AM Off-Topic   280 views	2	All Discussions	3,522
IYT, a sector area; from the old'in times, used as a market guage So we click on a title.		Fund Discussions	2,300
2 comments 2 new catch22 12:48PM   Last Old_Joe 2:11PM Fund Discussions   5 views	$\hat{\Sigma}$	Off-Topic	1,096
iShares Debuts Its First Frontier Market Fund	1	Technical Questions	126
1 comment Ted 6:45AM Fund Discussions   13 views	12		
RPHYX Conference Call			
3 comments sligo 6:00AM   Last David_Snowball 6:39AM Fund Discussions   60 views	53		
highlights of the RiverPark Short Term High Yield (RPHYX and RPHIX) conference call			
1 comment David_Snowball 6:37AM Fund Discussions   54 views	\$		
How would you describe your current equity allocation?			
26 comments hank September 11   Last scott 3:09AM Fund Discussions   590 views	3		
Sept 13 IVA Semi-Annual Update Conference Call			
4 comments Kenster1_GlobalValue September 10   Last Investor September 13 Fund Discussions   121 views	53		
buying these hot funds?			
1 comment johnN September 13 Fund Discussions   138 views	\$		

#### And now we are in that discussion thread -

Home Discussions Inbox Old_Joe MGR Mark All Viewed Summary	Sign Out	
IYT, a sector area; from the old'in times, used as a market gauge	Search Go	
<b>First there's the original post from Catch 22</b>	Start a New Discussion	
Howdy,	Categories	
	All Discussions 3,607	
Among several market areas our house watches for overall directions; is the U.S. transportation sector. The chart in the below link does not look too happy for the past several months and does not have a wholly positive current	Fund Discussions 2,368	
tread line for the 50, 100 and 200 moving averages.	Off-Topic 1,127	
IYT chart, 1 year	Technical Questions 112	
For your consideration, too.	In this Discussion	
Regards, Catch	Old_Joe 2:11PM	
• Old_Joe 2:11PM Edit Flag Reply	Bookmarked Discussions	
Hi, Catch-	Test-A-RooPermalink Gone? 7 September 4 Investor	
Could you give us a little more info on how you use this particular gauge?	Poll 13 September 4 Accipiter	
Thanks- OJ	Consistency?	
Write Comment Preview Save Draft	4 September 4 Accipiter	
B I U S C = ; ;		
and a place for you to add your comments or questions.         For details on that, see the next page of this User Guide.         You can use Simple Html in your post.		
Back to Discussions Post Comment		



Notice that the text size and spacing are a bit different in the Write Comment mode and in the Preview mode. The Preview mode shows exactly what your text will look likeafter you press the Post Comment button.

Write Comment (Preview) Save Draft	
This is the text how in which your comment or reply i	is entered. It's pretty straightforward- you can alternately
This is the text box in which your comment of reply i	is entered, it's pretty straightforward you can alternately
view Write Comment and Preview to see how things v	
view Write Comment and Preview to see how things v	
view Write Comment and Preview to see how things v anything fancy, that's all there is to it.	

If everything looks OK, go ahead and press the Post Comment button.

#### Here's the main Discussion page again –

Home Discussions Inbox Old_Joe MGR Mark All Viewed Summary		Sign Out
All Discussions My Discussions 92 My Drafts 1 Show unread Push the button	Search	Go
Site Upgraded Sat 9/8 - Having Trouble Posting - Read this message           Announcement         12 comments         chip         September 8         Last Old_Joe         September 9         Fund Discussions         290 views         Cr	Start a New Discus	sion
Gloom & Doom - Economist says debt may cause "death spiral" / Planets align for market crash	Categories	0
9 comments hank 8:08AM   Last Old_Joe 11:06AM Off-Topic   118 views	All Discussions	3,607
Today's fund behemoth quiz question	Fund Discussions	2,368
2 comments David_Snowball 10:05AM   Last catch22 10:34AM Fund Discussions   28 views	Off-Topic	1,127
Sentinel Small Company Fund reopens.	Technical Questions	112
1 comment TheShadow 9:52AM Fund Discussions   24 views	In this Discussion	Ξ

#### Which takes us to a "New Discussion" Layout:

Discussion Title	
Category Fund Discussions	
B <i>I</i> <u>U</u> + C <b>= w</b> <sup>(1)</sup>	
You can use Simple Html in your post.	



## Start a New Discussion

Here's where the title will go	
Category Fund Discussions 2 Please be careful in	your choice here: Fund Discussions is for <i>Mutual Funds Only</i> Off-Topic is for everything else except : Technical Questions the actual operation of the MFO website.
B I 🗓 😽 C 🛋 🍙 🗐 🖪 For info on how to use the	ese buttons, see page 12.
4 and of course here's where the text will go	

Fill in the	e boxes and your'e Good to Go!
American Century Funds	
Category Fund Discussions	
B I U S C 🛋 🍙 😳	
	an Century Funds over the years. I'm wondering if any other board w you feel that they compare against other fund families.
Thanking you in advance-	X
Old Joe	We have had investments in a number of the American Century Funds over
ou can use Simple Html in your post.	the years. I'm wondering if any other board members have used American Century, and if so, how you feel they compare against other fund families.
Post Discussion Save Draft Preview Cancel	Thanking you in advance-

For a New Discussion, the "Preview" will look like this.

new screen. to submit you	Howdy, Stranger! It looks like you're new here. If you want to get involved, click one of these buttons! Sign In Apply for Membership r Membership'' button will bring up this Fill out the short form and press "Apply" ar application to the membership panel.	3.	You'll be advised by email when your application is approved. After approval, you can go ahead and sign in Howdy, Stranger! It looks like you're new here. If you want to get involved, click one of these buttons! Sign In Apply for Membership which will bring up a new screen where you can enter your email address and password:
	r Membership	4.	Logging In
Email	er@earthlink.net		Sign In X
Usernar	ne		
testus	er		Email/Username
Passwo	rd		testuser@earthlink.net
			Password
Confirm	Password		••••• Forgot?
	© Female you want to join? rich quick!		Sign In E Keep me Signed in Don't have an account? Create One. Pressing "Sign In" will now take you to the main Discussion page. Checking "Keep me signed in" will allow continued access without going through the sign-in all over again.
Apply	e to the terms of service	You	nportant Note: Mutual Fund Observer checks a "coo from your browser to verify your identity. ur browser must be set to accept cookies for this to v you experience problems logging in, please see page

You can show all or parts of your text in bold, *italic*, <u>underline</u> or <del>strikethrough</del> typeface styles. In this example, we are going to emphasize the phrase "something a little fancy". In the Write Comment mode, we select that phrase:

Lets try Bold first: Select the phrase and click B for bold...

Write Comment	Preview	Save Draft		
BIUSC	<b>=</b> 👜 😳			
alternately view V	Vrite Com	ch your comment or reply ment and Preview to see h g a little fancy, here's how	ow things will look in	
ou can use Simple Htm	l in your pos	t.		

#### ... and by html magic <b> appears before your phrase, and </b> after.

Write Comment	Preview Save Draft	
BIUSC		
	ox in which your comment or reply is ente /rite Comment and Preview to see how thi	
1	b>something a little fancy, here's he	5

All of this stuff that we're going to be doing uses a few html (Hypertext Markup Language) instructions. Because some very dedicated MFO folks spent a lot of time making things easy, we don't have to know much about that at all. In case you're curious, <b> starts the bold part, and </b> ends it.

#### **Getting a Little Fancy (2)**

Switching to the Preview mode we see that "something a little fancy" is now shown in bold :

Write Comment	Preview	Save Draft
BIUSC	📕 👜 😳	
		your comment or reply is entered. It's pretty straightforward- you can alternately
	ent and Prev	your comment or reply is entered. It's pretty straightforward– you can alternately eview to see how things will look in the final product. If you'd like to do <b>something</b> a
view Write Comm	ent and Prev s how	eview to see how things will look in the final product. If you'd like to do something a



Well, it looks like pressing the "C" button puts <code> and </code> in there ...



... and taking a preview look we see that now the text looks like this  $\,:\,$ 

Write Comment	Preview	Save Draft
BIUSC	🔳 🍙 🥹	
This is the text b	ox in which	your comment or reply is entered. It's pretty straightforward- you can alternately
view Write Comm	nent and Pre	your comment or reply is entered. It's pretty straightforward- you can alternately eview to see how things will look in the final product. If you'd like to do 7 , here's how

The selected text is now highlighted, and also in a new font. This stylization is used by programmers to indicate html coding. If you'd like to know more about using html, there's a handy link **Simple Html** right in the text box that will take you to a very good website.

#### BUT WAIT- THERE'S MORE !!!



This one is called "block quote", and it allows for even more coolness in your text formatting.

It can be used to select a block of text and reposition it so as to make it really stand out.

In this example we're going to deal with the word group selected as shown:

Write Comment Preview Save Draft	
B I U S C 🔳 🍙 🥹	
This is the text box in which your comment or reply is er alternately view Write Comment and Preview to see how you'd like to do something a little fancy, here's how	
You can use Simple Html in your post.	
Back to Discussions	Post Comment

#### After selection, we press the button, and the html blockquote commands appear:

Write Comment Preview Sa	ave Draft	
B I U S C 🔳 📾 😳		
< <u>blockguote</u> >you can alterna the final product. <u blockguo	ately view Write Comment an	ntered. It's pretty straightforward- nd Preview to see how things will look in othing a little fancy, here's how
You can use Simple Html in your post.		

#### Switching to the Preview mode, we see that the selected text is now indented and spaced by itself.

			mme		1	view	Save Draft	
B	Ι	U	\$	С		ca 😳		
Г	This	is th	e te	xt b	ox in	which	our comment or reply is entered. It's p	pretty straightforward-
	yo	u ca	n alt	tern	ately	view W	ite Comment and Preview to see how t	hings will look in the final product.
ľ	f yo	ı'd I	ike t	o do	o som	nething	a little fancy, here's how	
			mpu	e Htt	nt to y	our post		
You	can i	ise S						Post Comment

Additionally, it now has a light grey background. All of this is very handy for really emphasizing a block of text.

## Its also possible to combine some of these things. For instance, if we had italicized this text before blockquoting, the result would have looked like this:

Wri	e Comm	ent	Preview	Save Draft
B I	<u>U</u> <del>S</del>	С	<b>a</b> 😨	
Г	'his is th	e te	xt box in wł	which your comment or reply is entered. It's pretty straightforward-
	you ca	in alt	ernately vie	iew Write Comment and Preview to see how things will look in the final product.
I	,		,	iew Write Comment and Preview to see how things will look in the final product. thing a little fancy, here's how
	f you'd l	ike t	,	thing a little fancy, here's how

## BUT WAIT- THERE'S EVEN MORE !!!





This button allows us to post a picture in the text box, as long as that picture has a valid web address.

For this illustration, we are going to copy the web address / location of a graphic that the Wall Street Journal currently has posted on their Market Data Center page.

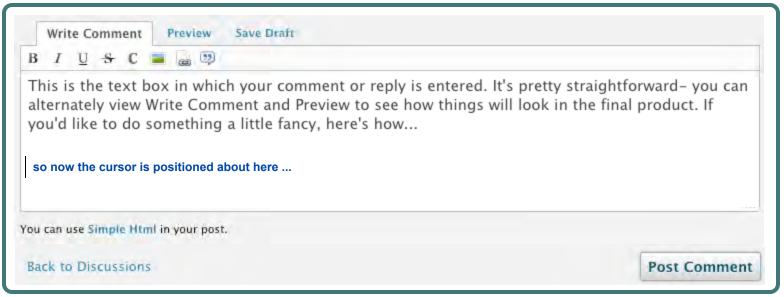
From the Market Data Center site where the pictures are located, we need to obtain the web addressing information so that we can copy it back to the Mutual Fund Observer (MFO) text box. This procedure will vary somewhat depending upon your web browser, but the general process will be similar. For example, in the Firefox browser there is a right mouse-button command to copy the image location:

View Image	
Copy Image	
Copy Image Location	
Save Image As	
Send Image	

Set As Desktop Background... View Image Info



Back at MFO we use the keyboard "enter" or "return" key to space down a line or two, to allow for some room ...



And we then press the "picture button"...

This is t	And depending upon your browser, a box similar to these will appear.					
alternat you'd lil	Enter image URL:	The page at http://www.mutualfundobserver.com says: Enter image URL:	ct. lf			
You can use	Cancel OK	Prevent this page from creating additional dialogs				
Back to Dise	cussions	Pa	ost Comment			

... into which we paste the Image Location information which was previously copied from the Wall Street Journal graphic .

<u> </u>			
This is t alternat	Enter image URL:	The page at http://www.mutualfundobserver.com says:	- you can ct. lf
/ou'd lil	http://online.wsj.com/media/48TSY	Enter image URL:	
		http://online.wsj.com/media/48TSYELD.gif	
_	Cancel OK	Prevent this page from creating additional dialogs Cancel OK OK	
u can use	Don't worry if the URL	info doesn't seem to fit it will be OK.	

And now we can see that the text box has acquired some more html code :

Write Comment     Preview     Save Draft       B     I     U     S     C     Image: Comment to the same data set of t	
This is the text box in which your comment or repl alternately view Write Comment and Preview to see you'd like to do something a little fancy, here's how 	

#### Switching to Preview for a quick look -

This is the text box in w	hich your comment or reply is entered. It's pretty straightforward- you can alternately Preview to see how things will look in the final product. If you'd like to do something
Treasury yield curve 5.00% 4.00 3.00 One year ago 2.00 0.00 1 3 6 1 2 3 5 710 30 month(s) years maturity	And now our post shows the graphic in addition to the other text! Viola !! (OK, OK! Voilà, if you're a traditionalist, French, or just uptight)
ou can use Simple Html in you Back to Discussions	Post Comme

#### Finally, we'll use the remaining button to do something very similar: reference your MFO text box to another entire website.

В	I	U	-8-	С		9	

Many MFO members like to refer (link) to other web pages or articles of interest in their posts. You can simply copy and paste the URL from the referenced site into the MFO text box, and that actually works just fine. But here's a more professional way.

#### First, let's talk a little about URLs :

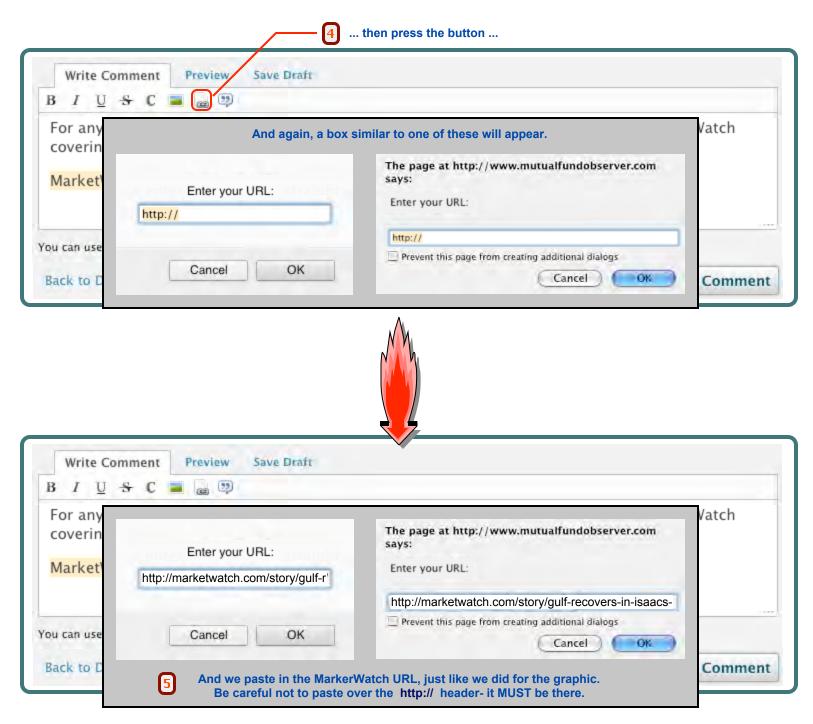
	http://www.mutualfundobserver.com/discussions-3/
And another for a current Wall Street	Journal MarketWatch article on hurricane Isaac is:
M http://www.marketwatch.com/st	tory/gulf-recovers-in-isaacs-wake-2012-08-307siteid=rss&rss=1
•	t Watch article on hurricane Isaac, and just like we did with the graphic ress from the box at the top of the browser page.

Back at MFO, here's our basic text box (with some new text, for a change) and again we'll use the "enter" or "return" key to space down a line or two, allowing for some space between our existing text and the new link. ...

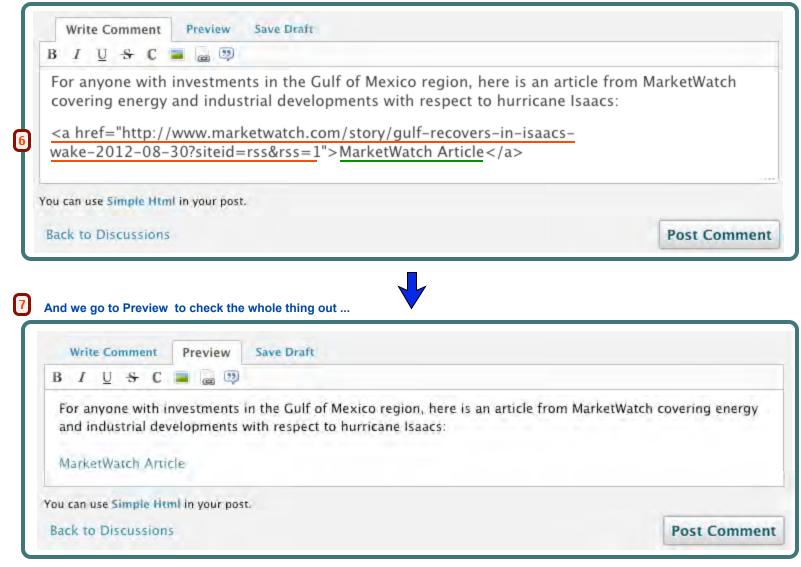
3 I U S C 🔳 🗟 🗐	
For anyone with investments in the Gulf of Mexico covering energy and industrial developments with so again the cursor is positioned about here	2 · · ·
I	
ou can use Simple Html in your post.	

Write Comment		
For anyone with covering energy	a investments in the Gulf of Mexico region, he and industrial developments with respect to a name for the link that we are making. We'll simply call the	hurricane Isaacs:
You can use Simple Ht	nl in your post.	
	5	Post Comment





#### Now the URL has been attached to our article name...



#### Hey - a Link !! Looking Good !!

That's the whole thing. Practice doing this stuff a couple of times and soon your posts will look as good as the best of them.

Thanks to Catch 22 for help on this topic

#### This is really just a "special case" of using a URL Link, as described immediately above.

#### On the Discussion Page :

All Discussions My Discussions 92 My Drafts 1 Show unread		Search	Go
Site Upgraded Sat 9/8 - Having Trouble Posting - Read this message         Announcement       13 comments       chip       1       Place the cursor over the Discussion that you want to link to.		Start a New Discu	ission
Big Picture: 10 Rules for Dealing with the Sharks on Wall Street	i.	Categories	Ξ
2 comments Skeeter September 9   Last MaxBialystock 4:58PM Off-Topic   59 views	25	All Discussions	3,609
Factoids Re: AQR Risk-Balanced Commodity Fund         2 comments       scott       4:56PM       Fund Discussions       19 views	57	Fund Discussions	2,370
Interesting Article/Study on Retail Investor Knowledge	W	Off-Topic	1,127
3 comments scott 3:57PM   Last catch22 4:39PM Fund Discussions   26 views	23	Technical Questions	112

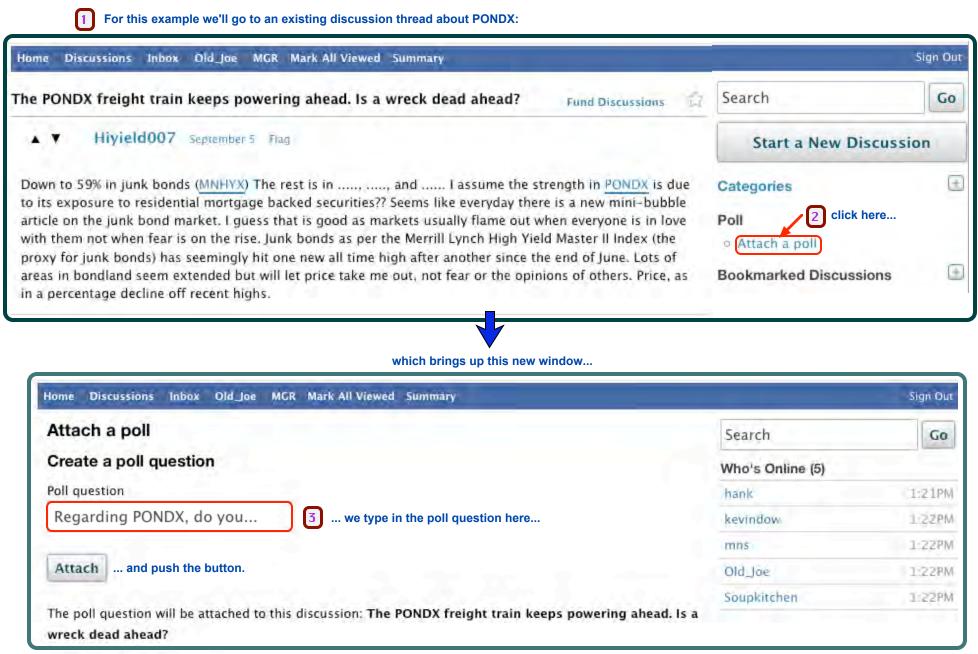
Again, this procedure will vary somewhat depending upon your web browser, but the general process will be similar. For example, in the Firefox browser there is a right mouse-button command to Copy the Link Location:

Just follow the same approach as described above, starting on pg 20, for adding an URL Link.

Open Link in New Tab Open Link in New Window	
Bookmark This Link Save Link As Send Link	
Copy Link Location	
This Frame	٠

#### Adding and Managing a Poll

You can attach (initiate) a Poll for any discussion... doesn't have to be <u>your</u> discussion... ... but only one poll per discussion.





Home Discussions Inbox Old_Joe MGR Mark A	All Viewed Summary		Sign Out	
Edit a poll		Search	Go	
Poll question		Who's Online (5)		
Regarding PONDX, do you		aikiron	1:38PM	
Answers		kevindow	1:38PM	
No answers yet		mns	1:39PM	
Add a new answer	hich brings up this new window	Old_Joe	1:39PM	
Intend to Buy? now v	we type in the first answer here	Soupkitchen	1:38PM	
Add and again push the button.				



Home Discussions Inbox Old_Joe MG	R Mark All Viewed Summary		Sign Out
Edit a poll		Search	Go
Poll question		Who's Online (5)	
Regarding PONDX, do you		aikiron	1:38PM
Answers		kevindow	1:38PM
Answer #1		mns	1:39PM
Intend to Buy?	Delete	Old_Joe	1:39PM
Add a new answer	5 Again a new window	Soupkitchen	1:38PM
Intend to Sell?	With an additional answer box		
	dd, repeating this until all of the desired answer choices t on "Back to the Discussion".	are listed. For this example, we'll stop her	e

 $\mathbf{J}$ 

he PONDX freight train keeps powering ahead. Is a wreck dead ahead? Fund Discussions	Search	Go
▲ ♥ Hiyield007 September 5 Flag	Start a New Discussio	
Down to 59% in junk bonds (MNHYX) The rest is in, and I assume the strength in <u>PONDX</u> is due to its exposure to residential mortgage backed securities?? Seems like everyday there is a new mini-bubble article on the junk bond market. I guess that is good as markets usually flame out when everyone is in love	Categories In this Discussion	9
with them not when fear is on the rise. Junk bonds as per the Merrill Lynch High Yield Master II Index (the proxy for junk bonds) has seemingly hit one new all time high after another since the end of June. Lots of areas in bondland seem extended but will let price take me out, not fear or the opinions of others. Price, as in a percentage decline off recent highs.	Poll Regarding PONDX, do you	
and here's our Poll - only two questions, but hey, not bad for a start.	Intend to Buy? 0% (0 votes) Intend to Sell? 0% (0 votes)	
And as you can see, it's possible to Edit, Reset, or Delete your Poll. And it IS <u>your</u> poll. Except for the site administrators, no one other than you	<ul> <li>Edit poll</li> <li>Reset poll</li> </ul>	
can mess with this thing, and no one can vote more than once, except in Chicago.	<ul> <li>Delete poli</li> </ul>	

If you believe a posting to be an advertisement or otherwise unsuitable for MFO, you can bring this to the attention of the site administrators by Flag Flagging the post.

Also, It's easy to Edit , change, add to or delete parts of your comments, even after they have been posted.

chwab: Dead End on Emerging Markets?	Click here to Flag the post. Fund Discussions
Old_Joe June 21 Edit Flag	Clicking on Edit
	lass in Emerging Markets: Why it Matters", there are a fair been trying to see if any of these are available through
ODMAX: Institutional Investors Only ODVYX: Institutional Investors Only	
ENMIX: Available, with Transaction Fee: \$76	
Evidently not easy to find a good EM fund with NT	F via Schwab.
0	s up a new screen
dit Discussion 2 Brings	
dit Discussion 2 Brings	s up a new screen
dit Discussion 2 Brings	
dit Discussion 2 Brings	s up a new screen re you can change the title
dit Discussion       2 Brings         Discussion Title       Schwab: Dead End on Emerging Markets?       3 Wher         Category       Fund Discussions       or the Discussion Category	s up a new screen re you can change the title
dit Discussion       2 Brings         Discussion Title       3 Wher         Schwab: Dead End on Emerging Markets?       3 Wher         Category       Fund Discussions         B       I       I         B       I       I         In the current thread: "Choosing the Right Asset Class in	s up a new screen re you can change the title
dit Discussion       2 Bringe         Discussion Title       3 Wher         Schwab: Dead End on Emerging Markets?       3 Wher         Category       Fund Discussions         B       I       Image: Schwab Content Schwab Co	s up a new screen re you can change the title tegory Emerging Markets: Why it Matters", there are a fair number
dit Discussion       2 Brings         Discussion Title         Schwab: Dead End on Emerging Markets?       3 Wher         Category       Fund Discussions       or the Discussion Cate         B       I       Image: Stress of the Commendations by MFO posters. I've been trying to it seems not.         ODMAX: Institutional Investors Only	s up a new screen re you can change the title tegory Emerging Markets: Why it Matters", there are a fair number see if any of these are available through Schwab, but so far,
dit Discussion       2 Brings         Discussion Title         Schwab: Dead End on Emerging Markets?       3 Wher         Category       Fund Discussions       or the Discussion Cate         B       I       Image: Section Cate         In the current thread: "Choosing the Right Asset Class in of recommendations by MFO posters. I've been trying to it seems not.         ODMAX: Institutional Investors Only ODVYX: Institutional Investors Only	s up a new screen re you can change the title tegory Emerging Markets: Why it Matters", there are a fair number see if any of these are available through Schwab, but so far,

1 From any page, click on "Inbox" to get to this , your inbox page.	
Home Discussions Inbox Old Joe MGR Mark All Viewed Summary	Sign Out
Inbox	Search Go
Old_Doc_Joe new conv test	2 Start a New Conversation
1 message10:16AM Old_Doc_Joe This is a test 2 messages4:48AM	Poosh zee boutain (To this button should be pushed your hand.)
Accipiter thx. 3 messagesSeptember 4	

## **3** ... and this box appears.

(The terms "Conversation" and "Message" are used interchangeably.)

Start a New Conversation	×
Recipients	
	A
	12
	Start Conversation

#### Fill it in ...



click on your Inbox If someone has sent you a message Small red flags will appear on your header bar on	e for the "	Inbox", and one for "Notifi	cations"
Discussions Inbox Did_Doc_Joe MGR Mark All Viewed Summary			Sign Ou
All Discussions My Discussions 105 My Drafts 2 Show unread		Search	Go
Ticker Lookup.			
F L 6 comments Accipiter September 4   Last Accipiter September 5 Technical Questions   28 views	$\stackrel{\frown}{\simeq}$	Start a New Dise	cussion
Post Counts at the bottom of page.		Fund Ticker Lookup	
F L 2 comments Investor September 4   Last Accipiter September 5 Fund Discussions   20 views	53	Work in Progress	
+ - icon suggestions -keep		Stay tuned	
F L 6 comments Investor September 4   Last Old_Joe September 4 Fund Discussions   54 views	$\overleftrightarrow$	Categories	Œ

## 

#### Sure enough - there's the message that you really didn't want to see.

	Sign Out
Search	Go
Start a New Co	onversation

 $\checkmark$ 

4 The Inbox indica	ator has automatically reset.			
Discussions Inbox Old_Doc_Jo	MGR Mark All Viewed Summary			Sign Out
Old_Joe and you	5 But the Notifications indicator has not. (See following page for this.)		Search	Go
Old Joe 11/25AM			Start a New Co	nversation
Hey there Joe, don't forget the	at you have a root canal job today.		Delete Conv	ersation
Add Message			In this Conversation	
6 From here you can send hi	m an answer. Try to be nice.		Old_Joe	-
		7	Old_Doc_Joe	
			Add People to this Co	onversation
1			7	0
		Send Message	You can also i someone else conversation if yo	in this Add

We're back on the Discussions page now, and we want to reset this Notification indicator. (Actually, this can be done from any page.)

1 So we click here			
Discussions Inbox Old_Doc_Joe MGR Mark All Viewed Summary			Sign Out
All Discussions My Bookmarks My Discussions My Drafts Show unread		Search	Go
To Own Hedge Funds or Not  1 comment MJG August 25 Fund Discussions   18 views		Start a New Dis	cussion
Neil Armstrong dead at 82 - Where were you?	13	Categories	
F L 2 comments A 2 new 5 catch22 12:48PM   Last Old_Joe 2:11PM Fund Discussions   5 views		All Discussions	3,522

#### ... which takes us to our notifications page ...

Discussions Inbox Old_Doc_Joe	MGR Mark All Viewed Summary	5ign Out
Change My Picture	Old_Doc_Joe 2 where we click on the Notifications Tab	
Edit My Account	Notifications 1 Activity Discussions 1 Comments	
Change My Password		
My Preferences	Old_Joe sent you a message.	
Who's Online Settings	12:05PM	

#### ... and now all of the indicators are reset.

Discussions Inbox Old_I	Doc_Joe MGR Mark All Viewed Summary	Sign Out
Change My Picture	Old_Doc_Joe	
Edit My Account	Notifications Activity Discussions L' Comments	
Change My Password		
My Preferences	Old_Joe sent you a message.	
Who's Online Settings	12:18PM	

#### The Summary View



... will take you to an entirely different view of the Discussion Page :

MUTU A SITE IN T					RVE	R	K	
Home About	Commentary	Funds	Discussions	The Best	Resources	Support Us!		
MFO Help Top Bottom Comment± Indent ± Font ± Box Size ±	Factoids Re: Au Interesting Art Ouchbiting of Today's fund b GTSOX Glenme Sentinel Small Vanguard GNM Gloom & Doon (185) SE Asia – Fidel	g here nd Problem to Accipit Rules for QR Risk-B icle/Study commental behemoth ade Secure Company tA (VFIIX) of n - Econor ity's \$2.4   mproved co ek Ahead: al jobless r d & Incom	ns Here By: Ski er and Old_Joe Dealing with t alanced Comm on Retail Inve ry on Edward J quiz question ed Options Hel Fund reopens or Fidelity GNN mist says debt billion fund va data leads to h A Nice Rally W rate? LIP By: ca e Builder (PQIE	eeter viewed By: cate he Sharks or hodity Fund I stor Knowled ones By: Cha By: David_Sr p By: glampi By: TheShad A (FGMNX) may cause " ults past JP I igher fund in hile It Lasted tch22 viewed X) By: ducro	(264) h22 viewed (1 Wall Street B By: <u>scott</u> viewed dge By: <u>scott</u> viewed g viewed (214 dow viewed (214) dow viewed (214) do	2 and then clic back to the nor back to the nor 3y: <u>Skeeter</u> viewe ed (34) viewed (33) 1075) d (157) 4) 79) <u>niny mo</u> By: <u>5</u> / Planets align f e for cash By: <u>ha</u> ager thrives on I viewed (268)	oupkitchen viewed (91) or market crash By: hank	g thread.

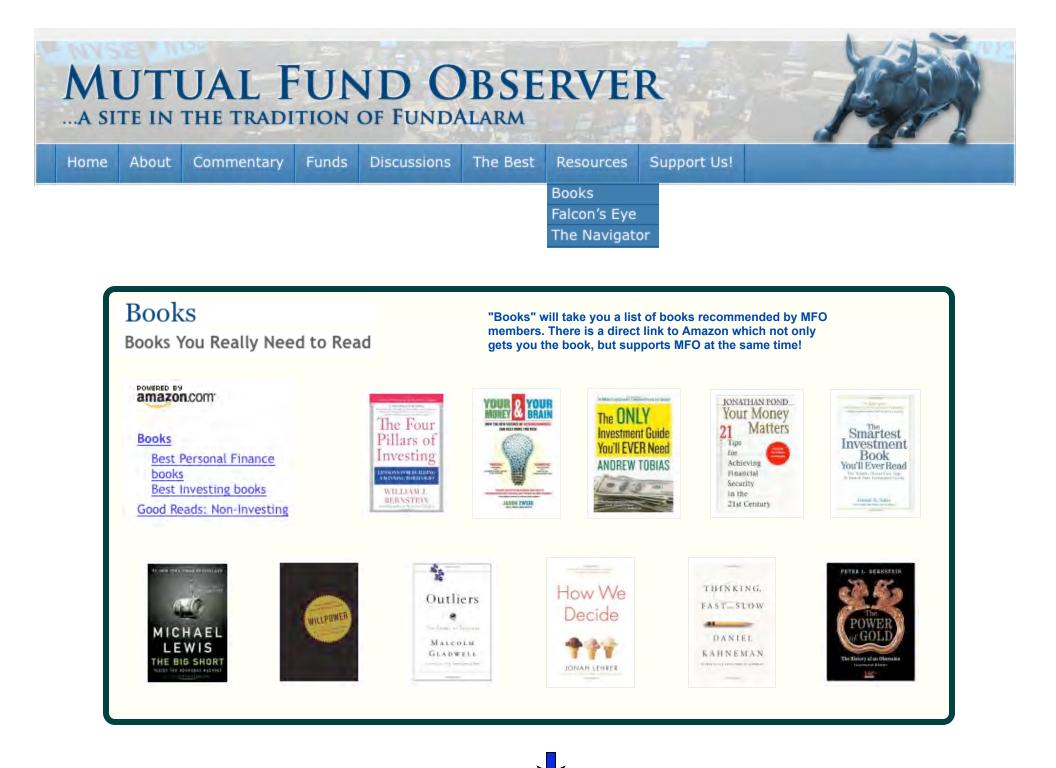
## The Summary View (2)

MFO (Help)	4 Expands the Thread to show the responses also :
Тор	
Bottom	Discussions as of: September 10, 2012, 9:48 pm EDT
CHINA CONTRACTOR	
Comment±	
Indent ±	
Font ±	Report Bugs and Problems Here By: Skeeter viewed (264)
Box Size ±	2012-09-08 - <u>Skeeter</u> (D)- <u>Test Post MessageSkeeter</u>
BUX 5120 ±	2012-09-08 - chip : Hooray!
	2012-09-08 - Accipiter ; Great.It is mandatory to sign out. Close your browser, and sign back in. If
	2012-09-08 - VintageFr : Sorry I mentioned problems with Google Chrome on other thread. I will signout s
	2012-09-08 - bee : As I signed out and then signed back in just now I noticed that my username was
	2012-09-08 - chip : It's likely a one-time thing, because of the upgrade.
	2012-09-08 - Anna : I'm seeing the downarrow next to the avatar but it is next to A (code for
	2012-09-08 - Anna : All four are delworkingdel visible when you list them like that. Only thing I c
	2012-09-08 - Anna : By the way, functionally it works - if I click the string A it goes to th
	2012-09-08 - Accipiter : Reply to @Anna: thanks. I think it is fixed now I left off ; after the 25
	2012-09-09 - Anna : Reply to @Accipiter: Yes, it looks right now. Thanks!
	2012-09-09 - Accipiter : Reply to @Anna: thx for the followup. If something else doesn'l look rig
	2012-09-08 - hank : Accipter - Can't get summary page to load. Comes up "page not found" on safari
	2012-09-08 - hank : Reply to @Accipiter: If you happen to have the link for low-bandwidth send it a
	2012-09-08 - Accipiter : Reply to @hank: both of these are not embeded - choose whichever one you like
	2012-09-09 - hank : Reply to @Accipiter: Thanks so much. Now back to what passes for normal. (-:
	2012-09-08 - VintageFr : No more problems after logging in and out. Curious why this is necessary though
	2012-09-08 - Accipiter : We updated the version - it sends a cookie to your browser, so it can maintain
	2012-09-09 - MaxBialys : I just posted. No problems. Easier to edit with bold, italics, etc. so I see. G
	2012-09-09 - Accipiter : Reply to @MaxBialystock: thank goodness Max. A person who appreciates it and e
_	
5 And hove	ring your cursor anywhere over a response
-	
<mark>ໂ</mark> lets you	read it : 2012-09-09 - Report Bugs and Problems Here Reply by: (Accipiter) Reply to
	@MaxBialystock: thank goodness Max. A person who appreciates it and expresses it.you are on my holiday gift list :).
	thrybu are on my nonday girense

Home Discussions Inbox Old_Joe MGR Mark All Viewed Summary		Sign Out
All Categories	Search	Go
Fund Discussions Discussions of mutual funds	Start a New Discuss	ion
Off-Topic	Categories	
1.095 discussions 5,079 commentsMost recent: Neil Armstrong dead at 82 – Where were by hankAugust 25	All Discussions	3,6
Technical Questions	Fund Discussions	2,3
121 discussions 956 commentsMost recent: Ignored user explanation - OJ - Added by AccipiterAugust 30	Off-Topic	1,1
	Technical Questions	1
Clicking on these icons allows you to create bookmark folders on your browser that will support RSS feeds from each of these discussion categories:	Category Management	
Subscribe to this feed using	You are currently viewing all	
Always use Live Bookmarks to subscribe to feeds.	categories.	
Subscribe Now	Only show followed categories	9
This seletion setup will vary depending upon your browser, but clicking on the RSS icons should result in something similar.		



New RSS Folders (Firefox Browser Shown)

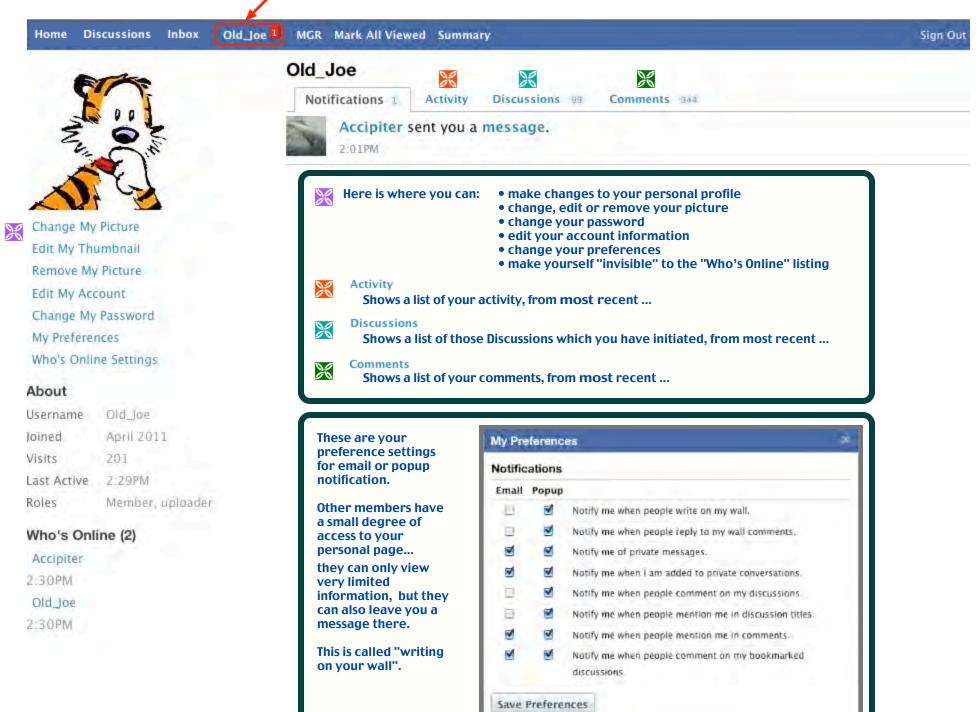


Falcon's E	Lye Enterin	g ticker symbols will pr	ovide numerous rese	earch links for those fun
ENTER A SINGLE	TICKER SYMBOL	OR (MULTIPLE TICK	ER SYMBOLS SEPA	RATED BY SPACES):
PONDX		Reset Submit		
SELECT OR DESE	LECT THE SITE(S	) TO LINK:	SmartMoney	Bloomberg
SA Today	✓ USNews	Barrons	MSN	MFO

The Navigator	
ENTER TICKER OR FUND NAME, THEN CLICK ON SELECTION	AND LINKS TO SITES WILL APPEAR
Type the ticker of a fund (minimum 2 letters): or ETF	
or Type the name of a fund (minimum 6 letters): PIMCO income Fund	
or Type the name of an ETF (minimum 6 letters):	
Entering a fund or ETF name or symbol will bring up links relating to that fund or to associated funds.	PIINX: PIMCO Income Fund Administrative Class PIMIX: PIMCO Income Fund Insti Class PONAX: PIMCO Income Fund Class A PONCX: PIMCO Income Fund Class C
	PONDX: PIMCO Income Fund Class D
	PONPX: PIMCO Income Fund P Class PONRX: PIMCO Income Fund Class R

#### **The Personal Profile Page**

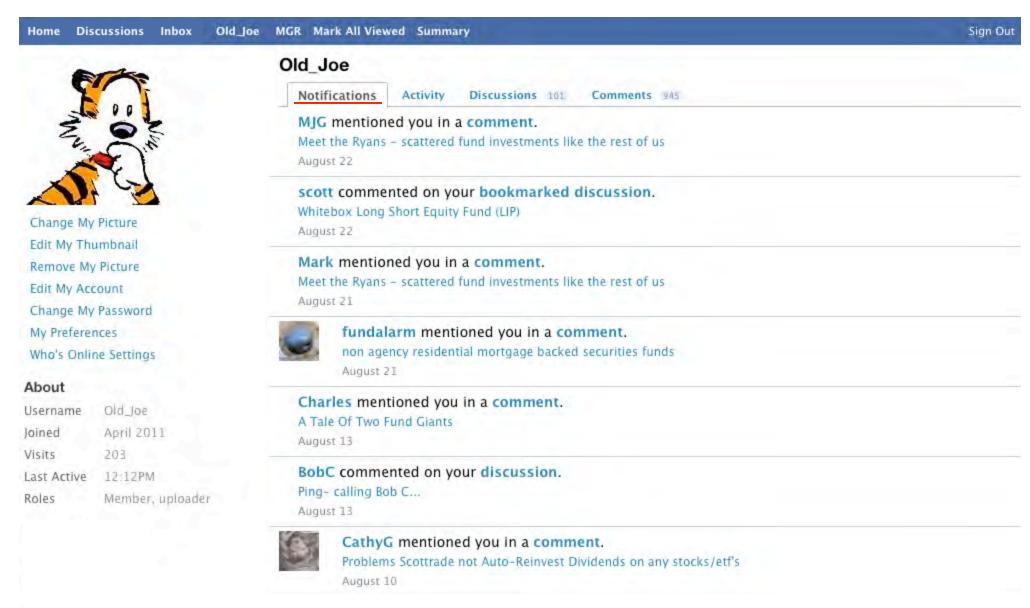
Click Here to get to this page.



#### Your Personal Pages - Notifications, Activity, Discussions and Comments

These four pages are all very similar. They are your pages where you can see various activity listings – *Notifications* – your interactions with other board members. (The *Notifications* page is shown below as an example.) *Activity* – your own activity. *Discussions* – Discussions that you have initiated. *Comments* – Comments that you have made.

Please note that other members may also see all of these pages except Notifications.



Clicking on a link which has been created by a poster may sometimes cause a freeze or failure.
 Suggestion: Use the right mouse button, and try opening that link in a New Tab, rather than just clicking on it.
 Explanation: If you are viewing the forum with the MFO header on top, you are reading something that is "embedded".

Some sites do not allow themselves to be embedded in other sites. It's not a bug-just a reality of life.

Improper browser configuration may cause a number of issues. Invalid browser cache may be responsible.
 Suggestion: Try clearing the browser cache, exit and then reopen the browser. In some cases, clearing the browser history may also help.

• Having to sign in or log on multiple times –

Mutual Fund Observer checks a "cookie" from your browser to verify your identity, so your browser must be set to accept cookies for this to work.

Each member of the forum should have only one login name- you should NOT be creating additional user names.

Here are some reasons why you may have to continually supply your username and password and re-sign in :

- 1) your browser does not accept cookies.
- 2) you have installed software that automatically deletes cookies.
- 3) you have told your browser to delete cookies after closing session.
- 4) after 30 days the cookies will expire and you have to re-log in.
- 5) you have not checked the box "keep me signed in".
- 6) you sign out.
- 7) you use another computer or browser... the sign-in cookies are associated with ONE particular computer and browser- a different computer or browser knows nothing about them.

If you are still having trouble with multiple sign-ins after checking all of the above, please make a post under the "Technical Questions" section, and provide as much of the following information as possible:

• the name of your browser (Internet Explorer, Firefox, Safari...) and version number

- your operating system type (Windows, Apple, Linux) and version number
- and device type (iphone, pc, etc)

• The "Search" Function- Intermittent erratic operation

**Suggestions:** \* The Search function requires a word with a minimum of four characters.

\* It's not especially good with phrases- tends to look for individual words.

\* If "Search" shows a particular posting thread, and it's not obvious where your search-word appears in that thread, try "Command F" ("Find") within that thread to find the key-word itself.

• Thanks to Accipiter for major help and input for this section •