
**BetterInvesting™ Coastal GA/SC Chapter
February 2007 Newsletter**

Below is information related to the following:

- Special Notes
- Commentary
- Chapter Classes/Events - **January 27 - Stock Selection class and Annual Meeting / February 3 - Treasurers' Forum**
- 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. contact@coastalgasc.betterinvesting.net

Chapter Web Page:

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

<http://www.betterinvesting.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 Chapter postcards announcing chapter workshops and activities. This BetterInvesting 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.

contact@coastalgasc.betterinvesting.net

Better Investing Seminars:

If you know of a group that would like a free *Better Investing Seminar* presentation (overview of the BetterInvesting investment principles, how to get started investing, information about investment clubs, etc.), please let us know. For more information:

contact@coastalgasc.betterinvesting.net

COMMENTARY

Sandy Gallemore, Chapter President

Often we hear people talk about “fundamental” analysis and “technical” analysis when talking about investing in the stock market. Fundamental analysis looks at the company’s financial situation and the strength of the company’s management. And it considers its competitive advantage in the industry. Investors using fundamental analysis look at the company’s earnings, dividends, and stock price, and we consider economic and industry data that may influence the future growth of a company. Those using fundamental analysis look at the price to earnings ratio and look for stocks with low price to earnings ratios. The Stock Selection Guide helps us evaluate the company’s fundamentals.

While fundamental analysis looks at the business of the company, technical analysis looks at the stocks themselves. Typically, technical analysis is used by traders more than investors. It uses statistical charts extensively, particularly that related to trading activity (price and volume). The statistical charts identify trends and patterns in the stock and help the investor determine when the stock should be purchased and when it should be sold. Investors look to see if the price of the stock is continually hitting higher highs or lower lows in making investment decisions.

For most of us fundamental analysis is easier to use than technical analysis. And fundamental analysis is what is supported by BetterInvesting. We like to buy companies with strong sales and earnings, ones with increasing pre-tax profits and returns on equity, – ones with strong fundamentals. Learn more about analyzing and evaluating a company’s fundamentals at chapter classes.

Upcoming national events:

BetterInvesting National Convention, Dallas TX, June 21-24, 2007

CHAPTER CLASSES/EVENTS

The next workshops/classes to be held at the Mighty Eighth will be Winter Quarter 2007. Other classes will be held as off-site/club-sponsored (see notice below).

For all workshops/classes, please use registration form on webpage.

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

Stock Analysis the BetterInvesting Way and Annual Meeting

Date: January 27, 2007

Time: 9:30 am - 3:30 pm (registration: 9:00 am)

Location: Mighty Eighth Air Force Museum, Pooler GA (intersection of Hwy 80 & I-95)

Cost: \$40 onsite registration; Stock Selection Handbook (optional): \$15.

Topics: Stock Selection Guide, stock screening and websites, plus more

Investment Club Treasurers' Forum

Date: February 3, 2007

Time: 9:30 am - 12:00 pm

Location: Bull Street Library, Savannah GA

Cost: \$5 (clubs are encouraged to fund the Treasurer's participation)

Topics: using the club accounting software, closing the books, tax issues, question and answer/discussion time (for specific issues to be addressed or suggestions: email treas@coastalgasc.betterinvesting.net)

Off-Site Classes (club sponsored)

Class requests: The Chapter is prepared to provide classes for clubs or other groups of the BetterInvesting community (including individual members). Requests for an event must reach the Chapter at least six weeks prior to the requested time of the class. Email us for information about available topics. vp@coastalgasc.betterinvesting.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 date. Chapter registration forms must be used – see our chapter web site (or alternate site) or email us for a copy of the form. <http://www.betterinvesting.org/chapter/coastal-chapter> or <http://www.georgiasouthern.edu/~sgallemo/coastal-chapter> or email vp@coastalgasc.betterinvesting.net

CHAPTER COMPUTER GROUP

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

INVESTMENT 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:

contact@coastalgasc.betterinvesting.net

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. Visits to the club do not constitute any commitment on the part of the individual or the club regarding potential club membership. Please contact the club if interested in visiting. 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 workshop classes and activities, teaching, and/or with providing other services to our membership.

If you are interested in serving as a chapter volunteer, please respond to this email or contact our Volunteer Coordinator. 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 national BetterInvesting and Chapter director training programs. Volunteer Coordinator: Valjean Stell-Burns, treas@coastalgasc.betterinvesting.net