



Capital Area Chapter



Investment education for individual investors and investment clubs

August 2005

CAC is Forming a Model Investment Club

Good news -- for those individual investors who have been looking for the support and sharing of an investment club, and for club members who want to learn how to help their club run more effectively. The Capital Area Chapter of BetterInvesting (Formerly known as NAIC) is forming a model investment club that will allow BI members observe how an investment club operates based on BI investment principles. Target date for starting the Capital Area Chapter Model Investment Club is January 2006. More information will be coming.

Annual Membership Meeting

Wednesday, September 7, 2005 -- 6:00 p.m.

**Location: Michigan Health & Hospital Association Headquarters
Building, Lansing, MI 48917**

Directions: I496 to Creyts Road North. Go to the second stop light, St. Joseph Hwy. Turn right and the building is the third building on the right. Please park in back and use the back entrance

CAC Special Services

Chapter E-Mail List

Get more communication from us on the Chapter's activities by joining our E-Mail list. You'll get reminders of upcoming classes and computer group meetings, and in between a few special notices. If you're not already on the list, contact Karen Beauregard at beauregard@voyager.net to be added.

Club Relations

Starting a new Investment Club or maintaining an existing club is a challenge, and it's easy to get discouraged. The Capital Area Chapter of NAIC has a Club Relations Committee that can assist new or existing clubs in anticipating and solving natural and predictable issues that arise.

The CAC Club Relations Committee is available for telephone consultation or will visit a new or existing club to assist in resolving issues or answering questions. Contact Brian Kindel 517-887-0279, or e-mail kindelbk@aol.com if your club would like to schedule a visit.

Custom Classes

In response to requests from our members, CAC offers private presentations of our classes. If your club has found our schedule inconvenient or you've had attend, this may be the answer for you. the same instructors as our scheduled customized to meet your club's particular



difficulty getting all of your club members to These classes cover the same material using classes. However, this will be your class, needs.

Custom classes are offered at your the Instructor and the requesting club the availability of the Instructor. The refundable.

location at a time mutually agreed upon by president. All classes are dependent upon class fee is payable in advance and is non-

The fee is \$250 for a two-hour class plus \$50 for each half-hour beyond that. For additional information or to schedule a class, contact Kathy Dickenson at 517-393-6897, or e-mail kadickenson@comcast.net.

Classes You May be Interested In:

- Getting the Most from Value Line
- Understanding the SSG
- SSG Judgments
- Portfolio Management
- What to Buy
- When to Buy
- When to Sell

Hello Computer User Group Members!

Welcome Back to Computer User Group. Just a reminder for you “old timers,” and some information on how this group works for those who haven’t yet tried it.

The first three regular CUG meetings will be held on September 14, October 12, and November 9 (the second Wednesday of each month).

The first section, from 6 p.m. to 7:30 p.m., focuses on some aspect of our software and the preparation of a Stock Selection Guide. This is intended as a combined software demo and instruction of Toolkit functions. During the season, we’ll be able to work our way through many aspects and tools of the software to explore that you may not be aware of.

No pre-registration is needed for Computer Group. You may attend either or both parts and pay at the door. Computer Group meetings are held at Holiday Inn Express, Okemos -- just off I-96 at the Okemos Road Exit.

***Part I: \$10 each class, 6:00 – 7:30 p.m.
Part II: \$5 each session, or punch card,
7:30 – 9:00 p.m.***

The second section immediately follows the mini class, at 7:30 pm. This section consists of our

Company Analysis Workshop. A company is pre-selected to study and the group will step through the analysis process and discuss each judgment point. This format has become one of our most successful and favorite programs. The value of being able to sit and discuss each judgment point, along with its pros and cons, can’t be overestimated.

Each of these sections is meant to stand alone. You may come to either or both. We have a wide range of investors among the CUG membership. Our program is designed to offer a solid beginning for those new to the world of investing as well as a challenge to our more experienced investors.

Don Clark and Brian Kindel chair the Computer User Group. Brian and Don are flexible during their presentations and may deviate from the announced schedule when they think the circumstances warrant it based on the needs of the group.

Club Accounting Class

**Wednesday, January 18, 2006, 7:00 – 9:00 p.m.
Holiday Inn Express, Okemos**

**\$20 Advance – Preregistration is Required
Instructor: Brian Kindel**

Meet Your CAC Directors



President

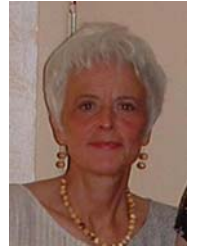
Don Clark: Don is one of the original Board members of CAC, and our 2005-06 president. He was the Chapter Treasurer from 2002-04, and since then has co-chaired the computer group. Don is an individual investor and a club member. He has developed and teaches several classes for CAC, including Beginning Investing I and II, Reading Annual Reports, and others, and he co-chairs the Computer Group.

Contact: 517-339-1906, krown777@aol.com

Chapter Mailing List

Karen Beauregard: Karen is director of the Dispute Resolution Center of Central Michigan. As a member of the CAC Board, she also teaches the SSG Class, SSG Overview, Fundamentals of Investing, and Value Line, and is one of our most popular instructors. Karen is Vice President of the Chapter, and maintains the Chapter mailing list.

Contact: beauregard@voyager.net



Past President, Website Maintenance

Kathy Dickenson works at Michigan Health & Hospital Association Service Corporation. Kathy began investing in 1994, and is one of the original members of the CAC board. She has worked with computer group, newsletter, and teaches classes on Beginning Investing, SSG Overview and Completing the SSG. She is Chapter Past President, and maintains the chapter website.

Contact: 517-393-6897, kadickenson@comcast.net.

Treasurer, Chair Computer Group

Brian Kindel has worked at General Motors for nearly 28 years. He's been active in investment clubs since 1992, and currently is a member and Portfolio Manager of the Teakwood Investment Club (with Don and Patty Clark). He chairs the Computer User Group, and teaches use of the PERT in Toolkit. For 2004-06, he's taken on the job of Treasurer. Brian says: "I believe in the NAIC methodology and enjoy following the stock market. I wanted to learn how to evaluate stocks so I would not have to rely on the advice of a stock broker." Kindelbk@aol.com.



Education Director

Kaush Meisheri, Ph.D., has published several articles in *Better Investing* and *BITS*. His work "A One Page Quick Analysis of A Stock" is one of BI's most popular articles, and Kaush teaches a class for CAC and has taught classes all over Michigan based on this article. He has also spoken at investment conferences in New York and Chicago, and is the author and instructor of our successful Portfolio Clinic. Kaush is CAC's education director. He practices his investment philosophy while working as a financial adviser for Wachovia Securities in Kalamazoo. kmeisheri@aol.com.

Director

Gary Ytreeide: Gary is an officer in the Millennium Investment Group, a local Investment club. He has a strong computer background and an investment background, and is interested in teaching classes using the computer as an aid to investing. Gary indicates he is "fairly flexible," and he has been the one responsible for keeping the Chapter's website up to date.

