
BetterInvesting™ Coastal GA/SC Chapter
October 2006 Newsletter

Below is information related to the following:

- Special Notes
- Commentary
- Chapter Classes/Events
- Computer Group
- Club News
- Volunteer Opportunities

SPECIAL NOTES:

Email Announcements:

Please remember to share our chapter announcements with others who may not be receiving these messages. If you know of others with email who would like to be on this list, please ask them to email us. president@coastalgasc.betterinvesting.net

Chapter Web Page:

Members and other interested investors may find information about our events, past email newsletters, and other chapter information at:

[*http://www.betterinvesting.org/chapter/coastal-chapter*](http://www.betterinvesting.org/chapter/coastal-chapter) or
[*http://www.georgiasouthern.edu/~sgallemo/coastal-chapter*](http://www.georgiasouthern.edu/~sgallemo/coastal-chapter).

Postcards to Clubs:

Please note that only one person per investment club receives the Chapter postcards announcing chapter workshops and activities. This BetterInvesting contact person should share information on that postcard with all club members. Postcards come out a maximum of once per month.

Club Visits:

Chapter Directors would like to visit your club to assist with club operations and provide a brief portfolio review of your club's holdings, to learn of your education interests, and to provide information about other services the chapter may be able to provide, and of course to provide an opportunity for club members to participate in a question/answer

session. Please let us know if you would like to schedule a visit.
president@coastalgasc.betterinvesting.net

Better Investing Seminars:

If you know of a group that would like a free *Better Investing Seminar* presentation (overview of the BetterInvesting investment principles, how to get started investing, information about investment clubs, etc.), please let us know. For more information:
president@coastalgasc.betterinvesting.net

COMMENTARY

Sandy Gallemore, Chapter President

The Securities and Exchange Commission, better known as the SEC, recently approved an addition to its disclosure rules regarding executive compensation. The new rules should expose company policies that dodge the issue of corporate compensation and give us insight into what really goes on.

After December 15, 2006, companies will be required to provide details about base salaries, stock grants, stock options, and corporate perks for the CEO, the CFO, and the next three highest-paid executive officers. Information also will be available about pay for company directors and retirement benefits for top executives. According to the Motley Fool, "The worst of this year's options backdating scandals would likely never have happened at all if public oversight had been this open to begin with."

Other interesting information from the SEC: All companies with 500 or more investors and \$10 million or more in assets must file with the SEC. These filings may be found on the SEC website (www.sec.gov – look under Filings & Forms (EDGAR). Investors can find calculators for retirement and mutual fund costs, as well as other information on the www.sec.gov/investor/teachers.shtml area of the site. Many others bits of information are available from this site, all paid for with our tax dollars – check it out!

Better Investing!

Upcoming national events:

BetterInvesting National Convention, Dallas TX, June 21-24, 2007

CHAPTER CLASSES/EVENTS

The next workshops/classes to be held at the Mighty Eighth will be Winter Quarter 2007. Other classes will be held as off-site/club-sponsored (see notice below).

Better Investing Seminar (“Becoming a Successful Lifetime Investor”)*

Date: November 4, 2006

Time: 10:00 am - 1:00 pm

Location: Springhead United Methodist Church, Screven County GA

Cost: free

Topics: money management and risk, key investment principles, reasons to invest in stocks, getting started with a small amount of money, and investment clubs

* This presentation is part of the Community Financial Literacy Training Events sponsored by rural United Methodist Churches. Topics in addition to the above seminar will be: “How to Start an Investment Club,” and “Biblical Principles of Church Finances.” For more information about the event, contact Reverend Joe Flowers at 912-871-4585.

For all workshops/classes, please use registration form on webpage.

<http://www.betterinvesting.org/chapter/coastal-chapter> or

<http://www.georgiasouthern.edu/~sgallemo/coastal-chapter>

Stock Analysis the BetterInvesting Way and Annual Meeting

Date: January 27, 2007

Time: 9:30 am - 3:30 pm (registration: 9:00 am)

Location: Mighty Eighth Air Force Museum, Pooler GA (intersection of Hwy 80 & I-95)

Cost: \$35 preregistration for members with postmark by January 13; \$40 onsite; Stock Selection Handbook (optional): \$15.

Topics: stock screening, websites, stock check list, stock selection guide, plus more

Investment Club Treasurers’ Forum

Date: February 3, 2007

Time: 9:30 am - 12:00 pm

Location: Bull Street Library, Savannah GA

Cost: \$5 (clubs are encouraged to fund the Treasurer’s participation)

Topics: using the club accounting software, closing the books, tax issues, question and answer/discussion time (for specific issues to be addressed: email treas@coastalgasc.betterinvesting.net with suggestions)

Off-Site Classes (club sponsored)

Class requests: The Chapter is prepared to provide classes for clubs or other groups of the BetterInvesting community (including individual members). Requests for an event must reach the Chapter at least six weeks prior to the requested time of the class.

Email us for information about available topics. vp@coastalgasc.betterinvesting.net

Responsibilities of the host: The host must guarantee a minimum of 10 pre-registrations for the day and is responsible for arranging suitable classroom accommodations, including a large screen, podium, table space for the presenter(s), etc. Further information is available on our webpage.

Registration requirements: The Chapter must receive the pre-registration forms with fees enclosed at least 14 days in advance of the planned date. Chapter registration forms must be used – see our chapter web site (or alternate site) or email us for a copy of the form. <http://www.betterinvesting.org/chapter/coastal-chapter> or <http://www.georgiasouthern.edu/~sgallemo/coastal-chapter> or email vp@coastalgasc.betterinvesting.net.

CHAPTER COMPUTER GROUP

Please respond to this email if you are interested in assisting with the re-formation of a Chapter Computer Group.

INVESTMENT CLUB NEWS

If your club would like to highlight its successes or share ideas, let us know and we will include the information in this section of the Newsletter:
president@coastalgasc.betterinvesting.net.

Should you have a group of people interested in forming a new club, please let the Chapter know (you may reply to this memo with that message). We love to help new clubs form.

Clubs Currently Welcoming Visitors

Women Investing Now (WIN) Investment Club of Statesboro GA welcomes visitors to most of its monthly club meetings, which are held on the fourth Tuesday of the month. Visits to the club do not constitute any commitment on the part of the individual or the club regarding potential club membership. Please contact the club if interested in visiting. sgallemore@georgiasouthern.edu

Please note: The Chapter cannot publish any advertisements for new club members, nor can we publish any requests of individuals to be put into contact with a club. The best way to determine if a match-up exists is to attend workshops and look for others in your area, or to mention your interest in investment clubs to people you see in your area.

CHAPTER VOLUNTEER OPPORTUNITIES

The Coastal GA/SC Chapter has openings for a few Associate Directors and Volunteers who would like to assist with Chapter operations, publicity for our workshop classes and activities, teaching, and/or with providing other services to our membership.

If you are interested in serving as a chapter volunteer, please respond to this email or contact our Volunteer Coordinator. Not only will you be sharing your talents to help others improve their investment skills, but also you will have unique opportunities to improve your own investment knowledge by attending national BetterInvesting and Chapter director training programs. Volunteer Coordinator: Valjean Stell-Burns, treas@coastalgasc.betterinvesting.net