



NATIONAL ASSOCIATION OF INVESTORS CORPORATION

**BETTER INVESTING**  
COMMUNITY



## Atlanta Chapter Newsletter

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### President Speaks

At the last Investors Fair February '05, a few individuals informed me that they got out of the stock market when it was on the way down. Most of their reasoning for this was that they were not up to date on how to complete a Stock Selection Guide or not sure if they could do Stock Selections/Portfolio Management, PERT, etc., because they had not attended the Atlanta Chapter's investment classes.

They kept saying to themselves that they would attend the next class on SSG 101 and 102. However the problem with this is that the Atlanta Chapter does not offer SSG 101 and 102 (**front side and back-side of the Stock Selections Guide**) every month.

Training is knowledge and knowledge is money when it comes to the stock market. Do not just sit by and do nothing!

Ask yourself the question, what have I done for myself lately? Am I going to wait until the market completes another cycle, letting good stocks pass me by, or am I going to get my feet wet by getting back in the market place?

Those of you that have children can remember the first time that your child took his/her first steps. Oh how proud you were of your child. But let us turn this around. How about the child? He/she kept trying until he/she got it right and has been walking without your help ever since the first step. Or your child

learned the first words to speak.

The stock market is the same. Do not worry that you will stumble and fall on your face the first, second, third time as you continue to learn how to invest, and select good companies where you would want your money to grow for your retirement nest egg.

Because once you have the knowledge, no one can take that from you. With this information you will continue to grow your investments, and, of course, your portfolio will become one to look at and you can look back on this years from now, and say, **why did I wait!**

Just Wondering to Myself!

W O Smith

Chapter President



Governor Welcomes  
BINC to Georgia

### Points of Interest

- **Above Proclamation Signed for BINC by Governor**
- **Director Visits NYSE**
- **Missed some of you at the BI Convention**
- **Atlanta Directors bunch of winners**
- **2006 Investors Fair See YOU there**
- **Schedule for 2006 a Keeper**

### Inside this issue:

<i>President Speaks</i>	1
<i>Visit to NYSE</i>	1
<i>A Winning Experience</i>	2
<i>Class Schedule 2006</i> A keeper sheet	3
<i>Investors Fair 2006</i> Information	3
<i>Class Descriptions</i>	4
<i>Directors &amp; Officers</i>	6

## A Visit to the New York Stock Exchange

I have always dreamed of visiting the NYSE on Wall Street. Once I signed onto a Elderhostel tour of the New York Metropolitan Museum, contacts were made with the home office of Better Investing and with the local Morgan Stanley stockbroker about my desire to visit the Exchange. BI gave me the telephone number of the NYSE contact

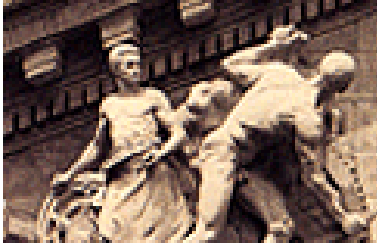
and I was directed to tell her that Ken Janke referred me to her to gain admission to the Exchange. She instructed me to call her on September 8th (My appointed visit date) at 9:00 A.M. and she would meet us at the entrance. She did once we finally gained entrance. Our stockbroker made arrangements for the top VIP with Morgan

Stanley to meet us on the second floor of the Exchange, once we had been shown where the opening bell is rung. Getting into Wall Street was no small accomplishment. Before entering the Exchange, out on the street over fifty feet from the building, we were checked out by several policemen reviewing our driver's

"See Visit NYSE Pg 2"

## Visit to NYSE, New York Stock Exchange

Elaine Mobley



license. We also provided them with the VIP's telephone number. Once we was called and all information confirmed, we were allowed to enter the building. Next we went through a metal detector, photographed and presented with a badge. We were on our way to view the activity of the Great New York Stock Exchange, the largest Stock Exchange in the world. We were taken down on the floor to view first hand how the trading is handled. We were taken through all five rooms (called rooms but each is

large enough to be a large building). We were given the history of the NYSE from the time that it was only a space under trees in 1600 to the present. We went to the area where one man over sees all the electronic equipment and watches for insider trading. He showed us the many islands where the companies are located and our VIP guide explained how the many brokers with their small 7X9 inch computer, run from island to island processing their buy and sell orders, thus saving so much paper which was the old method. The swift, professional, courteous and orderly maneuvering of these brokers was most outstanding. We spent over two and one half hours with this gentleman and left with a much better understanding of the largest market in the world. We truly enjoyed the experience.

## Know your Directors



Elaine Mobley, who visited the NYSE

## A Winning Experience

Can you say laptop? Yes, I won one at BINC, the Better Investing National Convention. I was most excited to start off the convention winning this grand prize. Another Director from Atlanta won shares of stock. These were just a few of the many exciting prizes that added value to what was already a winning experience.

This year's BINC offered classes for all different levels of investors. Add to this the opportunity on Saturday

Virginia Benzier

to hear investment presentations from successful companies, talk one-on-one with Investor Relations, participate in a Treasure Hunt for prizes, pick up information and more goodies from company booths and enter individual company's drawings for prizes like stock, and you've got the idea of what happened at BINC.

If you didn't attend BINC or if you did and still want more, come experience our winning local event: the

Atlanta Chapter, Better Investing Investors Fair will be held February 24 & 25, 2006 at the Sheraton Buckhead Hotel, 3405 Lenox Road, Atlanta. You'll be able to choose from one of three exceptional class presentations; speak with and hear directly from successful companies and pick up information and goodies; socialize with other BI club members; and yes, we will be giving away exciting prizes as well. So mark your calendar for another Better Investing winning experience. See you there (with my new laptop).

See Our Web Page [www.naicatl.org](http://www.naicatl.org)  
for Interesting articles that did not make our Newsletter

Atlanta Chapter, NAIC 2005 National Convention Winner in photo

By Gwendolyn Freeman, FISO Investment Club, Warner Robins, Georgia

Don't miss reading this one



## BINC 2005 A RESOUNDING SUCCESS IN ATLANTA

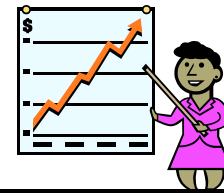
By Larry Reno, Chairman

Have you heard anything about the great time everyone had at BINC? Read this one

## Class Schedule 2006



Date	Time	Event or Class Schedule for 2006
<b>Sheraton-Buckhead Hotel</b>		
Feb. 24	3:00 - 5:00 pm	Making Sense of the SSG:What's it all about
Feb. 24	3:00 - 5:00 pm	Case Study: Analyzing Banks
Feb. 24	3:00 - 5:00 pm	Buy, Sell, Hold: Focus on SSG & Judgment
<b>Marietta-Mountain View Community Center</b>		
Jan. 21	9 am - 12 noon	Officers Forum
Apr 22,29,May 6,13	9:30 am - 12 noon	Investors College (100-103)
June 24	9:30 am - 12 noon	SSG Using Toolkit (302)
Oct. 21	9 am - 4:00 pm	Computer Fair
<b>Jonesboro-Clayton Co. Water Authority</b>		
Mar. 11,18,Apr 1,8	9:30 am - 12 noon	Investors College (100-103)
June 10	1:00 pm - 3:00 pm	Annual Meeting with Stock to Study Panel
July 15	9:30 am - 12 noon	SSG Using Toolkit (302)
Aug. 19	9:00 am - 4:00 pm	Education Fair
Sept. 9,16,23,30	9:30 am - 12 noon	Portfolio Management - Advanced College
Nov. 18	9:00 am - 11:30 am	SSG-front(101) or Analysis- Fin'l Stks(404)
	1:00 am - 3:30 pm	SSG-back (102) or When to Sell (204)



**A word about the schedule:** There are educational opportunities every month. Classes are grouped together by location. For most current information and registration, check our web site at [naicatl.org](http://naicatl.org).

**Want to receive email reminders of Chapter events?** Email [chinton@naicatl.org](mailto:chinton@naicatl.org).

### Investors Fair 2006

**February 24 & 25, 2006 Sheraton Buckhead Hotel, Atlanta**

Starting Friday afternoon February 24th 3:00-5:00 pm, three concurrent seminars: ***Making Sense of the SSG: What's It All About?*** led by Julie Werner; ***Case Study: Analyzing Banks*** featuring Cy Lynch, and Patrick A. Reynolds, Senior Vice President and Director of Investors Relations of Synovus; and ***Buy, Sell or Hold: A Focus on the SSG & Judgment*** panel discussion with W.O Smith, Billy Williams, and Val Willis. The advanced registration cost is \$35 for the class of your choice.

On Friday evening, the FAIR Reception will begin at 6:30p.m. and will follow with Julie Werner, our Featured Guest Speaker, providing her views on ***Understanding the Current Market: Where to From Here?***

On Saturday February 25th 8:00-4:00 pm, the Atlanta Chapter Investors Fair will provide an opportunity for the local investing community to hear directly from, and meet and speak with, representatives of interesting corporations. In addition to the presenting sponsors, we expect to have about 20 exhibitors. Door prizes are given throughout the day. You must be present to win. This FAIR is an excellent way to exchange ideas with other shareholders. We will provide lunch on Saturday but there is limited seating. Seats will be given on a first come (registered) basis. So sign up early.



Send in FAIR registration early. Register by **February 10, 2006** for Special Price Savings: only \$45 for FAIR & Class of your choice, or \$30 FAIR only, or \$35 Class only.

## Atlanta Chapter Class Descriptions

**100 Introduction to Investing the NAIC Way** – Introduces the novice investor to financial terminology, NAIC principles, data sources, reading stock tables, and the NAIC Checklist

**101 Stock Selection Guide – Front Side** – Teaches the new NAIC investor how to plot and interpret historical sales, earnings per share, and price data on the front side of the SSG.

**102 Stock Selection Guide – Back Side** – Teaches the new NAIC investor how to complete the back side of the SSG by Evaluating Management, plotting the Price-Earnings History, evaluating Risk vs. Reward, and calculating possible Total Return. Pre-requisite for this class is 101 SSG-Front Side

**103 Stock Selection Guide – Judgment** – Specifically targets areas where one makes judgments on the SSG and demonstrates these judgments with various companies' examples (cyclical, slowing growth situations, etc). One should have a good understanding of the SSG or have completed 101-102 or 104 as a pre-requisite to attending this class

**Investors College – Bachelor Program** – includes 100, 101, 102, and 103 over four weeks

**Investors College – Masters Program** – includes 201, 202, 203, and When To Sell

**104 Stock Selection Guide Complete** – Covers NAIC principles, financial concepts and definitions, data sources, completion of the Stock Selection Guide. This class is suitable for the novice investor who wants the complete overview without hands-on completion of the form.

**201 Stock Comparison Guide** - includes creation and interpretation of the SCG using the featured company and its primary competitors. This tool allows comparison of companies across an industry.

**202 Portfolio Management** – covers the basics of managing one's portfolio of individual stocks and includes creation and use of the Stock Supervisor's Report and NAIC Portfolio Management Guide for tracking one's portfolio.

**203 PERT (Portfolio Evaluation Review Technique)** - includes the completion and interpretation of the various components of PERT and how to use these forms in tandem with the PMG to track individual stock performance.

**204 When to Sell** - "The most difficult task in investing" will present numerous case studies demonstrating when it is appropriate to sell stocks based on performance related criteria.

**205 Getting the Most Out of Value Line** - a comprehensive look at the Value Line, its components, specific data and relationships to NAIC tools.

**300 Club Accounting Software**- Teaches club treasurers how to use this software package for an investment club.

**301 Club Accounting – Close Out Your Year** – teaches treasurers to prepare tax forms

**302 Using Investors' Toolkit for the SSG**– teaches how to complete the Stock Selection Guide using Toolkit.

**303 Using Stock Analyst for the SSG** – teaches how to use the program for the Stock Selection Guide.

**304 Basic Computer Skills For the NAIC Investor** - Includes File/Folder management, Import/Export of SSG files, Data files, finding and saving company research online

**305 Screening** – includes how to screen for Industries/ Sectors and individual companies using a variety of print and online resources.

**400 How to Read an Annual Report** – defines the major components and terminology of the annual report, teaches key financial ratios, and includes use of a worksheet to aid in company analysis.

**403 Advanced Judgment – The Finer Points of the Stock Selection Guide** -- provides the intermediate or advanced investor with in-depth look at the "Preferred Procedure", Return on Equity and Balance Sheet Items which can influence decision making, and examples of Factors which influence P/E Ratios.

**404 Analysis of Financial Stocks (Banks and Insurance Companies)** – examines the differences between the businesses of financial companies and "normal" industrial and service companies and enables the investor to find the data needed to complete the SSG for these types of companies

**405 Special Situations – Beyond the SSG** - a class for the advanced investor, which includes the "Preferred Procedure", Calculating Sustainable Growth, Financial Ratios

**500 Wealth Building the NAIC Way** – presents an overview of fundamental investing in stocks, NAIC principles, and what NAIC provides its members

**501 How to Start and Operate an Investment Club**

**502 Mutual Fund Analysis the NAIC Way** – provides a systematic framework for evaluating stock mutual funds using the NAIC Mutual Fund Checklist and Comparison Guide.

**600 Youth Investing** - This class includes an introduction to NAIC, what is money, basics of savings and investing, investing terms, importance of time and compounding, and where to learn more.

**601 Youth Investing** - This class will include a study on interest rates, rule of 72, compounding, more investing terms and researching companies.

**700 Panel – Favorite Stocks for the Year Ahead** - Chapter Directors discuss the merits of their favorite stocks for the year ahead and beyond. A great way to get ideas for your portfolio.

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Newsletter comments, etc.

**Editor**

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*Check our web page for map, directions and current information at all locations 770 478-7467*

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- V. Pres. Adm. Billy Williams
- Treasurer/Pub. Joseph Dye (770) 435-3220
- Secretary/Youth Tammy Malally (770) 487-6209

**Better Investing Atlanta Chapter**

**The Atlanta Chapter is the chartered local arm of the National Association of Investors Corporation. The organization, run by volunteers, exists to help club members or individuals learn about corporate investing mainly through common stock.**

**The Chapter helps clubs learn and individuals discover sound investment practices with NAIC® educational and analytical aids by sponsoring investment workshops. Other chapter functions include helping individuals affiliate with existing clubs or form new clubs and aid the club treasurer in adopting NAIC® time-proven accounting practices.**