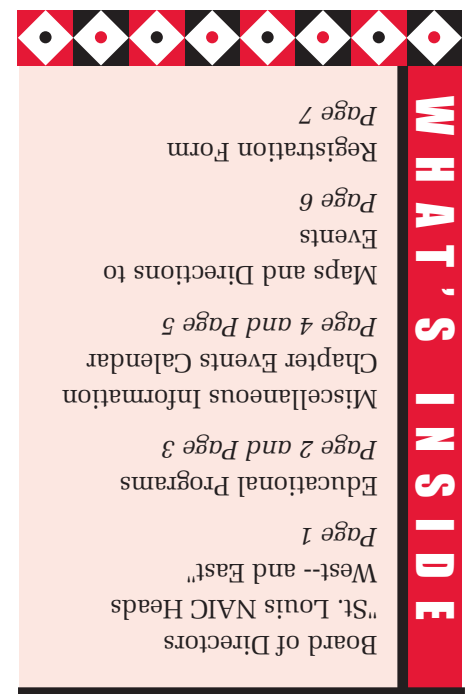

COMPUTER GROUP NOW MEETING IN O'FALLON, ILLINOIS AS WELL AS IN ST. LOUIS

Take note that the Illinois Computer Group will have its inaugural meeting Thursday, February 12th, 7 pm at the O'Fallon, Illinois Public Library. Under the leadership of Candy Baker and Beth Rautio, topics for discussion will vary but will certainly include individual stock studies, aids in making SSG judgments, investing concepts, internet resources, and demonstrations of NAIC sponsored software such as Toolkit, Stock Analyst, and NAIC Take\$tock. Meanwhile, the St. Louis based computer group will continue its monthly format of stock studies at the St. Louis County Main Branch Library East meeting room. Their first meeting in 2004 is Monday, January 26 at 7 pm and the stock to be studied is Duke Energy. Leaders for this group are Dan Bauer and Bill Biedenstein. These experiences are intended to demonstrate computer-based learning and are not intended to compete with classroom instruction. Admission is free.

TREASURER'S SCHOOL

Saturday, February 7,
9 am to 1:30 pm
Center of Clayton

Experienced instructors Angela Burrage, Candy Baker, and Dee Lafata provide instruction on year end club accounting, tax preparation and more. See the various tax printers in action. Opportunities for individual questions in a small group situation. Suitable for those who keep records manually and who use the NAIC Club Accounting software. Members \$25.



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c/o 3380 Franks Court
House Springs, Mo 63051

St. Louis NAIC Newsletter

Vol. 5, Issue 1 2004



NAIC-St. Louis Est. 1951

ST. LOUIS NAIC HEADS WEST-AND EAST!

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r182434@prodigy.net (636-394-7186)
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Biedenstein, Bill True, Anitra Nevels,
Mary Boyd, Angela Burrage, Candace
Baker, Dee Lafata, Beth Ann Rautio,
Dan Bauer, Terri Arscott*

Chapter Web Page

www.better-investing.org/chapter/stlouis/

Hoping to better serve individual investors and investment clubs, the St. Louis chapter has scheduled programs at the Sachs Library in Chesterfield (Missouri) and at the O'Fallon Public Library and the First United Methodist Church in O'Fallon (Illinois), as well as the mainstays of the past several years-the Center of Clayton and the Main Branch of the St. Louis County Library at Clayton and Lindbergh. Directions to the various venues will be found on page 6. In all, there are some 37 different programs listed in the 2004 calendar (see page 5), with a significant learning opportunity in June-NAIC's Compufest, a three day national convention sponsored by the Computer Group, and held this year at the Adam's Mark downtown.

New programs will be offered as well. Treasurer's School (Feb. 7) offers club bookkeepers the opportunity to have formal instruction as well as informal, small group opportunities question and answer sessions. Union Electric will provide its company representative to speak at the Business Forum and Annual Meeting (May 10). Wealth Building, on investing concepts, will be offered June 7. Then there is the NAIC Software Demo Night to be held the 5th of August.

I am reminded of a line in Lewis Carroll's *Through the Looking Glass* in which the Red Queen tells Alice, "...it takes all the running you can do to keep in the same place." But we are not content just to stay in the same place, are we? That is why we want to learn and improve our investment approach. An excellent way is by hearing other points of view in an educational setting. New names this year

on the list of teachers are Beth Rautio and Dan Bauer. Beth, along with Candy Baker, will be leading the bi-monthly Computer Group program in O'Fallon; Dan Bauer, on the other hand, has been leading the monthly Computer Group program at the Main Branch St. Louis County Library. Ginny Henderson, past president, will be the new treasurer. The complete list of directors is on this page.

NAIC does not believe in standing still either. There are monthly articles published in *Better Investing* and on the NAIC website, <http://www.better-investing.org>. New software which enhances understanding has recently been developed-Stock Analyst and NAIC Take\$tock. Enhancements and upgrades are constantly being made to existing programs. In addition there is the *Better Investing Book Series*, newly written for 2004, with books on investing, on mutual funds, and on stock selection, as well as related topics. The monthly BI and the NAIC website give specific information on how to order.

As a teacher and a fellow learner, I encourage you to participate and continue your education. What's more, the classes, the meetings and the speakers can be fun, to say nothing of enhancing your investing skills and your understanding of investments. Last year's newsletter, printed in January, 2003, had the prediction, "Best time to be an investor in 15 years." And that prediction proved true-those who were in the market in 2003 enjoyed very nice results. So it is time to stay the course, learn and improve. So be it.

Bill Biedenstein

St. Louis NAIC Computer Group Chair

Investment education for individual investors and investment clubs.

Miscellaneous Information

HELP WANTED

Every organization needs the influx of new people to make it vital and interesting. St. Louis NAIC in recent years has been very fortunate to have some very capable, talented women and men join the chapter. Perhaps you have noticed some of their names in this newsletter; names perhaps you did not recognize. That is a very good sign-this organization is thriving and attracting new volunteers. And St. Louis NAIC is open to new ideas and to the changes that new people invariably bring with them. And so, we are asking for your help. There is an excellent opportunity this year in 2004 for those who would like to prepare to teach. The premier qualification for teachers is a demonstrated knowledge of NAIC investing skills. Other skills include a willingness to learn, as well as the verbal agility necessary for communicating to groups of people. Patience and tolerance are not a bad mix, either. People interested in teaching generally team teach with one of the experienced NAIC teachers. In addition, there is a three day training session for those who are beginning teachers. To be considered, one must be already skilled in stock study methodology. In addition, we need other associates for the variety of tasks involved in offering the courses explained in this newsletter. Do not hesitate to contact the Chapter President Ruby Lawrence or President Elect, Bill Biedenstein. Their contact numbers are printed elsewhere in this newsletter.

NAIC Membership Prices

- Club Membership: \$40/year plus \$14 a member
- Better Investing magazine subscription only: \$24/12 issues/year
- Individual membership: \$39/year
- Online Premium Services: \$25 (included for individual and lifetime members)
- Youth Membership: \$20/year
- Lifetime Membership: \$575

NATIONAL ASSOCIATION OF INVESTORS CORPORATION
711 West Thirteen Mile Road
Madison Heights, Michigan 48701
Toll Free: 1-877-ASK-NAIC
Web Site: <http://www.better-investing.org>
NAIC email: service@better-investing.org
Chapter Website: <http://www.better-investing.org/regions/StLouis.html>
Newsletter questions: WmBiedenstein@Connectria.com

NAIC FACT SHEET

Data as of June/2003

- NAIC membership consists of 298,213 individual and investment club members
- NAIC provides investment education to 25,571 investment clubs nationwide
- NAIC serves 31,105 individual members and 1,077 youth members
- NAIC Online Premium Service subscribers 11,226
- Better Investing magazine is distributed monthly to 275,164 paid subscribers nationwide and is available on newsstands nationwide
- Average NAIC member personal portfolio value ...\$388,000 (using most recent data)
- Average NAIC investment club portfolio\$86,700 (using most recent data)
- Total portfolio value of all NAIC members\$116 billion (using most recent data)
- NAIC member median household income\$114,100
- Average club size 11
- NAIC membership is composed of 67% female and 33% male
- Investment club membership by sex is 54% female clubs, 38% mixed clubs, and 8% male clubs
- 74% of NAIC members hold a college degree or advanced graduate degree
- There are 110 regional chapters with 2000 volunteers holding investment seminars, workshops, computer events and investor fairs across the country throughout the year

HISTORY OF NAIC

NAIC is a non-profit, tax exempt organization whose membership consists of investment clubs and individual investors. NAIC was founded in 1951 with a mission to provide a program of sound investment, education and support that helps create successful, lifetime investors. On average, NAIC member's investment portfolios have consistently outperformed market averages. NAIC has provided investment education to more than five million individuals and is a charter member of the World Federation of Investors, providing investment education in over 17 countries worldwide.

CHAPTER EVENTS 2004 CALENDAR

January 26-- Computer Group Stock Study: Duke Energy (DUK),
St. Louis County Library Main Branch
East Meeting Room, 7 pm

February 7-- Treasurers' School
Center of Clayton, 9 am - 1:30 pm

February 9-- How to Start and Operate an Investment Club
Samuel Sachs Branch Library, 7 pm

February 12-- Illinois Computer Group Meeting
O'Fallon (Illinois) Public Library, 7 pm

February 21-- Investing 101 for Absolute Beginners
Center of Clayton, 9 am - 1:30 pm

February 23- Monthly Stock Study,
St. Louis County Library Main Branch
East Meeting Room, 7 pm

March 8- The "Value" in the Value Line Report
Center of Clayton, 7 pm

March 13- Investing 101 for Absolute Beginners
First United Methodist Church of
O'Fallon, Illinois, 9 am - 1:30 pm

March 20-Spring SSG Workshop
Center of Clayton, 9 am - 1:30 pm

March 23-- Monthly Stock Study,
St. Louis County Library Main Branch
East Meeting Room, 7 pm

March 25-- How to Start and Operate an Investment Club
O'Fallon (Illinois) Public Library, 7 pm

April 3-- The "Value" in the Value Line Report
First United Methodist Church of
O'Fallon, Illinois, 9 am - 11 am

April 5 and April 12- Growth Mutual Funds
Center of Clayton, 6:30 pm to 9 pm

April 8- Illinois Computer Group Meeting
O'Fallon (Illinois) Public Library, 7 pm

April 17-Basics of Applying Judgment
Center of Clayton, 9 am - 1:30 pm

April 22 and April 29- Computerized SSG
Center of Clayton, 7 pm

April 26- Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

May 1-Mini Education Fair
Center of Clayton, 9 am - 2 pm

May 10-Business Forum (Ameren UE and Talx) and Annual Meeting
Center of Clayton, 7 pm

May 15-Computerized SSG
First United Methodist Church of
O'Fallon, Illinois, 9 am - 1 pm

May 20-Annual Reports Made Easy
Center of Clayton, 6:45 pm

May 24-Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

June 3- Illinois Computer Group Meeting
O'Fallon (Illinois) Public Library, 7 pm

June 7-Wealth Building
Samuel Sachs Branch Library, 7 pm

June 18, 19, 20-NAIC's Compufest
The Adams Mark Hotel in St. Louis,
Missouri

June 28-Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

July 15- Company Presentation: Sigma Aldrich
Samuel Sachs Branch Library, 7 pm

July 27-Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

August 5-NAIC Software Demo Night
St. Louis County Library Main Branch,
7 pm

August 9-Wealth Building
O'Fallon (Illinois) Public Library, 7 pm

August 12-Illinois Computer Group Meeting
O'Fallon (Illinois) Public Library, 7 pm

August 24-Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

September 27-Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

October 14-Illinois Computer Group Meeting
O'Fallon (Illinois) Public Library, 7 pm

October 25-Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

November 5, 6, 7-NAIC's Better Investing National Convention (BINC)
Held in Phoenix, Arizona

November 23-Monthly Stock Study
St. Louis County Library Main Branch
East Meeting Room, 7 pm

November 29- Analyst Picks
St. Louis County Library Main Branch,
7 pm

HOW DO I GET THERE?

Samuel C. Sachs Branch of the St. Louis County Library

**16400 Burkhardt Place
Chesterfield, MO 63017**

636-728-0001 Located just to the west of Chesterfield Mall, next to the West County YMCA.

From the West: Take I-64/US 40 East. Take the Chesterfield Parkway Exit (19A) and turn left on Chesterfield Airport Road. Go one block to stoplight; turn right on Chesterfield Parkway West and turn right on Burkhardt Place.

From the East: Take I-64/US40 West. Take the Chesterfield Parkway Exit (19A) and continue onto North Outer Forty. Turn left on Chesterfield Parkway West. Turn right on Burkhardt Place.

From Olive Street Road: Turn onto Chesterfield Parkway (at Uno's) and cross over Hwy 40. Turn right on Burkhardt Place.

From Clarkson Road: Take Chesterfield Parkway exit. At stoplight, turn left on Chesterfield Parkway South for .7 miles. Turn left on Burkhardt Place.

O'Fallon Public Library

120 Civic Plaza, O'Fallon, IL

618-632-3783 Take Interstate 64 to Exit 16 (O'Fallon/Shiloh). Take a left at the traffic light and go 1 mile to Highway 50 (CVS Drugstore), turn right. Drive 1 mile to the intersection of Highway 50 and South Lincoln Ave (Bank of O'Fallon). Turn right at traffic light onto South Lincoln. Drive .2 miles to Civic Plaza (at U.S. Post Office), turn right. The library is behind the Post Office.

First United Methodist Church of O'Fallon

504 E. HWY 50, O'Fallon, IL

From the West: Interstate 64 East to Exit 16 (O'Fallon/Shiloh). Turn left at the traffic light and drive 1 mile to Highway 50 (CVS Drugstore), turn right. Drive 1.5 miles, the church will be on the right at the corner of Smiley and Highway 50, across the street from O'Fallon Township High School.

From the East: Interstate 64 West to exit 19B (O'Fallon). Turn left at the traffic light (Moto Mart) onto Highway 50. Travel 1.5 miles, the church will be on your left across the street from O'Fallon Township High School.

The St. Louis County Library Main Branch (Headquarters)

1640 South Lindbergh

Take Hwy 40, proceed south on Lindbergh Boulevard, turn left-across from Plaza Frontenac.

Center of Clayton

50 Gay Avenue

Take Hwy 40 and drive north on Brentwood to Maryland Avenue. Turn left onto Gay Avenue. Or drive Hwy 170 to Ladue Road. Turn right, driving east to Gay Avenue. Turn and the Center of Clayton is directly ahead.

◆ **MONTHLY COMPUTER GROUP MEETINGS**, held at the St. Louis County Library Main Branch East Meeting Room are free and open to the public. BI-MONTHLY ILLINOIS COMPUTER GROUP PRESENTATIONS, held at the O'Fallon Public Library are likewise free and open to the public.

MONTHLY ST. LOUIS NAIC CHAPTER MEETINGS are held the third Monday of each month at Kirkwood United Church of Christ, 1603 Dougherty Ferry Road, Kirkwood, Missouri at 7 pm. These meetings are primarily for Chapter officers, directors and associates, but visitors are welcome.

FOR CURRENT INFORMATION, check out our web page <http://www.better-investing.org/chapter/stlouis/> Directions are given there for subscribing to the chapter email list, or simply email Mary Fahey at MaryFFahey@Aol.com and request to receive periodic announcements.

NOTE: If you are interested in becoming chapter director or associate director, the St. Louis NAIC would welcome the opportunity to meet with you. Chapter directors must make a two year commitment. That commitment includes attending monthly board meetings and either teaching or assisting teachers in chapter sponsored classes or participating on committees. The requirements for associate directors are less stringent, but involve one or more of the aforementioned activities. Remember that teachers learn twice-as they learn and as they teach. Feel free to contact chapter president Ruby Lawrence or VP Bill Biedenstern for more information about how you can share what you know.

EDUCATION PROGRAMS (cont'd.)

BASICS OF APPLYING JUDGMENT

Saturday, April 17: 9 am to 1:30 pm
Center of Clayton

Reviews and targets areas on the SSG where judgment is required. Intended to strengthen judgment skills. Focus on trends, projections and concepts beyond the SSG. Experience completing the SSG required. Bring calculator, pencils and highlighter. Members \$40, others \$45. Instructor: Ruby Lawrence

COMPUTERIZED SSG

Thursdays, April 22 and April 29: 7 pm to 9 pm
Center of Clayton

Two-week course. Focus on using Toolkit software for completing the SSG. Covers basic data entry and other key features of Toolkit for analyzing a stock. Basic computer skills and some knowledge of the SSG and Value Line reports required. Members \$40, others \$45. Instructors: Bill True and Candy Baker.

MINI EDUCATION FAIR

Saturday, May 1: 9 am to 2 pm
Center of Clayton

A series of back to back mini topics which will appeal to investors at every level.

Topics include "When to Sell," "Toolkit Tips 'N Tricks," "The Big Ten Companies," and "Spotting Red Flags." Breaks and refreshments, chats with instructors and other experienced investors. Members \$30, others \$35. Instructors: Candace Baker, Dan Bauer, Bill Biedenstein and Ruby Lawrence

BUSINESS FORUM AND ANNUAL MEETING

Monday, May 10: 7 pm
Center of Clayton

Opportunity to hear St. Louis area businesses Ameren UE and Talx discuss their firms as investment opportunities. Speakers include Don Hollingsworth, assistant treasurer of Ameren UE and Keith Graves, new CFO of Talx. Election of chapter directors will also take place. Members \$10, others \$15.

COMPUTERIZED SSG

Saturday, May 15: 9 am to 1 pm
First United Methodist Church of O'Fallon, Illinois

Focus on using Toolkit software for completing the SSG. Covers basic data entry and other key features of Toolkit for analyzing a stock. Basic computer skills and some knowledge of the SSG and Value Line reports required. Members \$40, others \$45. Instructors: Bill True and Candy Baker.

ANNUAL REPORTS MADE EASY

Thursday, May 20: 6:45 pm to 9 pm
Center of Clayton

Ease into annual reports. Focus on major components and terminology. Explores financial statements and key ratios to aid in stock analysis. Bring calculator and highlighter. Instructor: Ruby Lawrence.

WEALTH BUILDING: A BETTER INVESTING SEMINAR

Monday, June 7: 7 pm to 9 pm
Samuel C. Sachs Public Library in Chesterfield

Learn how the NAIC philosophy, methods and tools can help you become a more successful long term investor. Directors will be available to answer questions and discuss NAIC tools and software. Free to public. Hostesses: Anitra Nevels and Candace Baker

COMPANY PRESENTATION: SIGMA ALDRICH

Thursday, July 15: 7 pm
Samuel C. Sachs Public Library in Chesterfield

Kirk Richter from the company will present information about Sigma Aldrich that will be of interest to shareholders and potential investors. Hostess: Eleanor Fry

SOFTWARE DEMO NIGHT

Thursday, August 5: 7 pm
St. Louis County Main Branch Library

Undecided which NAIC software may be most appropriate for your investing level and need. Experienced instructors will preview and discuss a variety of software for screen and evaluating stocks. Free to the public. Hosts: Chapter instructors.

WEALTH BUILDING: A BETTER INVESTING SEMINAR

Monday, August 9: 7 pm
The O'Fallon, Illinois Public Library

Learn how NAIC philosophy, methods and tools can help you become a more successful long term investor. Chapter directors will be available to answer questions and discuss NAIC tools and software. Free to the public. Hosts: Anitra Nevels and Candace Baker

EDUCATION PROGRAMS FOR WINTER AND SPRING

Chair Ruby Lawrence (636) 394-7186

TREASURER'S SCHOOL

Saturday, February 7: 9 am to 1:30 pm
Center of Clayton

For new and seasoned treasurers, this class covers year-end tax accounting, preparing documents and reports as well as closing the books.

Experienced instructors on hand to review and discuss club accounting concepts and processes. Bring questions and special problems for round-table discussion. Those using manual version can also benefit. Instructors: Angela Burrage, Candace Baker, and Dee LaFata. Members \$25, others \$30.

HOW TO START AND OPERATE AN INVESTMENT CLUB

Samuel S. Sachs Branch Library
Monday, February 9: 7 pm

Comprehensive course on organizing and running an investment club.

Covers partnership agreements, by-laws, legal documents, procedures and obligations. Instructor: Anitra Nevels. Free to public.

INVESTING 101 "FOR ABSOLUTE BEGINNERS"

Saturday, February 21:
9 am to 1:30 pm
Center of Clayton

Course designed to meet the needs of beginning investors. Broad overview of investing terminology, basics of NAIC investing, includes completing NAIC's Stock Check List. Bring calculator, pencils and highlighter.

Members \$25, others \$30. Instructor: Mary Boyd

THE "VALUE" IN THE VALUE LINE REPORT

Monday, March 8: 7 pm to 9 pm
Center of Clayton

The class focuses on the Value Line Investment Survey report.

Explanation of terms and key financial data which will assist in making informed decisions. Examines features beyond those needed to complete an SSG. Members \$20, others \$25. Instructors: Terri Arscott and Bill Biedenstein

INVESTING 101 "FOR ABSOLUTE BEGINNERS"

Saturday, March 13: 9 am to 1:30 pm
First United Methodist Church of O'Fallon, Illinois

Course designed to meet the needs of beginning investors. Broad overview of investing terminology, basics of NAIC investing, includes completing NAIC's Stock Check List. Bring calculator, pencils and highlighter.

Members \$25, others \$30. Instructor: Ruby Lawrence

SPRING SSG WORKSHOP

Saturday, March 20: 9 am to 1:30 pm

For beginners and repeaters.

Completing manual version of NAIC's most important tool for evaluating and selecting stocks. This course will not include judgment except where needed to complete the SSG. Pre-requisite: basic investing course and/or basic investing knowledge. Bring calculator, ruler, highlighter and colored pencils. Members \$40, others \$45.

Instructor: Ruby Lawrence

HOW TO START AND OPERATE AN INVESTMENT CLUB

Thursday, March 25: 7 pm
O'Fallon, Illinois Public Library

Comprehensive course on organizing and running an investment club.

Covers partnership agreements, by-laws, legal documents, procedures and obligations. Instructor: Anitra Nevels. Free to public.

THE "VALUE" IN THE VALUE LINE REPORT

Saturday, April 3: 9 am to 11 am
First United Methodist Church of O'Fallon, Illinois

The class focuses on the Value Line Investment Survey report.

Explanation of terms and key financial data which will assist in making informed decisions. Examines features beyond those needed to complete an SSG. Members \$20, others \$25. Instructor: Candace Baker

GROWTH MUTUAL FUNDS

Mondays, April 5 and April 12:
6:30 pm to 9 pm
Center of Clayton

Two-week course. Newly revised program focuses on index funds as well as managed stock funds. Portfolio turnover, number of stocks, management fees, fund objectives, as well as the latest scandals are considered.

Members \$40, others \$45. Instructor: Bill Biedenstein

St. Louis Chapter Event Registration Form

Complete the form with information pertaining to the event you will attend. Mail the form with appropriate fee to:

St. Louis Chapter NAIC
1657 Ansonborough Drive
Chesterfield, Missouri 63017

Make checks payable to St. Louis Chapter NAIC. Please indicate the number attending each event. Registration deadline is one week prior to the event. Because payments must be made for rooms, speakers, materials, publicity and audio-visual equipment, it is the policy of the St. Louis NAIC not to provide refunds for reservations made for scheduled events. Note: programs are scheduled in handicapped accessible buildings where speakers can be heard and seen with ease. Every attempt is made to use facilities where the parking lot is well lit and safe. Events are scheduled throughout the St. Louis area for the convenience of our members.

EVENTS

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Center of Clayton: Treasurers' School (February 7) members \$25, others \$30 | <input type="checkbox"/> Center of Clayton: Basics of Applying Judgment (April 17) members \$40, others \$45 |
| <input type="checkbox"/> Center of Clayton: Investing 101 for Absolute Beginners (February 21) members \$25, others \$30 | <input type="checkbox"/> Center of Clayton: Computerized SSG (April 22 and April 29) members \$40, others \$45 |
| <input type="checkbox"/> Center of Clayton: The "Value" in the Value Line Report (March 8) \$20 members, others \$25 | <input type="checkbox"/> Center of Clayton: Mini Education Fair (May 1) members \$30, others \$35 |
| <input type="checkbox"/> First United Methodist Church of O'Fallon, Illinois: Investing 101 for Absolute Beginners (March 13) members \$25, others \$30 | <input type="checkbox"/> Center of Clayton: Business Forum and Annual Meeting (May 10) members \$10, others \$15 |
| <input type="checkbox"/> Center of Clayton: Spring SSG Workshop (March 20), members \$40, others \$45 | <input type="checkbox"/> First United Methodist Church of O'Fallon, Illinois: Computerized SSG (May 15) members \$40, others \$45 |
| <input type="checkbox"/> First United Methodist Church of O'Fallon, Illinois: The "Value" in the Value Line Report (April 3) members \$20, others \$25 | <input type="checkbox"/> Center of Clayton: Annual Reports Made Easy (May 20) members \$20, others \$25 |
| <input type="checkbox"/> Center of Clayton: Growth Mutual Funds (April 5 and April 12) members \$40, others \$45 | |

Name(s) _____ E-Mail _____

Street: _____

City: _____ State: _____ Zip: _____

Phone: _____ Club Name (if applicable): _____

Member of NAIC? Yes No (Circle One) For registration after the deadline, call Registrar Dee LaFata (636-537-1485).

Additional copies of this registration form are available at the chapter web page, <http://www.better-investing.org/chapter/stlouis>.

