

Northwest Indiana Chapter Newsletter

President's Corner

The Northwest Indiana Chapter, NAIC is composed of more than 1,500 club members and individuals in the northwest Indiana area. Our Chapter is now 5 years old, and services NAIC members in Elkhart, Kosciusko, Lake, LaPorte, Porter, Marshall, St. Joseph and Stark counties. Our goal for the 2003-2004 year is to further educate members in the intricacies of the market and the tools needed to analyze the companies we choose to invest in. Our schedule for the current year ranges from the learning to understand and complete a Stock Selection Guide (SSG) to Adding Judgment, Treasurer's Workshops, and new this year is a class by John VanProyen on basics of financial statements. We will end the year with a short Annual Meeting followed by a Corporate Conversation with representative from a major industry.

Also, we are offering a three-hour Portfolio Management and PERT class to individual clubs to be provided at their convenience and at their location. Be sure to look online under Chapter Events for the details regarding this offering.

Lastly, I encourage each of you to not only attend a class, but avail yourself of the multitude of information offered at the Better Investing website www.better-investing.org. There are not only lessons for investment clubs, but also up to date information on what is happening in different Chapters as well as investment ideas.

Happy Investing,
Martha

Toolkit Techniques

As we attend various regional and national workshops, we glean new information about ways to work with the computer program **Toolkit 4** more efficiently. In an effort to pass that information on to you, we are going to offer a new "Toolkit Technique" each month on our website. This is not meant to pressure you to purchase the toolkit program, but more as a point of information.

Toolkit Technique: If you want to find out which price ensures that the price is in the **BUY** zone and will satisfy the requirement for a 3:1 upside/downside ratio, use **ALT + B**.

Club Visits

If your club is new and needing help getting organized, experiencing some problems, or perhaps just needs a shot in the arm, you may want to request a visit from an experienced Chapter Director who is knowledgeable in NAIC methodology, and investment club operations.

Some areas of interest may include:

- New Clubs
- Clubs in Crises
- Trouble Shooting and Problem Solving
- Description of what Northwest Indiana Chapter can do you

To request a club visit, complete the Club Visitation Form available on our website at:

<http://www.better-investing.org/chapter/nw-indiana.html>

Follow the links to the form, print it out, follow the directions, and mail to the address displayed on the form. We'd be happy to meet with your club!

Chapter E-Mail List

In the past several years, we have refined our methodology of corresponding with Chapter members. All of our classes and Chapter happenings can be seen on our website. However, we will also be sending our information of upcoming events and additional information from time to time through the NAIC online mailing list. This list is intended to provide a supplement to our Chapter website and other types of

correspondence. We will also post occasional announcements we think might be of interest to you. Anyone who is interested in the activities of the Northwest Indiana Chapter is welcome to subscribe.

You can subscribe by following these simple steps:

1. Send a one-line message to: Lyris@lyrists.better-investing.org
2. In the body of the message, type: subscribe nwi-naic-news FIRST LAST (replace FIRST LAST with your real name; please do not use a "handle" or nickname.)
When you subscribe, you will be sent a special confirmation message to verify your e-mail address. Be sure you reply to this message promptly to complete your subscription. You also might want to save this message because it contains information on how to unsubscribe.

This communication is one-way communication (you can not use it to ask questions or involve in a dialogue). We have found that this has been a big step toward providing better communication to our membership.

We want you to be assured we do not share this information! These addresses are maintained in an I-club account, and not on any of our personal computers. The Northwest Indiana Chapter will never provide, sell, loan, or in any way allow your address to be used by other groups, companies, or organizations. So, if you are concerned about receiving any spam as a result of being a member of the Northwest Indiana Chapter, NAIC, relax. They won't get your information from us!

Chapter Board Members

Our current Board members comprise dedicated individuals from across northwest Indiana. We have listed them here so that you may contact them if you would like their aid. Their experience covers a wide spectrum of disciplines. Please feel free to contact someone in your area to aid you or your club.

Chapter Board Members

Directors

- LaPorte
Kathy Calvin, **Corresponding Secretary**, E-Mail: calvinfm@comcast.com
- Mishawka:
Pat Benford, **Treasurer**, E-Mail: Benfordpat@aol.com
Georgie Crothers, **Recording Secretary**, E-Mail: Georgies57@wmconnect.com
- South Bend:
David J. Irwin, E-Mail: DJIND83@aol.com
- Valparaiso
Martha Branion, **President**, E-Mail: romulus@adsnet.com
Robert Branion, **Vice President**, E-Mail: r.remus@verizon.net
Pat Buckwell, E-Mail: Pat@adsnet.com

Associate Directors

- Chesterton:
John Van Proyen, E-Mail: vanproyenjohn@niia.net
- South Bend:
Ed Berners, E-Mail: Ebersners@compuserve.com
- Westville:
Debbie Null: E-Mail: Nulldebbie@aol.com

Invitation to Join Chapter Directors

The Northwest Indiana Chapter, NAIC is run completely by volunteers. We meet the third Saturday of each month (excluding December and April) from 9:30-11:30 a.m. at the LaPorte Library in LaPorte. Working through the Board of Directors, the Chapter is responsible for developing and organizing seminars and other educational experiences that will enhance investor education based upon NAIC principles. We also act as a liaison between the national board, and those in our Chapter area.

We have reached our maximum teaching potential with our current Board. In order for us to maintain our momentum and continue to expand our educational offerings, we need additional dedicated volunteers. If you are one of these persons who would like to learn more and would enjoy teaching or helping out in other ways, we are interested in you! We are looking for persons who have some of the following skills: administrative and organizational skills, computer skills, teaching skills, and/or investing knowledge.

You do not have to be an advanced investor to get involved at the Chapter level. This is a tremendous opportunity to learn more about investing while assisting the Chapter. As a Chapter Director, you will be able to participate with other chapter directors who have varied experiences in investing. Learn from them, participate with them, and then empower others to learn about the stock market and investing. You will have an opportunity to attend and participate in the following:

- Chapter in-services, where we teach Board members advanced level computer, teaching and investment skills,
- Regional in-services, offered by NAIC Headquarters, and
- Partial aid in attending either a NAIC Better Investing Conference or Compufest to again increase your computer and investing skills.*

We ask board members to make at least a two-year commitment to the Chapter. The first year you are designated as an Associate Director. You may be eligible to become a Director the second year. Your commitment includes attending Board meetings (held in LaPorte), either teaching or assisting teachers in chapter-sponsored classes, and participating on committee assignments. You can generally set your own work schedule for teaching and assisting once you have joined the Board. For those of you who are teachers already, you know that teachers learn twice – as they learn, and as they teach.

If you have an interest or questions about becoming a member of the Northwest Indiana Chapter, NAIC Board of Directors please call or e-mail any of the current Board members or Martha Branion at 219-465-0587 or e-mail at Romulus@adsnet.com.

*Applies to Directors first, and then to Associate Directors as funds are available.

Class Registration Policy

Pre-registration is strongly recommended for all classes. While this may not seem important, it truly is. Knowing how many participants to expect allows the instructor to show up at the class site with sufficient materials for each attendee and aids in room setup. It also allows for sufficient food preparation (when applicable). In addition, if there is not sufficient interest in the class, the class may be canceled in time so all involved can use their time productively. Last, but not least, pre-registration allows the Chapter to gauge whether or not that particular class should continue to be offered. Please make every effort to pre-register for your next class!

Classes will be canceled if there is insufficient pre-registration one week prior to the class. Notification will be given on our web site, and checks will be returned.

Northwest Indiana Chapter, NAIC Events Schedule

- All classes, unless otherwise designated, are held at:
Hilton Garden Inn
501 Gateway Boulevard
Chesterton, IN
1-219-983-9500
(Intersection of Highway 49 and Toll Road)
- For all events scheduled, the first half hour is for registration. Therefore, for the classes/seminars instruction begins one half hour later.
- Pre-registration is strongly encouraged! Those not pre-registering prior to one week before the class will have to pay an additional \$5.
- For ease in dealing with seasonal time changes, all events are listed on "Chicago time"

<u>Date</u>	<u>Time</u>	<u>Class</u>	<u>Fee</u>
Sept 13, 2003	8:00-Noon	PERT Class Aspects of the Portfolio Evaluation Review Technique are discussed	\$25
Oct 18, 2003	9:00-3:30	Financial Statement Basics How to read and understand a Balance Sheet, Income Statement, Cash Flow Statement and Retained Earnings Statement. (Intended for those who already have an understanding of SSGs and wish to learn what to look for in a financial statement in order to better evaluate management.)	\$60 (includes lunch)
Nov 1, 2003	8:00-3:30	Understanding the Stock Selection Guide Reviews the NAIC principles of investing and looks at filling out the Stock Selection Guide (Bring colored pencils, calculator, and ruler.)	\$45 (includes lunch)
Jan 10, 2003	12:30-3:30 p.m.	Applying Judgment to the Stock Selection Guide Learn how to interpret what is seen on the SSG and where to find answers raised by the SSG	\$25
Feb 7, 2004	8:00-11:45	Understanding the Stock Selection Guide Reviews the NAIC principles of investing and looks at interpreting the front side of the Stock Selection Guide	\$25*
Feb 7, 2004	12:30-3:30	Understanding the Stock Selection Guide Part II Looks at interpreting the back side of The Stock Selection Guide	\$25*

*A special price of \$45 if registered for both Workshops

Feb 14, 2004	8:00-Noon	Treasurer's Workshop Handling your club's accounting on the computer	\$25*
Feb 14, 2004	12:30-3:30	Yearend Treasurer's Workshop Reviews yearend tasks & accounting Procedures that must be completed before Doing the taxes *A special price of \$45 if registered for both Workshops	\$25*
March 5, 2004	7:00-9:00p.m.	Computer Workshop Featuring a national member of the NIA Computer Board	\$25*
March 6, 2004	8:00-3:30 p.m.	Computer Workshop Featuring a national member of the NIA Computer Board *A special price of \$65 if registered for both Workshops	\$50* (includes lunch)
May 15, 2004	9:30-Noon	Annual Meeting and Corporate Conversation Meeting at LaPorte Library	Free

Please note again, all events are to be held at the **Hilton Garden Inn**, except for the Annual Meeting and Corporate Conversation in May.

PMG & Pert Class – A three hour class offered to individual stock clubs at their own location. Learn to analyze and evaluate your club's portfolio using PMG and PERT with Toolkit 4 and OPS!
Cost: \$175 covers handouts for 10 people; additional handouts \$5.00 each. Contact Martha Branion Romulus@adsnet.com . Or phone 219-465-0587 for further information.

Watch the website for update of current happenings.

Registration Form: Below find a Registration Form that can be mailed in to register for classes. You can also find a Registration Form online at our website.
Mail Registration form with the appropriate fee to:

Northwest Indiana NAIC
C/o Pat Benford
144 West Marion Street
Mishawaka, IN 46545

Make checks payable to: Northwest Indiana Chapter, NAIC

Registration Form

Name of Event _____ Date of Event _____

Fees enclosed \$ _____

Your name _____ Address: _____

Phone _____ City _____ State _____ Zip _____

E-Mail Address: _____