

# BetterInvesting Programming for 2006-2007 Season

**Watch for the new programs  
you can attend this season!  
Look for this symbol!!**



## Learning Toolkit

**Date:** Saturday, September 16, 2006

**Time:** 9:00 am-12 Noon

**Place:** Howard Community College, Gateway Building  
6751 Gateway Drive, Columbia, MD

**Directions:** Exit I-95 onto MD Rt 175 West, Right on  
Gateway Blvd. Then Left at HCC Building

**Program:** Joy Garrish will facilitate learning to make investing decisions by using BetterInvesting™ Toolkit program to prepare an SSG. Class will include discussion on investing basics, uses of Value Line™, creation of an SSG and application of judgment. Experience with SSG forms is a must.

**Cost:** \$20 in advance, \$25 at the door

Send Registration to: Joyce Spittel  
4800 Coyle Rd. Apt 309  
Owings Mills MD 21117

## Introduction to BetterInvesting™

**Date:** Monday, October 2, 2006

**Time:** 7:00 pm -8:30 pm

**Location:** Anne Arundel North County Library (Glen Burnie)

**Directions:** : 1010 Eastway, Glen Burnie, MD 21060  
410-222-6270

**Program:** Stan Mohr will facilitate an interesting introduction to the investment methods followed by BetterInvesting™ members. These time-honored methods create a foundation of knowledge that enables the individual to become a confident investor.



**Cost:** NO CHARGE ! (Although free, registration is required to assure the program.)

Send Registration to: Anna Mae Melown  
1010 Valen Rd.  
Westminster MD 21157

## Mutual Funds

**Date:** Saturday, October 7, 2006

**Time:** 9:00 am - 2:00 pm

**Place:** Howard Community College, Gateway Building  
6751 Gateway Drive, Columbia, MD

**Directions:** Exit I-95 onto MD Rt 175 West, Right on  
Gateway Drive. Then Left at HCC Building.

**Program:** Betsy deGroot and JoAnn Linck will facilitate. Many of the millions of people putting their money into mutual funds do not know enough about funds to make wise decisions about how their funds are managed. This workshop will help investors get the most benefit from their investments through the use of the tools such as the fund checklist, comparison guide, trend report and more. The BetterInvesting™ Mutual Fund Handbook may be purchased for \$8.00 at the workshop. Bring a brown bag lunch, beverages will be provided.

**Cost:** \$25 in advance, \$30 at the door

Send Registration to: Diane MacCormack  
10034 Chatelaine Circle  
Ellicott City MD 21042

## Starting an Investment Club & Managing an Existing One

**Date:** Wednesday, November 8, 2006

**Time:** 7:00pm-9:00pm

**Place:** Howard Community College, Gateway Building  
6751 Gateway Drive, Columbia, MD

**Directions:** Exit I-95 onto MD Rt. 175 West, Right on  
Gateway Drive. Then Left at the HCC building

**Program:** Jo Ann Linck, a former National Investors Association (NIA) Advisory Board Director, with 20 years investment club experience will give you all the information you need to start and run a successful investment club. And if you are in an existing investment club but have questions, need ideas, problem solving or maintaining interest, this program is for you.

**Cost:** \$15 in advance or \$20 at the door

Send Registration to: Fay Sundry,  
511 Westside Blvd.  
Catonsville MD 21228

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## NAIC Club Accounting

**Date:** Saturday, December 2, 2006

**Time:** 9:00 am-1:00 pm

**Place:** Howard Community College, Gateway Building  
6751 Gateway Drive, Columbia, MD

**Directions:** Exit I-95 onto MD Rt. 175 West, Right on Gateway Drive. Then Left at the HCC Building

**Program:** Mike Hayes facilitates this program on maintaining all the club's accounting needs including filing IRS and MD State partnership forms. Major focus is on performing the treasurer's duties using the computer software. Clubs using the manual paper method can also benefit.

**Cost:** \$20 in advance. \$25 at the door  
Send Registration to: Martha McSorley  
4232 Hermitage Dr.  
Ellicott City MD 21042

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## Introduction to BetterInvesting

**Date:** Thursday, January 25, 2007

**Time:** 7:00 pm -8:30 pm

**Location:** Anne Arundel County Library in Laurel

**Directions:** 3501 Russett Common, Laurel, MD 20724  
301-725-2390

**Program:** Stan Mohr will facilitate an interesting introduction to the investment methods followed by BetterInvesting™ members. These time-honored methods create a foundation of knowledge that enables the individual to become a confident investor.



**Cost:** NO CHARGE ! (Although free, registration is required to assure the program.)

Send Registration to: Ana Marie McBayne  
4550 Montgomery Ave #1100  
Bethesda MD 20815

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### Attention Investment Clubs

Is your club portfolio in need of a review? How would you like a Chapter Volunteer to objectively look over your portfolio and offer some thoughts on its diversification, balance, and growth histories? To schedule a club visit, email [contact@maryland.betterinvesting.net](mailto:contact@maryland.betterinvesting.net) with a subject of "Club Portfolio Review." Include your contact information and where your club meets.

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## Coffee Klatch

**Date:** Saturday, January 27, 2007

**Time:** 9:00am-11:30am

**Place:** Pikesville Hilton  
1726 Reisterstown Rd.  
Pikesville, MD 21208

**Directions:** Exit I695 at Reisterstown Rd (exit 20)  
Turn South

**Program:** Chat with other investors, network, share ideas and enthusiasm, & catch up on the latest BI news all while enjoying a great brunch.

**Cost:** "Dutch Treat"

Registration: Joyce Spittel  
4800 Coyle Rd. Apt. 309  
Owings Mills MD 21117

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Don't forget to send in your registration as soon as possible. See the convenient registration form on the back. Or you may go to our web site at <http://www.betterinvesting.org/chapter/maryland> and print another if you are attending more than one program.

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## How to Read an Annual Report

**Date:** Saturday, March 10, 2007

**Time:** 9:00am-12 Noon

**Place:** Howard Community College, Gateway Building  
6751 Gateway Drive, Columbia, MD

**Directions:** Exit I-95 onto MD Rt. 175 West, Right on Gateway Drive. Then Left at the HCC building

**Program:** Helen Wiley will facilitate a presentation on the important sections of an Annual Report for use as business indicators. You will be given an overview of the three basic financial statements: Balance Sheet, Income Statement, and Cash Flow Statement. One company's financial condition will be analyzed through hands-on exercises, giving you a measure to judge other Annual Reports. You must bring a pencil and calculator.

**Cost:** \$20 in advance, \$25 at the door

Send registration to: Fay Sundry  
511 Westside Blvd.  
Catonsville MD 21228

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## Make a Day for Investing Education

Get a discount for taking both!

### PERT

**Date:** Saturday morning, April 21, 2007

**Time:** 9:00am-11:00am

**Place:** Howard Community College, Gateway Building  
6751 Gateway Drive, Columbia, MD

**Directions:** Exit I-95 onto MD Rt. 175 West, Right on Gateway Drive. Then Left at the HCC building

**Program:** Joyce Bowers and Pat Wertman: PERT, the "Portfolio Evaluation and Review Technique," systematically tracks stock trends and performance. PERT is used, primarily, for evaluating an entire stock portfolio, thereby facilitating buy, sell, or hold decisions. Basic knowledge of completing BetterInvesting™ "Stock Selection Guide" (SSG) is required. The PERT course will be followed by the first MD Chapter Portfolio Contest. Clubs are encouraged to participate in both.

**Cost:** \$35 in advance for both programs, \$20 for each program alone, \$25 for each at the door.

### *Break for Lunch*

### Advanced Stock Analysis using the SSG

**Date:** Saturday afternoon, April 21, 2007

**Time:** 12:30pm-3:30pm

**Place:** Howard Community College, Gateway Building  
6751 Gateway Drive, Columbia, MD

**Directions:** Exit I-95 onto MD Rt. 175 West, Right on Gateway Drive. Then Left at the HCC building

**Program:** Stan Mohr will guide you through learning different methods of applying judgment to the Stock Selection Guide (SSG) as well as advanced methods for evaluating the financial condition of a company and confirming your projected estimates. Other topics are in-depth discussion on each section of the SSG including return on Equity, the P/E ratio, selecting a low price and a reasonable price to pay for a stock. This is a sequel to the Stock Analysis: The BetterInvesting™ Method class.

**Cost:** \$35 in advance for both programs, \$20 for each program alone, \$25 for each at the door.

If only attending one program, make sure to mark your check which program.

Send registration to (for both, either): Fay Sundry  
511 Westside Blvd.

Catonsville MD 21228

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## Maryland Chapter Portfolio Contest

**Are you proud of your portfolio?**

The Maryland Chapter portfolio contest is looking for the best area club performers of 2006. Criteria includes how closely the portfolio follows BetterInvesting methods and philosophy and a measure of performance over the past year. More details and forms will be posted on our website at: [www.betterinvesting.org/chapter/maryland](http://www.betterinvesting.org/chapter/maryland)

**Watch for this new event!**

### Annual Dinner Meeting

*You are invited*

*to attend*

*The Annual Meeting and Dinner*

*on*

*June 6, 2007*

Watch the web site,

Your mail box,

Or your email

For further exciting details.

Registration by

Betsy deGroot

7 Constitution Square

Annapolis MD 21401

### Help us keep the Maryland Chapter Alive!

The BetterInvesting™ Maryland Chapter is an all-volunteer organization that brings these great educational programs and SSG classes to you. The Directors give only a small amount of their time to organize and execute the annual programming.

This is an exciting and rewarding position to further your financial network and education. Benefits include: "Learning by doing", attending all local programs free, free subscription to S&P Data download, financial assistance to attend the national events and teacher training seminars. **Be the first in line to join this exciting group and make your mark.**

**Contacts:**

**Email:** [contact@maryland.betterinvesting.net](mailto:contact@maryland.betterinvesting.net)

**Or Mail:**

Michael Hayes, 7902 Nottingham Way,  
Ellicott City, MD 21043-6721

**Or Phone:**

Martha McSorley, 410-461-6732

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## The Maryland Communication Group

For even more information: subscribe to the Maryland Chapter Communication Group (MD-CG) where last minute changes and updates are available on the forum. The MD-CG is our moderated local news forum where you can read what other local members are asking and post your own questions and suggestions. Sign on today and stay in touch by going to the chapters's web page at <http://www.betterinvesting.org/chapter/maryland> and click on "click here for the Chapter's Email list."

### Program registration notes

When registering for Chapter Programs include the program name on your check. Your check may not be deposited until after the program has run. If you want an acknowledgement of your program registration, include your email address on the registration form clearly enough so that we can read it and we will send you a confirmation.

Watch for our announcements on the BI website and our web page:

[www.betterinvesting.org/chapter/maryland](http://www.betterinvesting.org/chapter/maryland)

Look for this symbol



We have created some new and exciting programs for your financial education this year.

Remember, when the stock market looks like it is down....that is a buying opportunity...not the time to sell.

We look for healthy growth companies at a value price and invest for the long term.

Learn how to find and analyze these companies by attending our classes.

Send your registration in early for assured seat and materials.



Always looking for new ideas, people, and volunteers.

Use this registration form for all programs. If you need more than one go to our web site at: <http://www.betterinvesting.org/chapter/maryland> and print this form. Or you may copy this form. Take the time now to register and send in your registration form and check to the registrar named with each program. Remember, register early and enjoy the security of knowing financial analysis.

## BetterInvesting Maryland Chapter Course Registration Form 2006 - 2007

Please submit one form per program at least one week before the program begins. No credit or refunds for missed classes. Please make check payable to **BetterInvesting Maryland Chapter** for the amount listed in this mailer. Mail this form with your check to the registrar listed for that program.

Program Title and Date: \_\_\_\_\_

Your Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Email Address: \_\_\_\_\_

Use only in reference to this class

Please send me announcements and updates

 **BETTERINVESTING™**  
Maryland Chapter  
**Program and Education Calendar  
2006-2007**

**Save  
This  
Calendar!**

**This is the only paper notice you will receive!!**

Programs or classes may change.

Go to the Maryland Chapter's Web Site for  
updates or changes to our programs:

**[www.betterinvesting.org/chapter/maryland](http://www.betterinvesting.org/chapter/maryland)**

Also watch the BetterInvesting Magazine

# Education Calendar 2006-2007

The courses listed below provide an introduction to a method of selecting companies for investment using the BetterInvesting forms for analysis. Topics include: sources of investment information, investment theories, and interpreting financial information as well as completing a Stock Selection Guide (SSG.)

## Stock Analysis: The BetterInvesting™ Method

### 2006

Anne Arundel Community College Arundel Mills Campus Class #FNC-381 Section 901	Thursdays, 10/5 - 10/26 6:30-9:00 p.m.
College of Southern Maryland Leonardtown Campus Course # BUS 6540 (Sec.# 54892)	Saturdays, 10/14 & 10/21 9 a.m.-3 p.m. (1-hour lunch break)
Howard County Community College HCC, Gateway Building Index #5654. Course/Section: XB 945 6401.	Wednesdays, 10/18-11/15 7-9 p.m.

### 2007

Anne Arundel Community College Arnold Campus Class #FNC-381 Section 201	Thursdays, 2/1 - 2/22, 6:30-9:00 p.m.
College of Southern Maryland La Plata Campus	Saturdays, TBA
Howard County Community College Laurel Center, 312 Marshall Ave., Laurel	Wednesdays, 3/14 - 4/11, 7-9 p.m.

#### For Information, Cost, or to Register, call:

Anne Arundel Community College:	410-777-2657
College of Southern Maryland	301-934-7521 or 800-933-9177 ext.7521, Cami Cooley
Howard County Community College	410-772-4823
Laurel College Center	410-772-4162 or 866-228-6110

FOR FURTHER INFORMATION, UPDATES , AND CANCELLATIONS:

Check our web page, [www.BetterInvesting.org](http://www.BetterInvesting.org) or contact the college  
<http://www.betterinvesting.org/chapter/maryland>