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**NAIC's *BetterInvesting*™ Coastal GA/SC Chapter  
June 2005 Newsletter**

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**Below is information related to the following:**

- Special Notes
- Commentary
- Chapter Workshops
- Computer Group
- Club News
- Volunteer Opportunities

**SPECIAL NOTES:**

**Email Announcements:**

Please remember to share our chapter announcements with others who may not be receiving these messages. If you know of others with email who would like to be on this list, please ask them to email us: [sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu).

**Chapter Web Page:**

Members and other interested investors may find information about our workshops and other events, past email newsletters, and other chapter information at:

<http://www.better-investing.org/chapter/coastal-chapter> or  
<http://www.georgiasouthern.edu/~sgallemo/coastal-chapter>.

**Postcards to Clubs:**

Please note that only one person per investment club receives the NAIC postcards announcing chapter workshops and activities. This NAIC contact person should share information on that postcard with all club members. Postcards come out a maximum of once per month.

**Club Visits:**

Chapter Directors would like to visit your club to assist with club operations and provide a brief portfolio review of your club's holdings, to learn of your education interests, and to provide information about other services the chapter may be able to provide, and of course to provide an opportunity for club members to participate in a question/answer

session. Please let us know if you would like to schedule a visit:  
[sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu).

### **Better Investing Seminars:**

If you know of a group that would like a free *Better Investing Seminar* presentation (overview of NAIC investment principles, how to get started investing, information about investment clubs, etc.), please let us know. For more information:  
[sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu).

### **COMMENTARY**

Sandy Gallemore, Chapter President

Bill Gates (as reported in the Bull & Bear newspaper) has provided high school students with some “reality rules” that seem to be appropriate for this time of year. These were part of a commencement speech Gates that highlighted what students learn and do not learn in school. He chose not to sit on the fence, mentioning that the “...feel-good, politically correct teachings created a generation of kids with no concept of reality and how this concept set them up for failure in the real world.”

I suspect many of us can appreciate his reality rules:

- Rule 1: “Life is not fair – get used to it!”
- Rule 2: “The world won’t care about your self-esteem. The world will expect you to accomplish something before you feel good about yourself.”
- Rule 3: “You will not make \$60,000 a year right out of high school. You won’t be a vice president with a car until you earn it.”
- Rule 4: “If you think your teacher is tough, wait until you get a boss.”
- Rule 5: “Flipping burgers is not beneath your dignity. Your grandparents had a different word for burger flipping; they called it opportunity.”
- Rule 6: “If you mess up, it’s not your parents’ fault, so don’t whine about your mistakes, learn from them.”
- Rule 7: “Before you were born, your parents weren’t as boring as they are now. They got that way from paying your bills, cleaning your clothes, and listening to you talk about how cool you thought you were. So before you save the rain forest from the parasites of your parent’s generation, try delousing your own room closet.”
- Rule 8: “Your school may have done away with winners and losers, but life has not. In some schools they’ve abolished filing grades, and they’ll give you as many times as you want to get the right answer. This doesn’t bear the slightest resemblance to anything in real life.”
- Rule 9: “Life is not divided into semesters. You don’t get Summers off, and employers aren’t interested in helping you find yourself. Do that on your own time.”
- Rule 10: “Television is not real life. In real life people actually have to leave the coffee

shop and go to jobs.”  
Rule 11: “Be nice to nerds. Chances are you’ll end up working for one.”

### Upcoming national events:

CompuFest, Buffalo NY, June 17-19, 2005: <http://www.compufest2005.com/>

Better Investing National Convention (BINC), Atlanta GA, November 4-6. 2005:  
<http://www.better-investing.org/biconvention/>

## CHAPTER WORKSHOPS

**For all workshops**, please use registration form on webpage.  
<http://www.georgiasouthern.edu/~sgallemo/coastal-chapter>

### Off-Site Workshops (club sponsored)

**Workshop requests:** The Chapter is prepared to provide workshops for clubs or other groups of NAIC investors. Requests for a workshop must reach the Chapter at least six weeks prior to the requested time of the workshop. Generally, a full-day workshop or two half-day workshops must be scheduled. Email us for information about workshop topics: [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.net).

**Responsibilities of the host:** The host must guarantee a minimum of 10 pre-registrations for the day and is responsible for arranging suitable classroom accommodations, including a large screen, podium, table space for the presenter(s), etc. Further information is available on our webpage.

**Registration requirements:** The Chapter must receive the pre-registration forms with fees enclosed at least 14 days in advance of the planned workshop date. Chapter [registration forms must be used: http://www.better-investing.org/chapter/coastal-chapter](http://www.better-investing.org/chapter/coastal-chapter) or <http://www.georgiasouthern.edu/~sgallemo/coastal-chapter> or email [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.net).

## CHAPTER COMPUTER GROUP

Please respond to this email if you are interested in assisting with the re-formation of a Chapter Computer Group.

## CLUB NEWS

If your club would like to highlight its successes or share ideas, let us know and we will include the information in this section of the Newsletter:

*sgallemore@georgiasouthern.edu*.

Should you have a group of people interested in forming a new club, please let the Chapter know (you may reply to this memo with that message). We love to help new clubs form.

### **Clubs Currently Welcoming Visitors**

Women Investing Now (WIN) Investment Club of Statesboro GA welcomes visitors to most of its monthly club meetings, which are held on the fourth Tuesday of the month. Please contact the club if interested in attending. *sgallemore@georgiasouthern.edu*

Please note: The Chapter cannot publish any advertisements for new club members, nor can we publish any requests of individuals to be put into contact with a club. The best way to determine if a match-up exists is to attend workshops and look for others in your area, or to mention your interest in investment clubs to people you see in your area.

### **CHAPTER VOLUNTEER OPPORTUNITIES**

The Coastal GA/SC Chapter has openings for a few Associate Directors and Volunteers who would like to assist with Chapter operations, publicity for our workshops and activities, teaching workshops, and/or with providing other services to our membership.

Please contact our Volunteer Coordinator, Valjean Stell-Burns, at *valsburns@comcast.net*, or respond to this email, if you are interested in serving as a chapter volunteer. Not only will you be sharing your talents to help others improve their investment skills, but also you will have unique opportunities to improve your own investment knowledge by attending NAIC and Chapter director training programs.