



Atlanta Chapter Newsletter

Computer Fair Special Issue

Volume 17, Issue 2

October, 2006

President Speaks

Dear fellow stockholders and members of the BetterInvesting (NAIC) community, I just wanted to say a few words in this, my last, article as President. First, it has been a pleasure being able to bring forth items of interest through the many educational classes and seminars that were held throughout the metro area during the past three years. The Investors Fairs have been outstanding with the different companies that were represented. The Directors of the Atlanta Chapter BetterInvesting have given me great support and friendship, and they have put forth the best of the best in their work as volunteers. Effective October 1, 2006, the Atlanta Chapter will be under the leadership of our new President, Virginia Benzier, who, as a Director since 2001, has



been teaching classes in the Marietta area, a past Fair Chair person and, most recently, acting Vice President of Education.

I recall or as I should say, as I looked back to the year 2003, I wondered if anything that I have mentioned in previous articles helped the average investors. Did you stay the course and attend any advanced classes that may have given you the extra edge in making your decision on companies of interest to you? I thought that I would look over ten of my companies to see what they did the past three years.

2003 Low to Present

Aflac	28.00 / 44.89 per share
Altria Group	27.70 / 83.14 per share
Bristol Myers	21.00 / 24.92 per share
Exxon	31.58 / 64.65 per share
Flowers	7.213 / 27.30 per share

Intel	14.88 / 19.51 per share
Kellogg	27.85 / 49.71 per share
Lowes	16.68 / 29.35 per share
Pepsico	36.24 / 65.03 per share
P & G	39.80 / 60.90 per share

[Some of the above companies have split in the numbers of shares over this time. That is the reason that they may have a real low price.]

The point is to keep using the principles that were taught in the many classes that you have attended, and to attend new classes in the future to keep current.

Well it was once said that old soldiers fade away, however, I will still be a part of the Atlanta Chapter. The Chapter just kicked me up-stairs as Chairmen of the Board. So you will still have my face to kick around and I will still be available to answer your questions on investing matters. So if you need me, just call that's all. W.O. Smith, President

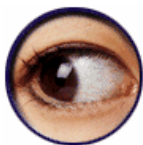
Is your Club Growing? You need Find-A-Club

Points of Interest

- **Find-A-Club Program**
- **Atlanta Chapter is in Pilot Program**
- **Do you need new members?**
- **Show that Southern Hospitality invite visitors**
- **Get your Club Certified before program it goes National**

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Are you watching your investments? Learn how at the Computer Fair using Portfolio Manager as demonstrated Saturday October 21, 2006

Need Help, Get at the Computer



Investors Fair & Education Expo

Change. Nobody likes change. And these days, everyone has to deal with an awful lot of it. Now the Atlanta Chapter of BetterInvesting is also making changes, but we are making the change for the better for Atlanta's investing communities.

May we introduce to some and present to others the 2007 Investors Fair and Education Expo. This will be our 24th annual event. The EXPO will be held January 27, 2006 at the Sheraton Buckhead Hotel, 3405 Lenox Road, Atlanta, GA 30326. The event will be for one day only; 8:00 AM – 4:00pm. The format is being changed slightly by offering six different classes, with each registrant being able to select two of the six classes.

We will still provide an opportunity for investors to meet representatives of interesting companies that want to reach prospective investors. We also expect many exhibitors to round out the day to provide different avenues of communication for the investing community.

We will provide lunch, but there is limited seating. Seats will be given on a first come (registered) basis. So, sign up early. Cost of the event will be \$35.00 when registering before January 10, 2007. After this date the cost is \$40.00. On site registration will be \$45.00. If two people register together before January 10th, the fee will be \$50.00 for the two attendees.



Registration must be sent in all at one time.

Anyone interested in investing in stocks is invited to attend and meet with company representatives and other shareholders. And as industries change, new management strategies occur, restructuring of organizations take place; the Atlanta Chapter's Fair and Expo will strive to continue providing a forum and tools to assist you with dealing effectively in understanding the nonstop change in the corporate environment. You do not have to be a BetterInvesting member to attend.

Cynthia McCrary
Fair & Expo Chair

Why I enjoy working with the Atlanta Chapter of BetterInvesting

Know your Director

The Atlanta Chapter has a purpose in my life; to help educate myself on investing for my future.

I have been a member of NAIC BetterInvesting for 13 years. Over the years I have learned a lot about investing and investments. I joined NAIC as an individual investor. I then joined three investment clubs. After becoming familiar with club operations, I volunteered with the Atlanta Chapter as an Associate Director. As a Director, I have visited many clubs; helping them start up, listening to their concerns, and helping them resolve problems.

This year, I'm a charter member of a new investment club that we have named the "Money Making Friends Investment Club." The club environment helps me be more comfortable with buying and selling stocks and holding them for the long term.

I presently manage three different types of portfolio accounts: a full commission account, a discount brokerage account and (25) direct stock purchase accounts. I use BI Portfolio Manager (formerly Personnel Record Keeper (PRK)) software to keep track of my investments. Friends ask, "Why do you buy stock three different ways?" My answer: it gives me hands-on experience at buying stocks in the market.



Invite me to visit your club and let's talk.



Bargain of the Year coming to you October 21st, 2006 9:00 am to 4:00

We are providing the following classes and Software demonstrations for the benefit of all both the experienced and beginner.

Morning:

Cynthia McCrary

1> 09:15 am — 10:30 am Club Accounting year end closing

Club accounting will show how to use and close out year end.

Mr. Clair Redmond has also agreed to be there to help answer questions as he has been a treasurer over 10 years.

Howard Johnson

2> 10:30 am — 11:45 am Stock Analyst

Afternoon

Billy Williams

3> 01:00 pm — 02:15 pm New Portfolio Manager (Free Demo CD to All in Class)

The **Portfolio Manager Presentation** should also be interesting as it will show you how you can download a portfolio from **ToolKit** into **Portfolio Manager** (PRK) and then analyze the portfolio. Also, we will show how **Prospector** works and can help in portfolio management.

Howard Johnson

4> 02:30 pm — 03:45 pm SSG using current Toolkit

Billy Williams

A class on "S&P Stock Data Service (Formerly Online Premium Services/OPS)" and the Prospector Program will be running all day other than for a couple breaks so you can get know how experience on this valuable service.

We have information Tables where you sit down, Get Info or discuss the following:
Investors Toolkit, Stock Analyst, Club Accounting
Treasurers year end closing problems
Portfolio Manager with Free Demo CD to all taking the Class
Find-A-Club Program how to get your Club Certified
Model Club & Youth Investing

If you haven't Registered

Just email or call as we need count to print handouts for you

Location

Mountain View Community
Center
3400 Sandy Plains Rd.
Marietta, GA 30260

More information and Map
with directions if you input
you're starting point at:

www.naicatl.org

**No need to register at this
point just email or call so
we can print handouts for
you and just come on in
Saturday**

770 478-7467

We have many Gifts for draw-



Education Update

Our parents would always stress to us the importance of getting a good education. We also stress the same thing to our children. Traditionally a good education meant finishing high school and going on to college and getting a degree. Lately getting a good education has come to include getting an advanced degree at the Masters or Doctorate level. And these degrees do not come cheaply. But what have we done about our Financial Education?

Looking at news reports and reading newspapers today you get a scary picture of the changes that are occurring in the business world. Many large companies are cutting back on their retirement plans, discontinuing them all together, or abandoning their retirement plans and instead offering 401(k) plans and other types of retirement plans. More and more

today, people are required to plan their own retirements and to make difficult financial decisions which will affect their current and future lifestyles. How well are you prepared to make these decisions? Where are you in your financial education?

The members of the Atlanta Chapter of BetterInvesting are here to help you with your financial education. Our focus is on teaching individuals and investment clubs to identify good growth companies and a good price to purchase the stock. We also offer education on Mutual Funds which are very important to understand for those who are in 401(k) plans and other self - directed retirement plans. Our instructors have years of experience in investing and teaching investing classes. They love to share their knowledge with people

who are interested in learning about the world of investing.

Please take a minute to look at our chapter website at www.naicatl.org and review our new class schedule. Try some of the classes that interest you. If you don't see a class that interests you, contact me or one of the other Directors and let us know what you are interested in attending. We are here for you and will try to accommodate your investing education needs. Compared to the costs of traditional education you can get a good Financial Education from BetterInvesting at a much lower cost.

Hope to see you at our next education event.

Howard Johnson
Vice President of Education

You may want to attend one of our coming events

Date - Name - Times - Location - Cost

October 21, 2006 Computer Fair 9:00 AM - 4:00 PM See Page 3

November 18, 2006 4 classes (choose one AM &/or one PM):

9:00 AM- 11:30 AM - SSG Front (101) or Analysis of Financial Stocks

1:00 PM - 3:30 PM - SSG Back (102) or When To Sell

Jonesboro \$25 for one class or \$40 for two classes

January 27, 2007 Investors' Fair & Education Expo

Choice of one of 3 morning and one of 3 afternoon classes (TBA) plus all day Investors Fair with speakers, lunch and more

8:00 AM - 4:00 PM (registration 7-8 AM)

Sheraton Buckhead Hotel \$35 before Jan. 10th



– Club Certification

Please register our club in the BetterInvesting Find-A-Club program which will be utilized to refer individuals inquiring about investment club membership and visitation. Individuals may be referred to our club with the intent to visit club meetings, learn about club investing principles, methods and operations, and may wish to apply to join our club. We understand that acceptance into the Find-A-Club program does not ensure individuals will be referred to our club; referrals are made depending on individual inquiries based on location and other information contained in the Find-A-Club Application form. An invitation to any visitors or prospective members is at the option of our club and is subject to the partnership or member provisions of our partnership agreement.

Mail or fax this form, signed by all current club members, along with a copy of your current, signed, Partnership Agreement or Limited Liability Company Legal Agreement to:

**BetterInvesting Find-A-Club
711 West 13 Mile Road
Madison Heights, MI 48071**

OR

Fax: 248-583-4880

To be considered for the BetterInvesting Find-A-Club program, we certify **each** of the following:

1. We are a general or limited partnership, limited liability partnership or a limited liability company (taxed as a partnership).
2. All members of our club actively participate in management and investment decisions.
3. There are no passive members who rely on others to make investment decisions.
4. There are periodic meetings of membership (at least 2 times per year; BetterInvesting recommends monthly meetings).
5. A majority of units must be voted for any investment to be made and/or sold.
6. Our club and all members are active, dues-paying BetterInvesting members. Individuals who become club members will also become BetterInvesting members.
7. We understand our club will remain in the Find-A-Club program for 24 months, and our club will be required to re-register after the 24 months to continue participation in the Find-A-Club program. Our club will notify BetterInvesting if we decide to stop accepting visitors or new members. We understand that clubs will not be allowed to participate (or continue to participate) in the Find-A-Club program if our club has more than 25 members.
8. Attached is a copy of our current Partnership Agreement or Limited Liability Company Agreement. We will send BetterInvesting any partnership amendments, including new members, during our participation in the Find-A-Club program.
9. We will review our club rules with any individual who wishes to be considered for membership and specifically instruct such individual that he/she must actively participate in management and investment decisions, must attend at least two-thirds of all meetings each year and cannot provide anyone with a blanket proxy.
10. We agree to welcome individuals to attend club meetings. We understand three or more meetings are suggested before considering an individual for partnership.
11. We agree to participate in limited follow-up activities conducted by BetterInvesting staff or volunteers to ensure the quality of the Find-A-Club program and various support programs available to clubs and individuals. We acknowledge that we have no rights to be included in the Find-A-Club program and that BetterInvesting may reject our application and/or remove our club from the program at any time for any reason or no reason in its sole discretion.

ALL CURRENT CLUB MEMBERS MUST SIGN BELOW. Please check your current Partnership agreement to ensure all members signing below have also signed the Partnership Agreement.

Name

Member #

Name

Member #

Go to the following for Forms to get Certified >

<http://www.betterinvesting.org/findaclub/club/>

BI Atlanta Chapter

P. O . Box 572
Forrest Park, GA 30298-0572

Information Call 770 478-7467

Newsletter comments, etc.

Editor
Email: chinton@naicatl.org

**We're on the web:
naicatl.org**

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

Atlanta Chapter, Board of Directors

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V. Pres. Adm. Billy Williams

V Pres Education
Howard Johnson (770) 593-3530

Treasurer/Pub. Elaine Mobley
(706) 878-1673

Secretary Cynthia McCrary

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.