



# CAPITOL INVESTOR NEWS

[www.naicdc.org](http://www.naicdc.org)

Fall 2006

## From Your President

An important component for building wealth thru stock ownership is time in the market, not timing the market. Over time, the ups and downs of the market even out. Additionally, by picking quality stocks at a reasonable price, members of the Better Investing™ community work to surpass the market average. Through classes, meetings, regional and national conferences, participants acquire valuable investment tools for building wealth while minimizing risk.

At the Compufest conference in Reno this past June, a representative from Dell Computers told me he had been investing since he was fifteen. I only wish I had started at that age. The statistics show how much further ahead he is in planning for his future than someone who waits until age 45 or even 35 to begin investing. However, it is never too late to begin.

One reason I started volunteering for the DC Regional Chapter was to help others know the benefits of investing—especially at the beginning of their careers. Also, I wanted to learn from people more knowledgeable about investing than myself, and I have certainly found the expertise from other volunteers in the Better Investing community. See you in class.

*Kathryn Reddie, President  
DC Regional Chapter-BetterInvesting™*

## Club Accounting - Ira Smilovitz

Ira, a nationally recognized expert on BetterInvesting™ Club Accounting Software, joins us December 2<sup>nd</sup>. He was honored with the 2005 Kenfield-Burris Online Service Award for his exemplary online service to clubs and club members. Club members on the I-Club-List and Club Treasurers online forums regularly seek his advice. Bring your questions. See page 2 for details.

## INSIDE THIS ISSUE

- 2** Fall 2006 Education Program Schedule
- 2** Education Program and Registration Form
- 3** EduFair Program and Registration Form
- 4** Customized Classes for Clubs
- 4** Free Monthly Programs

## Financial Self-Defense

**EduFair – November 11, 2006  
Mary Ellen Henderson Middle School  
7130 Leesburg Pike, Falls Church, VA 22043**

Experience the flavor of a BetterInvesting™ National Convention or Compufest without leaving town. Treat yourself to a day of investment education with twenty selections from which to choose. Don't miss this opportunity.

Featured presenter is Ellis Traub, author of Take \$tock and developer of the Toolkit Software. As a spokesperson for the BetterInvesting™ methodology of stock analysis, he is unparalleled. It is a privilege to have him join us.



Michael Farr, keynote speaker, is the president of Farr, Miller and Washington, LLC. Michael is heard regularly on NPR and often quoted on CNN, CNBC, Bloomberg, Reuters and Nightly Business Report.

Sponsors include FedEx, Federal Realty Trust, Markel, National Retail Properties and Aflac. FedEx is our featured lunchtime presenter. Analyses of the insurance industry by Markel and Real Estate Investment Trusts (REITs) by Federal Realty Investment Trust are included in the breakout sessions. You'll find favorite DC Regional Chapter instructors along with a representative from the SEC and Joe Craig, recently of the Computer Group Advisory Board. *Continued on page 3*

## Find-A-Club

The BetterInvesting™ pilot program to help clubs and individuals connect with each other continues. We are pleased to be one of participating chapters. Go to [www.betterinvesting.org/gettingstarted/findaclub.html](http://www.betterinvesting.org/gettingstarted/findaclub.html) for more information and instructions on how to participate. Not sure if you want to join a club, consider our "Doorway to Clubs That Welcome Visitors" for a first hand look at how a club operates. Also, you are invited to participate in our Virtual Model Club at: <http://tyhughes.net/mic/>.

## Fall 2006 Education Program Schedule

**(100) Basic Investment Concepts**

September 23 9am—12pm  
 Background: None. Instructor: Clements  
*The power of investing; risk vs. reward; 4 principles of BetterInvesting™ style investing; recognize quality companies using the One Page Quick Analysis. (Pre-requisite for the 2-day Stock Selection Guide (SSG) class.)*  
**Virginia Center, Falls Church**  
 (1/2 day class. Cost \$35)

**(115) Finding Stocks to Study**

Sept. 23, 1pm—4pm Instructors: Murphy  
 Background: None. Hathaway  
*Learn to use the latest in BetterInvesting™ investing tools: find the best BetterInvesting™ style stock screens; hidden gems of the BetterInvesting™ magazine & website; how to use the S&P Stock Data Service; how to use S&P Reports; & much more.*  
**Virginia Center, Falls Church**  
 (1/2 day class. Cost \$35)

**(200) Basic SSG Using BetterInvesting™ Software—  
2 Saturdays**

October 7 & October 14, 9am—4pm  
 Background: 100. Instructor: Gillogly  
*For beginning investors. Understand the concepts behind BetterInvesting™'s fundamental analysis tool, the Stock Selection Guide (SSG), using NAIC approved software.*  
**Univ. of Phoenix, Rockville, Room 104**  
 (2 day class. \$80)

**(110) Value Line and BetterInvesting™ Applications**

October 21, 1pm—4pm.  
 Background: None. Instructor: Murphy  
*Use the Value Line report to find data for the Stock Selection Guide (SSG) and to form BetterInvesting™ style judgment about the quality and value of a company.*  
**Virginia Center, Falls Church**  
 (1/2 day class. \$35.)

**(300) Improving Judgment on the SSG**

October 28, 9am—12pm  
 Background: 200. Instructor: Harris  
*The Stock Selection Guide (SSG) is a tool—not the final answer in the stock study process. Class is designed to help investors improve their judgment skills on the SSG judgment points.*  
**Univ. of Phoenix, Rockville, Room 104**  
 (1/2 day class. Cost \$35.)

**(205) Evaluating Company Management**

October 28, 1pm—4pm  
 Background: 200. Instructor: Hughes  
*Learn the important factors to consider in assessing a company's management team This will include an in-depth look at Section 2 of the Stock Selection Guide (SSG).*  
**Univ. of Phoenix, Rockville, Room 104**  
 (1/2 day class. Cost \$35.)

**(180) Investment Club Accounting**

Dec. 2, 9pm—4pm  
 Background: None. Guest Instructor: Ira Smilovitz  
*Learn the use of stand-alone and online club accounting software: basic transactions; monthly reports; withdrawals. Ira is known for his sage advice on the club treasurers' discussion list. Bring questions, problems.*  
**Virginia Center, Falls Church**  
 (All-day class: Cost \$50)

**Class Locations:**

**Univ. of Virginia – Northern Virginia Center**  
 7054 Haycock Rd., Falls Church, VA 22043

**University of Phoenix**  
 9601 Blackwell Rd, Rockville, MD 20850

Detailed directions and maps online: [www.naicdc.org](http://www.naicdc.org).



### BetterInvesting™ DC Regional Chapter Course Registration Form – Fall 2006

Please submit one form per class at least one week before class begins, 2-day online registration deadline.  
 No credit or refunds for missed classes. Request transfer to another course two weeks prior to course date from the Director of Education, [education@naicdc.org](mailto:education@naicdc.org). Please make check payable to: **DC Regional Chapter - NAIC** and mail with form to: BetterInvesting™ Course Registrar, 2334 Oak St., Falls Church, Va. 22046-2326.

Tuition:                      **\$35** per ½-day class                      **\$50** per 1-day class                      **\$80** per 2-day class

COURSE NAME \_\_\_\_\_ Course Date \_\_\_\_\_

Your Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

Use only in reference to this class.     Send me the monthly DC Regional News Announcement.  
 (Response to the **dc-naic-news** email confirmation request is required).

Phone Number \_\_\_\_\_ Amount Enclosed \_\_\_\_\_

# Financial Self-Defense

## EduFair – November 11, 2006

### Mary Ellen Henderson Middle School

### 7130 Leesburg Pike, Falls Church, VA 22043

### Schedule of Events

7:30 am – 8:30 am      Registration

8:30 am – 9:20 am      Breakout Sessions  
 Wall Street vs. Main Street – Basic BI Concepts  
 Landmines in Financial Statements  
 Attacking the Cost of College  
 Don't Gamble Away your 401K

9:30 am – 10:30 am    Michael Farr

10:40 am – 11:30 am   Breakout Sessions  
 Go on the Offensive with Take \$tock – ET  
 Kick Out the Dogs – Know When to Sell  
 Basic Training for your Retirement  
 Insurance Industry Analysis

11:40 am – 12:50 pm   Lunch with

### Schedule of Events cont.

2:00 pm – 2:50 pm      Breakout Sessions  
 DRIPs - Friend or Foe?  
 Using REIT's as a Shield  
 Tax Attacks and Investing  
 Rally your Investments with Spreadsheet Solutions

3:00 pm – 3:50 pm      Breakout Sessions  
 Defending Your Portfolio - Manage for Growth  
 Breaking Thru - Understanding Return on Equity  
 On the Lookout for Investment Scams  
 Undercover Work - Online Sites for Investors

4:00 pm – 4:30      Closing & Drawing \$



1:30 pm – 1:50 pm      Breakout Sessions  
 Automating your Stock Studies  
 Scouting SEC Forms  
 Are You Diversified?  
 Tips & Tricks of TK5



### Investors EduFair - November 11, 2006 - Registration Form

Early bird registration until October 15, **\$65**; thereafter **\$75**.  
 If three or more register together in the same envelope, deduct **\$5.00** each.  
 Please make check payable to: **DC Regional Chapter – NAIC/BetterInvesting™**  
 and mail with form to: EduFair Registrar, 2334 Oak St., Falls Church, Va. 22046-2326  
 Online registration until November 7 using PayPal at [www.naicdc.org](http://www.naicdc.org).  
 Request refunds by November 4. On site registration November 11 only if space available..

Your Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

For confirmation purposes only.       Send me the monthly DC Regional News Announcement.  
 (Response to the **dc-naic-news** email confirmation request is required).

Phone Number \_\_\_\_\_ Amount Enclosed \_\_\_\_\_

### Register Online with a Credit Card

We have a quicker and more efficient way of registering for classes. Just go to [www.naicdc.org/events](http://www.naicdc.org/events) highlight the class you want to take and follow the steps to easy on-line registering using PayPal. The deadline for using PayPal is 2 days prior instead of 1 week prior for regular mail. 💰

### Have NAIC DC Teach at Your Club

Can't get to our Saturday classes? Then see if NAIC DC can come to you. Subject to instructor availability, we will teach our regular classes in front of clubs. You get the same materials and presentation as in our regular class. You supply the room. We supply the rest. Classes run either 2½ hours for \$30 per person or 2 hours for \$25 per person with a minimum of \$400 per class. To learn more contact our Education Chair, Jo Murphy at [education@naicdc.org](mailto:education@naicdc.org) 💰



### Monthly Free Programs

The popular Stock-To-Study (STS) session has been modified to include alternate sessions. Join us at these no-cost events and sharpen your investing skills. For STS program, analysis of the company featured in the current issue of Better-Investing (BI) Magazine. Attendees are asked to bring a completed SSG for a lively discussion. **Time: 7:30 –8:30 PM.**

Free BetterInvesting™ sessions at your public library! Check [www.betterinvesting.org/chapter/metrodc/](http://www.betterinvesting.org/chapter/metrodc/) for the stock to be studied or featured presentation.

**First Wednesday of the month:**  
**Fidelity Investments**, Air Rights Bldg., 7315 Wisconsin Ave, Bethesda, MD 20814

**Second Wednesday of the month:**  
**Tysons-Pimmit Regional Library**, 7584 Leesburg Pike, Falls Church, VA 22043

**Third Wednesday of the month:**  
**Martin Luther King, Jr. Memorial Library**, corner of 9<sup>th</sup> & G Sts., NW, Wash., D.C.

**Third Thursday of the month (Aug., Sept. & Oct.):**  
**Bowie Public Library**, 15210 Annapolis Rd., Bowie, MD 20715 💰

## CAPITOL INVESTOR NEWS

D. C. Regional Chapter – BetterInvesting™  
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### TIME DATED MATERIAL

**Investors Edufair**  
**November 11, 2006**  
**7:30am – 4:30 pm**  
**Ellis Traub**  
**featured presenter**  
**Mary Ellen Henderson**  
**Middle School**  
**7130 Leesburg Pike**  
**Falls Church, VA**