

# Northwest Indiana Chapter



WINTER/SPRING 2007 EDITION

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

## 2007 Better Investing Regional Conference (BIRC) May 11-12

The dance with the Bull and the Bear continues at the Third Annual Better Investing Regional Conference (BIRC). It will be held at the Marriott Eagle Crest Resort in Ypsilanti, Michigan on May 11-12, 2007. The investment conference lasts 1½ days and will be hosted by 5 chapters from the States of Indiana, Michigan, and Ohio. A number of classes are available including presentations by past favorites such as **Ken Kavula**, President of the Mid-Michigan Chapter, **Mark Robertson**, founder of the Manifest Investing website, **Matt Willms**, developer of Portfolio Manager soft ware (formerly known as Personal Record Keeper) and **Doug Gerlach**, head of I-Club.

**Lori Schock**, from the **Stock Exchange Commission (SEC)** will present two sessions: (1) "Investor Protection: How the SEC Can Help: A tour of the Securities and Exchange Commission Website" and (2) "SEC Forms Important to Investors." You won't want to miss this opportunity to explore how the SEC can aid investors in making informed decisions.

Reserve the May 11-12 date by filling out and mailing the Registration form inserted in this Newsletter

Investor relations representatives from **SAP (SAP)**, **General Electric (GE)**, **Proctor and Gamble (PG)**, **Tessco (TESS)**, and **Sanofi-Aventis (SNY)** will present overviews of their companies. Nationally-known sponsors and exhibitors will be on hand with free information and opportunities to win prizes. BIRC is a wonderful way for the novice and the experienced investor to gain knowledge, meet other investors, and have a great time!

For more information go to our website below.

<http://www.betterinvesting.org/chapter/nw-indiana>

## INVESTMENT MODEL CLUB

The Model Club follows **BETTERINVESTING™** principles, which include these four guidelines when investing:

- Invest a set amount regularly,
- Reinvest all dividends and capital gains for compound growth.
- Diversify your portfolio - invest in different industries and different size companies.
- Buy growth stocks - companies with sales and earnings that are increasing at a rate faster than their industry.

### 2007 MODEL CLUB MEETINGS

Purdue North Central  
Technology Building, Room 134  
Saturdays 11:00 a.m. to 12:30 p.m.  
(Chicago time)

February 17  
March 17  
April 14  
May 19  
June 16  
July 21  
August 18

Persons can attend the Model Club meetings for free, or join the club for a period of two years and become involved in the club process. For more information see our website at <http://www.betterinvesting.org/chapter/nw-indiana/events> or contact Pat Kunkle at (219) 464-8506 or [pjkunkle@comcast.net](mailto:pjkunkle@comcast.net).

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## Investing Newbie By Kathy Graham

The magazine title **BETTERINVESTING™** caught my eye. I ended up buying and reading it. Not being well-informed on the “whys” and “hows” of sound investing, what I had read made sense:

- 💰 Pick a good quality stock,
- 💰 Invest for the long-term, and
- 💰 Reinvest all dividends.

The **BETTERINVESTING™** magazine lists model clubs and features clubs to highlight learning with and from others. I wanted to find a club, so I located a model club on the BetterInvesting website. I was hooked after my first meeting. The model club is based on BetterInvesting concepts with members discussing stocks utilizing a magical tool called the SSG.

Being a newbie, I was in unfamiliar territory, but I knew I wanted to learn more. So, I jumped in and signed up for a workshop. The workshop leader explained SSG details. The main point I learned that day was the linear relationship of the front page must be UP, STRAIGHT, and PARALLEL, which I later rearranged to be UPS so that I would remember.

I am now the newbie in the club and continue to attend more workshops to gain more investment knowledge. I have found the model club members to be helpful and the classes, insightful. Model clubs offer a learning together atmosphere, which is a big advantage for a newbie participating in a club.

## MEET THE INVESTIGATORS

The Investigators is an investment club, which has been in existence for 10 years. They currently have 9 members comprised of 3 women and 6 men.

The club struggles to maintain portfolio diversification, which is similar to other clubs. All members participate and do Stock Selection Guides (SSGs). Some members have attended Chapter workshops at Purdue University North Central, honing their skills and keeping abreast of new investing concepts.

For fun and socialization, their spouses join them at a monthly meeting annually. This year the Investigators made a donation to The St. Joseph Soup Kitchen of Hammond in lieu of their annual holiday party.

If interested in attending a club meeting, contact Sheryl Corey [s-corey@northwestern.edu](mailto:s-corey@northwestern.edu)

Interested in regional education at the national level? With national speakers such as Mary Ann Davis, Matt Willms, Doug Gerlach, Mark Robertson, and Ann Cuneaz?

Attend the 2007 **BETTERINVESTING™** REGIONAL CONFERENCE in Ypsilanti, Michigan (Marriott Eagle Crest Hotel)

- About 3 hours away
- Attend Friday evening and/or all day Saturday
- Door Prizes and Drawings including free stocks
- Software demonstrations
- Meals and snacks included
- Come early; stay late for golfing, shopping, site seeing, etc

See RESERVATION FORM for details!

## Investment Clubs for Seniors

By Jeanne Budig-Tieken

We medicare-eligible investment club members offer opportunities and diversity for investment clubs. Many of us bring a wealth of life experiences in investing, while others are totally new to the terminology and philosophy. We are eager to learn and participate. Some *general principles* apply:

- + We have more time to spend in education and stock research than those still in the workforce.
- + We appreciate one-on-one help to learn the resources and tools.
- + We are more interested in preservation of capital and tax avoidance than in long-term capital gain.
- + We are eager to explore issues of estate planning, financing, and health-related expenses.
- + We appreciate larger text fonts for ease of reading.
- + We have a preference for daytime meetings to avoid having to drive at night.
- + We offer intergenerational perspectives to a club due to our diverse backgrounds.
- + We participate in lively club discussions.

To have your club interviewed and featured in future Newsletters, contact Susan Gault @ [suemika790@hotmail.com](mailto:suemika790@hotmail.com) or (219)364-1505

## 2007 WORKSHOPS (Registration form on back)

<b>Treasurer's Workshop</b>	Transactions from startup to termination demonstrated with CA3 and Bivio transactions for members, securities, splits, mergers, spin-offs, withdrawals,\; sources of help and information.	
January 27, 2007 8:30 am – 11:30 am	Purdue North Central, Technology Building, Room #219	\$20 before 1-20-07, \$25 after
<b>Year-End Treasurer's Duties</b>	Complete and verify the club accounts at year end, including generation of year-end reports and tax returns, both federal and state (for clubs in Indiana and Michigan).	
February 10, 2007 8:30 am – 11:30 am	Purdue North Central, Technology Building, Room #219	\$20 before 2-3-07, \$25 after
<b>Stock Study Concepts</b>	Review BI principles of investing; includes future sales and earnings per share predictions.	
March 3, 2007 8:30 am – 11:30 am	Purdue North Central, Technology Building, Room #134	\$20 before 2-24-07, \$25 after, \$35 for both classes on 3-3 before 2-24, \$45 after
<b>Introduction to Tool Kit 5</b>	Using computer to evaluate management, review price/earnings ratio (PE), and predict viable price for purchase.	
March 3, 2007 1:00 pm – 4:00 pm	Purdue North Central, Technology Building, Room #219	\$20 before 2-24-07, \$25 after, \$35 for both classes on 3-3 before 2-24, \$45 after
<b>BetterInvesting Regional Conf</b>	Investing workshops (beginner to advanced), corporate presentations, keynote speaker, computer program demonstrations, door prizes (some are stocks)	
May 11-12, 2007	Marriott Eagle Crest Resort Ypsilanti, Michigan	Details and registration form inserted in the center of this newsletter
<b>Chapter Annual Meeting</b>	Keynote speaker to be announced at a later date – speakers in the past include Doug Gerlach (I-Club), Walgreens, Biomet, Rinker, Horizon Bank.	
May 19, 2007 9:30 am – 11:00 am	Purdue North Central Technology Building, Room #109	FREE

**Chapter Meetings 3<sup>rd</sup> Saturday @ 9:00 a.m.-11:00 a.m. Purdue North Central Technology Building, Room #134 – FREE AND OPEN TO ALL**



**BETTER INVESTING™**  
NATIONAL CONVENTION

June 21-24, 2007 • Dallas, TX

The 2007 Convention will be at the Adams Mark Hotel in Dallas, Texas.  
Register at: [www.betterinvesting.org/biconvention](http://www.betterinvesting.org/biconvention) or call 877-275-6242 ext. 1365.  
Your registration includes: meals, tracked seminars, computer lab, guest speakers, corporate presentations, door prizes, and lots of surprises!

### Chapter Officers

- Pat Kunkle,  
President & Chapter Contact  
(219) 464-8506 or [pjkunkle@comcast.net](mailto:pjkunkle@comcast.net)
- Susan Gault,  
Vice President  
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