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Chapter Chatter

President's Annual Letter

Happy New Year! This looks like it will be a good year for investing. How is your portfolio doing? Do you know how to evaluate it? Should you buy, hold, or sell? Wish I could tell you the answers but I can't! My crystal ball is under the snow and ice. However, your local contact with NAIC, the Northeast Hoosier Chapter, is here with classes, networking and fellowship to help you and/or your club make those decisions.

Last year we announced that we would be taking our classes on the road. This proved to be a good decision. A number of clubs found it easier to arrange a class around their time schedule and location instead of ours. We will be available for classes again this year in selected months. See the back of newsletter for the details.

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Looking for a Few Good People	1	
Model Club	2	Our Annual Meeting will have a different look this year. Instead of a dinner we are planning an evening coffee and dessert meeting with a local company. Many clubs like to invest in companies in their geographic area. Come and hear about the banking industry at Tower Bank, 116 E Berry Street.
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Annual Meeting	3	Our Model club has been up and running for two and a half years. We would love more members so that we can buy more stocks. You are welcome to join or just visit. If your club is not accepting new members at this time please refer them to us. For our meeting times and dates see page 2
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2005 Calendar of Events	4	And we have another contest this year just for the fun of it! You will find the information for that on page 3.

Invest in the best (companies that is) for 2005,

Kay Schneider, Northeast Hoosier Chapter President

Desperately seeking Susan, Tom, George, Ringo....

The chapter needs additional volunteers to join the board. Particular skills are not necessary. We need your energy and enthusiasm.

What will you gain by becoming a member? Here are just a few benefits:

Opportunity to attend the local educational workshops at **no charge**.

Opportunity to attend regional and **national events at no charge** or at a discount.

Networking with other NAIC members.

Access to On-line Premium Service at no charge.

For more information contact Jim Catanzaro at (260) 486-3957.

The Board needs additional volunteers to continue to operate. Without your help we may elect to dissolve the chapter and you will be forced to travel to Indy or Ohio to attend classes.

Do you know what is going on with your regional chapter? Just ask your Chapter contact. Or visit your Local Chapter happenings at www.better-investing.org. Login and you should see the happenings for your Chapter.

Northeast Hoosier Model Club



The local model club continues to thrive. Started in 2002 we got a slow start with only the four directors as member initially. Our membership is currently at ten after accepting a new member at the February meeting. Although the by-laws allow for a minimum monthly contribution of \$10.00 the average this year was close to double that. This is perhaps due to our holdings growing by 14%. This has allowed us to purchase stocks more frequently keeping the club meetings interesting.

The National Association of Investors Cooperation (NAIC) teaches individuals how to become successful strategic long term investors.

Holding true to the clubs charter to focus on education, during the year we investigated the restaurant, trucking, telecom and specialty retail industries. Often presenting up to six companies in each of the sectors after talking about the sector in general, many times the company presentation resulted in a negative SSG for one reason or another. The club currently has holding in the medical and retail home building industries.

With extra copies of BI available at the meetings, we reviewed the Stock to Study from the February issue to learn what to focus on in an SSG presentation. In March we used the Stock Comparison Guide to analyze two stocks for purchase.

The club took its message on the road in the summer. We held the meeting in a coffee shop with internet access to demonstrate how to use NAIC's On-line Premium Service and Toolkit software to do an SSG analysis. The NOCA site was also visited to show the guests what was available on-line for the club members to look at.

Don't have a club contact? Need to change your club contact? NAIC makes it easy. Once your club has appointed a contact, just report it to the NAIC, in one of the following ways.

E-mail the change to us by going to the web site and using the customer service page.

www.better-investing.org/custserv.html

Phone in the change using the toll free number. Call (877) 275-6242 ext 520

Fax the change (248) 583-4880

Mail the changes to the following address and do not forget to include your club identification number.

In July we used the NAIC Classic Software and projected the screen for a lively discussion of JB Hunt and differences between the Classic and "Traditional" software. The club takes advantage of the close relationship with the chapter directors and their ability to enhance the educational portion of the meetings.

We still meet the 2nd Tuesday of the month at 7:00 pm immediately following the directors meeting at the Shrine Arabian Room. Although we have grown, there is still room for new members. If you are interested in finding out more about the club, whether you're in an investment club or not, please stop by or call a local director.

WIN A FREE CLASS FOR YOUR CLUB

Do you like winning? Do you think your club could use one of the investing classes offered by your local NAIC chapter? Can you express your need in short essay?

Write a 200 to 300 word essay on how one of the educational classes offered by your local NAIC chapter (see above) would benefit your club and mail it to the chapter. Essays may also be emailed to nehc-naic@comcast.net. All essays postmarked by the June 30th will be reviewed by the board members of your local chapter of NAIC. We will choose one essay that we think best explains why an investing club benefits from continuing education. The winning essay will earn your club their choice of any of the on location classes we offer. The class will be scheduled at a mutually agreed upon date and time with no charge to your club. The winner will be announced on the chapter web site after the July board meeting.

Rules: Limit one entry per person, but multiple people from the same club may enter. You must be a current member of NAIC, please include your membership number and club name with your entry. The prize may not be redeemed for cash or traded.



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NAIC

Serving LaGrange, Steuben, Noble, DeKalb,
Whitley, Huntington, Allen, Wells, Adams and
surrounding counties

On the Road

Your board of directors would like to come to you!

During the months of April, June, August, October and December we will be on the road traveling to clubs that would like us to bring a class to them. We offer two-hour presentations on the following topics.

Where Do I Start? A beginners primer including the Value Line, Stock Check List and more.

I know I learned this but ... A refresher on the SSG with emphasis on judgment calls.

We have these good stocks now what? Managing your portfolio with the NAIC tools.

Buy more or sell? Learn about the PERT A for making those decisions.

Computer here I come! Learn about the various Software products available for quick stock analysis and the Online Premium service offered by NAIC.

You supply the participants, meeting room and coffee. We supply the instructors and handouts.

Cost is \$15.00 per participant with a \$75 per class minimum. All fees go directly to the Chapter for further educational events.

Contact Kay Schneider at 260-396-2552 or kschneider@fwi.com for details