

2005

The West Michigan Ticker

www.better-investing.org/chapter/westmich

NAIC - CREATING AMERICA'S NEXT 50 MILLION INVESTORS

Friday Night Classes
(Choice of two)

Getting the Most from *Value Line* (special double session with Steve Sanborn)

SSG studies of Biomet, AFLAC, CVS and GE (in 2 separate sessions)

Understanding Quality
Understanding Value
Club organization and Education

Using the Online Accounting Site (NOCA) for Club Management

Saturday Classes
(Choice of two)

Banks for beginners

Portfolio Building

Five Stocks to Study (2 separate sessions)

Balance Sheets/Financial Ratios

Industry Templates

The Preferred Procedure

Sell Signals

Projecting PEs

Demystifying the SSG

Evaluating the

Pharmaceutical Industry



AN NAIC GREAT LAKES COALITION EVENT

Friday and Saturday March 18-19, 2005 at the Holiday Inn
South, Lansing Michigan
6820 S Cedar Street, Lansing 48911, I-96 at Cedar St exit

Company Presentations by Biomet, Friday night, and by
CVS, AFLAC and General Electric on Saturday

Steve Sanborn, Director of Research, **Value Line Investment Survey**, will give Saturday's featured presentation, *Using Value Line to Study Small and Mid-Cap Companies*.



Exhibits from 10 Additional Companies

Hospitality Room with Cash Bar Friday
Breakfast and Lunch Saturday

NAIC Booth
Books and Software
Door Prizes

Save with Early Bird Special Prices
See <http://www.better-investing.org/chapter/midmich/events/7188>

2005 Schedule of Grand Rapids Classes

Unless otherwise noted, all classes are \$15 for preregistration or \$20 at the door.

PLEASE NOTE: CLASS INSTRUCTORS MAY CHANGE IF NECESSARY

NAIC Basics & Value Line

Thursday, Jan 20, Sept 22, 7-9 p.m.
Kentwood Public Library

Basic SSG

Thursday, Feb 17, Oct 20, 7-9 p.m.
Kentwood Public Library

SSG Adding Judgment

Thursday, March 17, Nov 17, 7-9 p.m.
Kentwood Public Library

Portfolio Management, When to Sell?

Thursday, April 21, 7-9 p.m.
Kentwood Public Library

Grand Rapids Stock Exchange

Mondays, 7-9 p.m. Jan 31, Feb 28, March 28, April 25, Sept 26, Oct 24, Nov 28
Kentwood Public Library

NAIC Toolkit

Computer Workshop

Instructor: John Gehling
Saturday, Feb 12, Nov 5, 9 am-1 p.m.
Pre-registration must be received by Feb 5, Oct 29. Class size is limited to 20 and will be cancelled unless ten registrations are received. Cost is \$25.
East Grand Rapids High School

NAIC Club Accounting Computer Workshop

Instructor: John Gehling
Saturday, Feb 19, Nov 19, 9 am-1 p.m.
Pre-registration must be received by Feb 12, Nov 12. Class size is limited to 20 and will be cancelled unless ten registrations are received. Cost is \$25. EastGrdRpds H.S.

Ninth Annual Club Recognition Dinner

We are pleased to invite investment clubs and individual NAIC members to our ninth annual Club Recognition Dinner

**May 2, 2005 at Duba's Restaurant
420 E. Beltline, Grand Rapids**

**6:30 Reception 7:00 Dinner
8:00 Program and awards after**
(sponsor will be announced)

****See our website for details****

NAIC Software is designed to be simple, yet deliver effective use of the NAIC stock selection and portfolio management tools.

For investment clubs, the accounting software is indispensable for maintaining the partnership accounting and tax preparation requirements. For individuals, Portfolio Record Keeper (PRK) delivers comprehensive tracking and investment record keeping.

Stock analysis can be done with NAIC Take Stock, NAIC Stock Analyst or Investor's Toolkit 5. We recommend that you review the information by—download a demo--- and decide which best meets your needs. Individual members and Online Premium Service subscribers have access to online SSG data, which works with all three.

Visit www.better-investing.org

The West Michigan Chapter Needs Your Talents

Your dedicated Chapter volunteers would love to have you join our board. We would like to be able to offer more and varied classes as well as provide them in other locations. If you have a desire to help others and possess skills in any of the following areas, please contact Keith Gohlke or Beth Hamm or join us at our board meetings on the second Thursday of each month from 7-9PM January through May and September through November at Towne Air Freight, 5450 Kraft Ave SE, Grand Rapids. The meetings are open to all.

Help is needed in the following areas:

Teachers-do you have teaching experience and knowledge of the NAIC tools and principles?

Presentation development-help to create PowerPoint presentations

Registration for events

Desktop Publishing-newsletter editor

Plan and run events

Publicity

Develop a Youth Program

Facilities coordinator

Class Monitor

Computer expertise-To run a

Computer Group, Administer an e-mail list, equipment setup for programs

Corresponding secretary to send welcome letters to new members and answer inquiries

Board meeting dates in 2005

Jan 13, Feb 10, March 10, April 14, May 12, Sept 8, Oct 13 and Nov 10

Meetings are open to all.

Please Visit The Website For A Complete Listing Of Course Offerings And Updated Chapter Information!

www.better-investing.org/chapter/westmich

Class Descriptions

SSG Basic

NAIC's most important analysis tool. Learn where to find the numbers, how to fill in the guide, and basic investment terms. This is a demonstration format, useful as a first-time class or as a refresher for what you missed that last time. Calculator, ruler, colored pencils, and highlighters are helpful.

SSG – Adding Judgment

This class will review the basics as well as demonstrate special situations where you must make changes, additions, deletions, etc., to the basic SSG format. We will discuss how to make judgments about projections and prices, and how to make your own investment decisions. A working knowledge of the SSG is a prerequisite.

Portfolio Management, When to Sell?

Using the Stock Selection Guide as our basis, criteria for Portfolio Tracking, Portfolio Management and When to Sell will be reviewed and discussed. A working knowledge of the SSG is helpful.

Investor's Toolkit Computer Workshop

A hands-on computer workshop using NAIC software to complete the SSG. Also covered, time permits will be the Stock Comparison Guide, the PERT report, and the Portfolio Management Guide report. Previous SSG Basic recommended.

NAIC Club Accounting Computer Workshop

A popular class for all current and potential club treasurers. This hands-on workshop helps with record keeping and year-end closing.

If you have specific questions you would like answered, please send them with your registration.

Classroom Addresses

Kentwood Public Library

4700 Kalamazoo Street
Grand Rapids

East Grand Rapids High School

2211 Lake Drive SE
East Grand Rapids

Our NAIC Chapter is about educating new and old investors, so we are offering variety of classes to make it happen.

This is a great place to start refreshing either your individual or club's investing education.

Our instructors are trained to teach NAIC concepts and investments principals.

Check the website for the most current chapter information!

www.better-investing.org/chapter/westmich

NAIC Compufest 2005

June 17- June 19
Buffalo, NY

NAIC Investors Congress/Expo

November 3 – November 6
Atlanta, Georgia

The Grand Rapids Stock Exchange (GRSE)

Here's how it works. Bring a completed Stock Selection Guide—or bring an SSG with only historical information complete—and fellow analysts will help you add judgment. Perhaps you have a “hot tip stock” that we could put to the NAIC test. Paul Solberg and Beth Hamm will lead the discussion using NAIC philosophy and principles to identify the stock strengths, weaknesses, and areas of concern. In keeping with NAIC philosophy, all stocks discussed will be for educational purposes only. We hope participants will find this exchange helpful in shaping their

investment decisions. **No Recommendation Intended**

The **Exchange is free** to those who bring 20 copies of a stock to present (SSG front and back with a Value Line or Standard's Poor's) **plus transparencies** of both sides of the VL and SSG. **Admission is \$5 for those persons without stock presentations.**

www.better-investing.com/chapter/westmich

It's Time To Participate In The 2004 Portfolio Contest

You Must Attend the Recognition Dinner To Win!!

Do you wonder how your club compared to other clubs in West Michigan? Here's the perfect opportunity to find out, **win cash and prizes**, and have fun. Each club entering the contest will have a chance to win a cash prize. They will also receive a statement comparing their club's annual performance with the S & P 500 and the Dow Jones Industrial Average. The contest results will be presented at the Club Recognition Dinner along with some tips on running better meetings and how to improve your portfolio performance. Contest results will also be featured in our next issue of the **The Western Michigan Ticker**. The following prizes will be awarded:

Best One-Year-Return:	1 st Place: \$100	2 nd Place: \$75	3 rd Place: \$50
Best Three-Year-Return:	1 st Place: \$100	2 nd Place: \$75	3 rd Place: \$50
Best 5-Year Portfolio Return:	\$100	Best 1-Year Single Stock Return	\$50

Clubs must use the NAIC Club Accounting Software. To enter please send the following:

- Valuation Statement as of **12/31/04** showing compound annual return since **1/1/04** (last column)
- Valuation Statement as of **12/31/04** showing compound annual return since **1/1/02**(last column)
- Valuation Statement as of **12/31/04** showing compound annual return since **1/1/00** (last column)
- **Name, address, and phone number of the contact partner** should be written on the Valuation Statement. Club name should already be printed on the statement.
- **Check for \$10** payable to Western Michigan Chapter—NAIC to cover the entry fee.
- **Mail your entry** to Jon Larr, 3981 Aaron Avenue SW, Grandville, MI 49418.
- **Entries must be received by Monday, April 25.**
- **Check the website for details about the May 2, 2005 Recognition Dinner at Duba's** on the East Beltline at I-96-Grand Rapids:6:30 Reception 7:00 Dinner 8:00 Program, Contest awards

Winners of the 2003 Portfolio Contest!

Best One Year Return 1st Place: **BWAC 34.01%** 2nd **L&E Investment Club 31.59%**
 3rd **AIM Investment Club 30.57%**

Best Three Year Return 1st Place: **Dunes Investment Club 19.74%** 2nd **Lakeside Investment Club 16.75%**
 3rd **Grand Slam Investment Club 11.08%**

Best Five Year Return **Investing For Fun 108.73%**

Best One Year Single Stock Return **Tri-County Investment Club Avaya Inc 428.16%**

**SAVE THIS NEWSLETTER!
 THE NEXT ISSUE WILL
 NOT BE PUBLISHED UNTIL 2006.
 See Website for Chapter Updates**

Can we help your investment club? From our own early experience, we know there are clubs that may be struggling with the NAIC Stock Selection Guide and the basic investment principles. Our teachers are willing to present basic classes at a club meeting on a convenient day of your choice. SSG Basic, SSG Adding Judgment, or Value Line have been the classes usually requested. Or perhaps you would prefer a Club Call to discuss club management. Contacts: Beth Hamm at 616-949-6979 or hamm2@msu.edu or Keith Gohlke at 616-940-1782 or al55hs73@yahoo.com.

Class Registration Form - Western Michigan Chapter of NAIC

Make checks payable to West Michigan Chapter-NAIC

Please print clearly on the form so we can read it.

Mail or fax form with check or credit card information

Unless otherwise noted, all classes are

\$15 for pre-registration and \$20 at the door.

MAIL TO:

Madge Gehling

7314 Cascade Rd. SE

Grand Rapids, MI 49546

Phone / Fax (616) 949-7869

Name _____ Home Phone _____ Work Phone _____

Address/City/State/Zip _____

Class Name _____ Date ____/____/____ Location _____

Name on Card _____ Type & Card # _____ Exp. Date _____

MAKE A COPY OF THIS FORM FOR FUTURE USE



Detach Here

BETTER INVESTING REGIONAL CONFERENCE REGISTRATION FORM

Name: (First) _____ (Middle Initial) _____ (Last) _____

____ Non-Member ____ NAIC member Membership ID # _____

(Located on your BI magazine label above your name)

Street address: _____

City: _____ State: ____ Zip: _____

Phone #: _____ E-mail (print clearly) _____

Chapter: West Michigan, call Beth Hamm 616-949-6979 for pricing and questions.

Registration for Entire Event Friday only Saturday only

Check enclosed for following amount: _____ (made payable To NAIC Great Lakes Coalition)

In addition to listing all registrants, please attach a separate form for each person whose payments are included in this envelope.

If Early Bird Special, check here and list names of others included in this envelope:

Send registration form to Ruthetta Dornbos, NAIC Mid-Michigan Chapter, 2805 Chippewa Lane, Midland MI 48640

WESTERN MICHIGAN CHAPTER DIRECTORS

Please contact any chapter member, usually in your region, to arrange a club visit or to answer questions regarding NAIC.
You may also call to request educational offerings, information regarding events, or to volunteer your time.
Use area code 616 unless otherwise noted.

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