



The Inland Empire Chapter NAIC JOURNAL



Investment Education Since 1951
www.better-investing.org

The President's Corner, Vicki Redlin

The Inland Empire Chapter is now beginning a new program year. The planning for our new classes promises to be a great one. I always think it is a good idea to look at the past to gauge the future. Let me list some of our Chapter's milestones this past year:

- » T2 Director Training, September 5-6, 2003.
- » The Tri-Cities Satellite class schedule is flourishing again this past year.
- » Spokane Chapter began its Basic Investing and SSG series at Spokane Falls Community College, Adult Education Division. This was a new venue for us and proves to be very successful.
- » The Lewis/Clark Satellite also had a prosperous 2003-2004-class schedule in their area.

- » The IE Chapter sponsored President Vicki Redlin to the NAIC National Convention in October 2003 in Norfolk, Virginia. I came back so energized and full of new



President, Vicki Redlin
ideas and more NAIC contacts.

- » The Annual Meeting of the Chapter featured Evonne Hurst, NW Region Coordinator, as its speaker. Evonne presented the class: "Portfolio Management: Buy and Hold Does Not Mean Buy and Forget."

- » The Chapter's Directors and Associate Directors held a Planning Meeting immediately after the Annual Meeting led by facilitator, Kathy Greco, IE Associate Director. We came away with two new committees and a renewed focus for the 2004-2005 program year.

- » The IE Chapter has ended its fiscal year in the black. Megan McKinlay, IE Director, donated a whopping \$1300+ dollars to our Chapter through a matching program of her employer, *Washington Dental Service*. With that money and another donation of \$500 from retiring Director, Pat Manners, the IE Chapter is able to purchase a new LCD projector.

- » The IE Chapter has been able to procure another lap-

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In Memory of Carole Madden, Megan McKinlay

The Inland Empire Chapter is saddened to inform all our NAIC members that our wonderful friend and director, Carole Madden, passed away in her sleep, Wednesday, July 28, 2004.

A Vigil service was held on Tuesday evening, August 3rd and the funeral was held on Wednesday August 4th at St. Thomas More Church, Spokane, WA. The family requests that any memorials made in Carole's name be given to the American Cancer Society, American Heart Association, Crossroads-Spokane; Catholic Charities or the charity of your choice.

Carole served on the Inland Empire Chapter Board of Directors for 7 years, serving as President for three years, Treasurer 2+ years, Education Chair 5+ years, and Regional Contact 1 year.

It was during her term of office that she recognized the importance of additional training for the directors and instigated a move to help directors get the training skills and experience they needed through attending national events.

She was an able and capable leader, leading by example. Carole was instrumental in

helping the IEC get their SSG curriculum in the community college system and was a favorite teacher ranking the highest of any of our instructors.

When asked, people use the words about her work and life as one of being a woman of Courage, Being Ready, Loving, and Hospitable. The Proverb's 31 woman was read at her service ... she exemplified that life of service to her family and community.

We offer our deepest sympathy to Carole's husband Jack, and their two children and grandchildren.

Fall 2004

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Puget Sound Computer and Investors Fair

**November 19, 2004
12:00 PM - 9:00 PM**

**November 19, 2004
7:15 AM - 4:00 PM**

Meydenbauer Center
11100 NE 6th Street
Bellevue, Washington
98004-5561

Cost: \$25 for K-12 Students, Regular Registration \$50 until 10/31, Late Registration \$60.

Registration forms and more information on details may be obtained from the Puget Sound Web site:
<http://www.better-investing.org/chapter/puget/events/2037>

**Location:**

¹Seth Woodard Elem. School
7401 E. Mission Ave.
Spokane, WA

Registrations and Computer Class:

²Institute for Extended Learning
Non-credit Registration MS3090
3305 W. Fort Geo. Wright Dr.
Spokane, WA 99224-5228
Phone: 509-279-6000

Use the enclosed Community College Enrollment Form for the above series of classes.

Location:

Columbia Basin College
Building, Room—TBA
2600 N 20th Ave
Pasco WA 99301-3379

Computer Classes:

Kennewick General Hospital
900 S Auburn
Kennewick WA 99336-5621

Registrations:

Barbara Mattichak
NAIC Registrations
2512 Blue Hill Court
Richland, WA 99352
3Rivers-registrar@naicie.org
Phone: 509-627-3639

BE PREPARED

All classes begin promptly at the times listed. Class check-in and material hand-out starts half hour before class begins. Please **BRING** a hand calculator, clear ruler and three colored pencils to all Stock Analysts classes. Pre-registration is required as space is limited. Same day registration allowed only if space is available.

Please include a legible e-mail address and phone number with your registration so we can easily contact you if there are any changes.

Spokane/Coeur d'Alene Class Schedule

<u>Date</u>	<u>Time</u>	<u>Class</u>	<u>Cost</u>
Wednesday September 22th	6:30—8:30 PM	Basic Investing For Individuals¹ NAIC proven philosophy, investment terms, finding stocks to study.	\$15
Wednesday September 29, October 6, 13, 20, & 27th	6:30—8:30 PM	Evaluating Stocks for Successful Investing¹ A five-week series teaching why we use the Stock Selection Guide with hands-on preparation of the SSG, applying judgment to the SSG; Stock Comparison Guide; and Portfolio Management Guide.	\$47
Saturday November 6th	9:00 AM —2:00 PM	SSG Using Toolkit² Uses Toolkit Pro software to complete an SSG and SCG. Limited to 10 at the "Lodge"	\$39

Tri-Cities Satellite Class Schedule

<u>Date</u>	<u>Time</u>	<u>Class</u>	<u>Cost</u>
Saturday September 11, 18, and October 9	9 am - 1 pm	Stock Selection Guide 101 This series of three classes covers manually preparing a Stock Selection Guide, to include critical judgment. The third class is designed to be taken either separately, or as part of the series. Bring calculator, clear ruler, and three colored pencils to class.	\$15/\$30*
Saturday October 9	9 am - 1 pm	SSG Judgment When to Sell - Data and trends that might signal changes in company performance and managing your portfolio.	\$15
Saturday October 30	9 am - 1 pm	SSG Using Toolkit Uses Toolkit Pro software to complete an SSG and SCG. Limited to 12	\$15
Saturday November 13	9 am - 1 pm	Beyond the SSG with Toolkit Using Toolkit, this class covers the PMG, PERT, PERT-A, and Challenger. It will also cover several undocumented tricks and the Preferred Procedure. This class expands on the SSG Using Toolkit class. Limited to 12.	\$15
Saturday December 11	9 am - 1 pm	Tax Preparation Provides an overview of what steps are required by the club Treasurer to complete the tax filing for the club.	\$15

***Special Offer:** Sign up for all three SSG classes for \$30 and save \$15 with advance registration. Cost at door is \$20 each class

Lewis Clark Satellite Class ScheduleGlacier Satellite (Montana) Class Schedule

"Classes on the Move" No formal classes are being scheduled in the Lewis-Clark or Glacier Satellites this fall/winter. Instead, upon request, our investment instructors will come to your area or club to teach a NAIC offering of your choice. We ask a minimum of 10 participants for a two hour class. The charge will be \$5.00 per hour per participant or a minimum of \$100. In addition, you will be asked to provide the class facility and materials cost. Possible course offerings could cover Investing for Life; Successful Investing; Stock Selection; Portfolio Management; Mutual Funds; Computerized Investing, Software, and the Internet; Investment Club Operations; or Investment Club Accounting ... or specify exactly what you want to learn. For more information, please contact our Education Director, Jeri Morgan at education@naicie.org or by phone at (509) 299-3566.

(Continued from page 1)

top through the donation of Kathy Greco, Associate Director.

- » The Spokane Chapter began a new program, **Classes On The Move**. Area investment clubs have enthusiastically taken advantage of this educational opportunity.
- » Lastly, the Chapter is welcoming a new satellite, the Glacier Satellite, within its area. The Glacier Satellite is roughly located in the western part of the great state of Montana. We are pleased and excited to have the expertise of Cindy Weaver, Associate Director and Linda Donner, Associate Director.

By any measure the 2003-2004 program and fiscal year has been a success for the IE Chapter. The Board of Directors elected me for a second term as your president, and I am humbled and grateful for your support and trust. But it cannot happen without the dedication and energy of its Directors and Associate Directors. I thank you once again. Together I am confident we will have another successful Inland Empire Chapter NAIC year.

Opt-In or Opt-Out

Important Notice Regarding NAIC Privacy Policy Change Regarding Mailings, Newsletters, and Other Chapter Communications

On July 1, 2003, N.A.I.C. instituted new privacy policies and procedures. If you wish to continue receiving your twice yearly Inland Empire NAIC Journal or 3-Rivers Council newsletters as well as other important mailings, please make sure that your privacy preferences on the N.A.I.C. website are set to allow you to receive chapter mail and chapter e-mail. If these boxes are left unchecked, your name and address **will not be included in the address data file** used for addressing mailings from the Inland Empire Chapter, which includes NAIC JOURNAL, and 3-Rivers Council Newsletter, or notices of special events and classes, etc.

We strongly recommend that ALL CHAPTER MEMBERS review their privacy settings as soon as possible. You can review your privacy settings as members at the NAIC Better-Investing web address : http://www.better-investing.org/member/edit_privacy.html

This 'n That ...

CHAPTER MEETING Location Change!

You're invited to attend on the second (2nd) Thursday of each month. Please join us for dinner (optional), education, and good conversation about investing and the stock market.

Meeting Format:

- 5:30-6:45 PM
No Host Dinner
- 6:45-7:00 PM
Educational Topic
- 7:00-8:30 PM
Business Meeting

Meeting Location:

Percy's Cafe Americana
University City
10502 E Sprague Avenue,
Spokane, WA 99206-3632.

See map on Chapter website:
www.better-investing.org/chapter/inland



Phoenix, Arizona
November 5-7, 2004

Please keep in mind that the Inland Empire Chapter **will never release this data** to anyone. It is used for no other purpose other than the mailings of the Inland Empire Chapter and its' Satellites for necessary Chapter communications about activities of interest to members of our Chapter. Our member information is **NEVER** sold to marketers, telemarketers or anyone else for any reason. You are also free to "opt-out" at any time.

Club Contacts: Please check with all your club members to verify that they are receiving their newsletters. IF NOT — please share the above information with them. If privacy settings are not correctly set, their only other option is to read the newsletter on our web site.

FOR ANY LAST MINUTE CLASS CHANGES!!

While we strive to adhere to the published schedule, changes do occur. Please check our website at www.better-investing.org/chapter/inland/events for class changes or cancellations. The website is the place to go to verify where, when, or if classes are being held. If you do not have internet access, call your local registrar.

Inland Empire Chapter Officers and Contacts

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Visit our website for a complete list of your directors, associates, and volunteers: www.better-investing.org/chapter/inland



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WWW.BETTER-INVESTING.ORG/
CHAPTER/INLAND

Annual Meeting Prize Winners

Besides the educational opportunity presented and networking with like-minded investors at the IE Chapter Annual Meeting held in May, there were several opportunities to win some very nice door prizes. Below are the winners:

Our special "Mollyguard Online Registration" was won by Julie Nelson (Tri-Cities) *NAIC Take Stock Software*

Catharine Boyer (Hayden Lake), Free Registration at any class of choice

"*Mutual Fund Handbook(s)*" - Paula Riccellie (Spokane) and John Bruntlett (Cheney)

"*SSG Handbook*" - Susan Chaffee (C'dA)

"*Advisory Service Video*" - Sula Potter (Spokane)

"*Main Street Millionaire*" - Joseph Murphy (Spokane)

A free "*Classes on the Move*" was won by the *SWIM* investment club (Spokane) for having the most members present.

Brian Lewis's Frequently Asked NAIC Questions

All NAIC members have the opportunity to join a number of NAIC chat lists. One such list is the I-Club List. I don't purport to read everything that comes from the list, much less understand everything discussed, but every so often gems are gleaned that are useful to both the beginner as well as advanced member.

One such recent "find" was Brian Lewis's FAQs about NAIC. Brian is a Director and President of the Puget Sound Chapter, as well as a Director on the NIA board.

Brian says of his site, "I felt like there wasn't a single, easily accessible FAQ for various NAIC topics, so I finally started to write my own. What I've got is here: http://www.nwlink.com/~brianle/Brian_FAQ.htm.

"This isn't an official NAIC answer list; it's just my personal answers to questions that crop up frequently in NAIC classes, in the Online community, or in club visits. Also, this FAQ doesn't include some very basic questions, such

as "[what is NAIC?](#)". A good companion FAQ to this is the one maintained on [NAIC's Compuserve Forum](#)."

You can search for information on Brian's FAQ list in three ways: start with the overall categories immediately below, or scan all of the FAQs in the menus below the category, or search the entire document for specific words or phrases.

The FAQs below are divided into the following categories:

[General](#)

[NAIC Online Community](#)

[Stock Selection Guide \(SSG\)](#)

[Data Sources \(Value Line, OPS\)](#)

[Other Investing and Analysis](#)

Check out this link. From the five categories, there is a lot of information that can be used for quick brush-ups of your knowledge, or maybe a short and easy education presentation to your club.