



OKI President's Message...

As the OKI Chapter prepares for a new year of educational programs, we need to reflect on the previous year's offerings and accomplishments.

The OKI Chapter's calendar of events during the past year included a number of very interesting and informative programs. The Chapter presented a total of 15 classes in Dayton and Cincinnati. Unfortunately, a few of these classes were cancelled due to a lack of interest by BetterInvesting members. Also, during the year, we presented an all-day EduFest that offered 12 educational classes and the Second Annual President's Day directed toward investment club operations and networking. A new educational concept was offered to clubs this year called Classes to Clubs that has been very well received. We take the classes to your club in lieu of you attending our classes. A Model Investment Club was formed in Dayton similar to the successful Cincinnati Model Club that has been in existence for a couple of years. These clubs are open to the public. The Computer Users Group, which is open to the public also, continued to meet monthly at the Lane Public Library in Fairfield.

The Annual Meeting of the OKI Tri-State Chapter was held on November 12. After a brief business meeting, the OKI Chapter recognized thirteen investment clubs celebrating five-year anniversaries. The age of these investment clubs ranged from 5 years to 35 years. Eleven of the thirteen clubs have been in existence ten years or longer. Also, awards were presented to several of our Chapter volunteers for outstanding service to the Chapter. Without these volunteers, our Chap-

ter wouldn't be able to present the outstanding education classes to the members of BetterInvesting. The evening concluded with an interesting and informative presentation by Mr. Simon Arrata, a Vice President of the Fidelity Investments Money Management Group. Mr. Arrata gave the attendees a market update of factors that affected the markets during the past year and an insight of what may affect the markets in the future. We thank Mr. Arrata for his informative presentation and Fidelity Investments for sponsoring this year's Annual Meeting.

The OKI Chapter is excited about the calendar of events for the coming year, which includes three (3) EduFests in various areas of the OKI region, a wine and cheese event plus the continuation of our Classes to Clubs program. For a complete description of all the events and education programs being offered, please refer to the contents of this Newsletter. Also, visit our Chapter website at www.betterinvesting.org/chapter/okitri for updates and information on the events being presented by OKI.

The OKI Chapter is looking forward to presenting educational programs to you in the future to help you become successful investors. If we are not satisfying you or your clubs needs, please let us know by calling me at 859-371-3364 or writing to scicllm@juno.com.

Sincerely,

Linda Miller, President

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The best way to know about all the activities in the OKI Chapter is to visit our new website listing all current events, classes dates, times and locations:

betterinvesting.org/chapter/okitri



Representative members from Anniverary Clubs honored at the Annual Meeting. Front row, left to right: Ed Bierman, Nancy Luddeke, Rena Taylor, Sandy Lowery, Harold Stevens, Jeanne Crandell, Sharon Ward. Back row, left to right: Terry Wurst, Melanie Gallagher, Dave Stevens, Anne Baldrige, Judith Pflaumer, Julie Northrop, Judy Herrmann, Clare Weinschenker.

Edward Bierman Receives National Lifetime Achievement Award

On November 4, 2005 at the BetterInvesting National Convention in Atlanta, Georgia, Ed Bierman, OKI Tri-State Director Emeritus was presented the Kenneth S. Janke Lifetime Achievement Award by Dorothy Raschelbach, acting National Investors Association Chair. This award has been presented to one person a year who has been a volunteer for BetterInvesting for at least 25 years with outstanding achievements. Mary Lyn Fledderman, National Investors Association Vice President, Education, and Gretchen Hurt, Computer Group Advisory Board Director, and both past presidents of the OKI Tri-State Chapter, were with Ed and his family members, brother-in-law and granddaughter to celebrate. Ed has been a member of BetterInvesting for 39 years and has worked at both the local and national levels. Ed is a member of three investment clubs, one which is a family club with 32 members from ages 5-87. Congratulations Ed.

Edward Bierman has been a member of NAIC since 1966. He was one of five people who started the Cincinnati-Dayton Council in 1968. Since they had no money, Ed persuaded his company to provide funding for mailings to members in the area. Before the council disbanded in 1972, he had served as President, Treasurer, and Auditor and had taught SSG classes for three years.

The Cincinnati-Dayton Council was revived in 1989 as the OKI Tri-State Council. Ed is one of the charter members of the new council, now known as the OKI Tri-State Chapter. At 87 years of age, he is Director Emeritus of the chapter and provides invaluable guidance as a result of his many years of experience. Ed seldom misses a Chapter Board meeting although it is over 100 miles round-trip from his home in a rural area of Northern Kentucky.

After being elected to the National Board in 1972, Ed served 13 years as Treasurer, four years as Auditor, and 3 years as Vice President of

Administration and Finance, developing budgets for all events

and functions leading to financial support for the chapters. After serving on the National Board for 25 years, he was elected Director Emeritus.

Ed has attended seven World Federation Congresses, two in Austria, two in Germany, and one each in Canada, Orlando and Sweden. He attended the first National Congress, held in Cleveland in 1970, and attended every National Congress thereafter until 2000 when he had to make a choice between the National Congress and the World Federation Congress. He chose the World Federation Congress.

At the local level, Ed estimates he has made 30 to 40 visits to various clubs teaching NAIC principles. His many years of experience as Treasurer at the national level make him a perfect auditor for the OKI Tri-State Chapter, a job which he has assumed each year. Drawing on his experiences on the national level, Ed has provided mentoring and consulting during the planning stages of 13 OKI Investors Fairs, in addition to working with onsite registration each year. For four years, Ed co-chaired the Chapter's Annual Planning Day, an event that he initiated. For 25 years, Ed has attended an annual gathering with the Northeast Ohio Chapter in Cleveland where he enjoys networking, building teamwork, socializing and bringing back ideas.

Ed is involved in three investment clubs. He is a member of the Signal Watchers Club, based in Cleveland, along with several other National Board members. In 1966 he started a club at Valley Automotive Company, where he worked at the time as office manager. The club was called the Nuts and Bolts Investment Club and is still in existence. In 1990 he



started the White Tail Investment Club, with 32 members, mostly family, ranging in age from 3 to 85. Ed is passionate about introducing young people to investing, so it follows that he involves his entire family in the process.

Ed and his wife, Betty, have been married for 65 years. They have two children, seven grandchildren and seven great-grandchildren, all of whom are members of the White Tail Investment Club. For the past 13 Christmas seasons, Ed and his family have displayed a live nativity, which draws visitors from many miles around. This is truly a spectacular event with contributions from the entire family, from the animals raised by the small children to the costumes that are all made by his wife.

After 39 years, Ed continues to be enthusiastic about investment education, BetterInvesting and the OKI Chapter. As a consequence, the OKI Chapter featured Ed, his grandson, and two of his great-grandchildren on the cover of our 2002 Investors Fair brochure and in our OKI marketing materials.

The OKI Tri-State Chapter was proud to nominate Mr. Edward Bierman for this prestigious, national award.



Photo of three generations of the Ed Bierman Family. Left to Right: Ed's grandson Dale, great grandchildren, Gabrielle and Cody Krusch, and Ed. All are members of the Bierman Family Investment Club, "The White Tail Deer".

Food & Fun & Education, March 6

At 6:00 P.M. on the evening of March 6, 2006 all BetterInvesting members are invited to attend a Dutch-treat dinner meeting at the Golden Corral, 4394 Gleneste - Withamsville Rd. in Eastgate. The topic under discussion will be "What is a Growth Company?" Clubs in the Eastern section of Cincinnati will receive a written invitation, but we'd like to see a wide assortment of attendees to discuss whatever else you'd like to know about the OKI Chapter, BetterInvesting, or investing in general. For further information, contact Nancy Luddeke at (513) 474-1311 or e-mail luddeke_n@fuse.net



Treasurers' Day, April 22

When: **Saturday – April 22, 2006**

Where: Southminster Church
SW corner of Rt 48 and Alex Bell
Centerville, OH
(across from
Cross Pointe Shopping Center)

Time: 9:00 AM – 1:00 PM

Cost: **Club Treasurers – no cost if registration post marked on or before 3/27/06,**
\$10.00 thereafter.
All others \$15.
Includes coffee, tea, bagels, handouts

What: Round table discussions with other local **club treasurers** and Chapter Directors on topics such as:

- Handling prepayment
- Stock Splits
- Having a co-assistant treasurer
- Mergers or spin-offs
- Club Accounting Programs: desktop and online
- Recruiting replacements
- Treasurers' Help Desk
- Treasurers' Chat List
- Dealing with brokerage firms
- DRIPS

...and more...



REGISTRATION FORM FOR
ALL EVENTS ON PAGE SEVEN

Do not miss a chance to learn from other experienced treasurers. Discover what other treasurers are doing to enjoy their job and keep from getting burnout. Space is limited. Make your reservations early, **DEADLINE IS APRIL 8TH.** Please send topics AND questions you would like discussed to Sharon Lindquist-Skelley at: slls@erinet.com; subject line - RE: Treasurers Day. See you there!

JERRY SUTTON RECOGNIZED

Jerry Sutton was recognized for his two-years as OKI Tri-State Chapter President (July 2003-July 2005) and presented with an appropriately labeled dual pen desk set. After a successful career as an Air Force Civilian Executive, Jerry retired in 1999. He knew that he needed more investment education and his wife Sandy, who was already a member of several investment clubs, helped him to see that NAIC would help him get it. It was immediately apparent that Jerry wanted more than to be educated—he wanted to be involved. So, he joined our Board and developed a Mutual Fund course which he taught as well as volunteering to be a member of Gretchen Hurt's beta team while she was scrubbing the new Understanding and Doing the SSG course for use by the Chapter. Then, he stepped up to take the reigns when Gretchen stepped down as President. Although he brought excellent analytical and management skills to the job, his focus was on education—especially the core courses of introduction to investing, stock selection guide and portfolio management. In addition, he initiated the Dayton Model Investment Club and the OKI President's Day and continues to be deeply involved in the Chapter's education programs. Thanks Jerry, for a job well done!



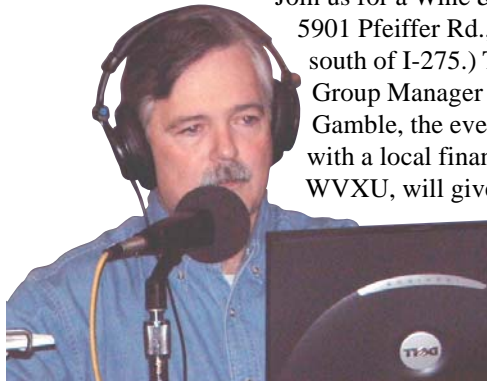
GRACE HUDDLESTON HONORED

The OKI Peer Award for 2005 was presented to Grace Huddleston by Jim Falter, chair of the OKI Awards/Recognition Committee, for her all-around support to the Chapter's activities. Grace has served as Registrar for Chapter education activities, Co-Chair and Chair of several OKI Investors Fairs, Chapter Assistant Treasurer and Treasurer (2001 to present), responsible for arrangements and logistics in support of the NAIC's East-Central Regional Conference (2002) and the OKI Annual Meeting (2003). The fact that most of these activities were held in widely separated locations in the Greater Cincinnati area did not hinder Grace at all in meeting her objectives. She also has found time in her busy schedule to Chair the Nominations Committee for over four years (2000-2004) and serve as a member of the Awards Committee for over three years (2001-2004). Grace has never met a job she wasn't willing to accept and carry through to completion. She has been a member of one or more investment clubs since 1995 and is currently in the Money Tree Investment Club. Grace was presented with an embroidered jacket to commemorate this award.

Wine & Cheese Reception, May 11

Join us for a Wine & Cheese Reception May 11 at the Clarion Hotel & Suites, 5901 Pfeiffer Rd., Blue Ash, Ohio. (Located at Exit #15 off I-71, first exit south of I-275.) The evening will include a presentation from Jay Ernst, Group Manager of Investor Relations/Shareholder Services at Procter & Gamble, the event sponsor. In addition, Chris DeSimio, Senior Vice President with a local financial firm and former host of the "On The Money" show on WVXU, will give us a stock market update and a look into the future.

Please complete the registration on page seven.



Chris DeSimio



Jay A. Ernst
Group Manager, Investor Relations
The Procter & Gamble
Company

Classes to Clubs

Most of us join an investment club because we want to learn more about investing. Now your investment club will be able to provide quality investment education at a low cost for your club members at a time and location that is convenient for you. The OKI Chapter of Better Investing provides a "Classes to Clubs" investment education program designed to help your investment club with education.

There are many advantages to having the Chapter bring a class to your club. The club works with the instructor to select a time and place where all or most of the club members will be able to attend. Many clubs have the class at the same time and place as their regular meetings. When all the club members take the same class, everyone learns something new and everyone progresses in their investment education. People hear and remember different things when they take a class and at future meetings club members can remind each other of things that were taught in the class. Club members are more willing to ask questions when they are among friends.

The cost for a Classes to Club program is \$7.50 per hour per person for groups of 8 or more. For groups of 7 or fewer the cost is \$60 an hour. To schedule a class for your club in the Dayton area contact Jerry Sutton at 937-767-1636 or via email at jpsutton@woh.rr.com. In Cincinnati, Northern Ky. or Indiana contact Mary Thomas at 513-771-8354, mcthomasp@aol.com

Following is the list of classes our Chapter will bring to your club along with a short description of each class. All classes are 1 hour classes unless otherwise stated.

STOCK SELECTION GUIDE CLASSES:

Red Flags on the SSG - This seminar takes a close look at the first page of the SSG, where to look for problems and what to do when you see problems on the SSG.

Applying Judgment to Sections 2 and 3 of the SSG - Learn how to understand what the numbers in Section 2 are telling you and why P/Es in Section 3 are important. This is a 2 hour class.

Sections 4 and 5 of the Stock Selection Guide - This is where we determine a "buy price" for our stock. We will discuss what the tools in Section 4 & 5 are telling us.

PORTFOLIO MANAGEMENT CLASSES:

Is It Time to Sell this Stock? - One of the hardest decisions for clubs to make is deciding to sell a stock. We will discuss the reasons for selling a stock and also some reasons not to sell a stock.

Portfolio Management for a Sunday Afternoon - Find out what exactly goes into portfolio management and how to develop and carry out a winning strategy for your portfolio.

Portfolio Management Using Better Investing Tools - Better Investing has several tools to assist us with Portfolio Management. We will cover two of these important tools the Portfolio Evaluation Review Technique (PERT for short) and the Portfolio Trend Report.

ADDITIONAL CLASSES:

Annual Reports - A Primer - The Annual Report contains a lot of information. We will discuss various sections of the Annual Report, what's in it, and why you need to read it.

Cash Flow 101 - The Cash Flow Statement is one of the financial statements a company issues quarterly. This statement gives us a good idea of the financial health of the company.

We will discuss the various parts of the statement and what they tell you.

Checking Up On Your Projections - The Preferred Procedure and the Implied Growth Rate are two good tools to help us make better projections. We will review what these tools are and how to use them.

Introduction to Take Stock - Take Stock is a new software package designed for beginning investors or the casual SSG user. If members of your club have been mystified by the Stock Selection Guide you might want to consider using Take Stock as an alternative. **This is a two hour class**

Is This Really a Growth Company? - Better Investing encourages us to invest in growth companies. However not all companies are growth companies. Learn how to tell the difference between a growth stock, an income stock and a cyclical stock.

Quick Analysis - This is a paper and pencil tool to use with your Value Line in order to quickly determine if a stock is really worth the time and effort needed to complete a Stock Selection Guide.

Three Important Things Every Investor Should Know - This is a basic class on investing. Every investor should understand what the relationship is between sales, earnings and the price of a stock, what a P/E is, and how to distinguish important news about a company from the noise about the market.

Using Value Line - The Value Line Investment Survey is a tool used by many investors. We will discuss what is found in the Value Line and how to make best use of this information. This is a **two hour class** for beginners.



Members of the Joint Heirs Investment Club after a Classes-to-Clubs series regarding Understanding the SSG presented by Jerry Sutton, past-President of OKI. This group was formed two years ago under the BetterInvesting Church Investment Club initiative and meets at Canaan Baptist Church in Dayton.



***BetterInvesting
National Convention,
Sept. 7 - 10 in Columbus, Ohio***

If you've never attended a BetterInvesting National Convention, '06 is the year for you! It's going to be held in our own backyard - Columbus, OH, September 7-10. There are company representatives eager to answer all of your questions and have available green sheets, value lines and annual reports. Also, you'll get more goodies than you want to carry, not to mention the many prizes awarded. Save the date, you'll get more information on the web page and in *BetterInvesting Magazine*.

**Top 5 Reasons to Add
Your E-Mail Address to the
OKI Tri-State Chapter E-Mail Chat**

- 5: Monthly e-mail communication that puts you on the inside track of the OKI Chapter Events faster than "snail" mail.
- 4: Special e-mails about OKI Chapter event changes or additions.
- 3: Opportunity to take advantage of any discounts being offered by the OKI Chapter.
- 2: You will not be overwhelmed with e-mails as we try to limit them to one a month.
- 1: It's so easy. Add your e-mail address to the OKI database by sending an e-mail to Gretchen Hurt at gahurt@fuse.net. (Note: OKI does not share e-mail addresses)

www.betterinvesting.org/chapter/okitri

SPRING EDUFESTS:

APRIL 1: WEST CHESTER

APRIL 29: CENTERVILLE

MAY 20: WILMINGTON

The OKI Tri-State Chapter of BetterInvesting will offer its spring EduFest of classes at three different locations and dates. EduFests are a popular format for classes because they provide a wide range of investment topics. There is always something new for everyone.

This year we will be offering a total of six different classes during half day sessions to help investors learn more about investing and how to use the BetterInvesting tools to develop profitable portfolios. You will be able to attend up to three of the six classes.

Cost: \$24. This includes materials for three seminars of your choice

Registration: Registration starts at 8:30 AM. Registration form is on page seven of this newsletter. Advanced registration is required to guarantee a copy of the handouts. Walk in registrations will be accepted but they will not be guaranteed class materials.

LOCATIONS AND DATES:

Saturday April 1: Registration starts at 8:30AM, Indiana Wesleyan University, 9286 Schultz Dr., West Chester, Ohio, Exit #19 of I-75 (Union Centre Blvd), turn west and go to Mulhauser Rd (first stop light, Bob Evans on corner), turn left (south) onto Mulhauser and go to Schulze Drive, first left (Roadhouse Grill on corner). IWU is straight ahead, on right, next to Hampton Inn.

Saturday April 29: Registration starts at 8:30 AM, Southminster Presbyterian Church, 7001 Far Hills Drive, Centerville, Ohio 45459. Just south of I-675, Exits 4A or 4B, on Far Hills Ave., south of Alex Bell.

Saturday May 20: Registration starts at 8:30AM, Southern State Community College, Wilmington Campus, 1850 Davids Drive, Wilmington, Ohio. SSCC is off of State Route 68, south of Wilmington; map on website: http://www.sccc.edu/about/north_campus.htm for directions. Their new building is north of Airborne Airpark. Use SSCC map.

EDUFEST SEMINARS:

1A - 9:00 A. M. Understanding Section 2A of your Stock Selection Guide

What do you do when the numbers in Section 2 of the Stock Selection Guide turn down for a company you own? Should you sell or is it a buying opportunity? We will take a closer look at Section 2A and determine what is happening and apply some judgment.

1B - 9:00 A. M. Improve your Portfolio with PERT

This is a class for investors who understand the Stock Selection Guide and want to learn how to use the PERT to enhance the overall performance of their portfolio. The class will provide an overview of PERT, what is on the form and how these items help you improve your portfolio performance.

2A - 10 A.M. Getting a Handle on Return on Equity – Section 2B of the SSG

What does it mean and what should you do when the numbers in Section 2B of the SSG turn down after you have bought a company? We will take a close look at the components that make up ROE, show how they can often be early warning signs of trouble developing and then apply some judgment to determine if this is time to sell or time to buy more.

2B - 10 A.M. Other Tools to Help Enhance your Portfolio Performance

The Portfolio Trend Report, the PERT A Worksheet and Graph, and the Portfolio Management Guide are additional tools that a savvy investor can use to help with crucial judgment decisions. We will talk about what these tools tell us and how to use them.

3A - 11 A. M. Toolkit 5 SSG Judgment Aids

Toolkit 5 contains a number of attributes which can significantly assist the average user in arriving at judgments regarding key SSG parameters. This class will demonstrate these items and discuss considerations which enable the individual preparing an SSG to make more informed judgments and thereby produce a more credible SSG analysis.

3B - 11 A. M. Researching a Stock for Your Club

What is the information that a club or individual must know about a company before they buy its stock? We will walk through a list of "must know" information that you should have before you buy a stock and show where you can find that information.

OKI CLASS AND EVENT CALENDAR/FALL - SPRING, 2006

DESCRIPTION:	Date/Time:	Location:	Instructor:
CLASS: TAXES AND YEAR-END ACCOUNTING - Reviews each step of the year-end accounting procedures that must be completed before doing the taxes. Provides instructions on how to complete IRS form 1065 and K-1 forms. For new Club Treasurers who use Club Accounting software. Fee \$15, registration required use form on page seven.	Feb. 11, 9-12 PM	Southminster Presbyterian, Centerville, OH	S. Lindquist- Skelley J. Falter
EVENT: MODEL INVESTMENT CLUBS - These fully functioning investment groups are open to the public and demonstrates how to organize and run investment clubs. The education programs are excellent, and the discussions lively. Free to the public. CinMIC (Cincinnati Model Investment Club): Meets on the third Saturday of the month, on the second floor of the Greenhills Municipal Building located at 121000 Winton Road in Greenhills, Ohio. If you have any questions, please contact Don Bunnell at (513) 779-0444 or e-mail dbunnell@cinci.rr.com . DayMIC (Dayton Model Investment Club): Meets on the third Wednesday of the month at the Aley United Methodist Church, 4143 Kemp Road, Beavercreek, Ohio 45431 Use the cemetery side door, walk to office and up stairs, first room on left. If you are planning to attend, please email or call Ruth Mazzone (937) 426-6019, prmazzone@sbcglobal.net for location change.	Cincinnati: Feb. 18, March 18, April 15, May 20, June 17; Third Saturday of every month, 9:30 - 11:30 AM Dayton: Feb. 15, March 15, April 19, May 17, June 21; Third Wednesday of every month, 7:00 - 9:00 PM	Cincinnati: Greenhills Municipal Bldg., second floor Dayton: Aley United Methodist Church, second floor	Various local OKI Chapter Directors and Club Partners Various local OKI Chapter Directors and Club Partners
EVENT: OKI COMPUTER USERS GROUP - Presentations on BI software are being featured at this meeting. Group has access to computers and the internet at the library. Jan.: Toolkit 5 The Basics; Feb., Club Accounting; March: Stock Analyst; April: Portfolio Record Keeper; May: Toolkit 5 Advanced Features. Free to the public.	Feb. 20, March 20, April 17, May 15 Third Monday of every month, winter, spring & fall	Lane Public Library 1485 Corrydale Dr. Fairfield, OH	For information: Gene Senter EMIDDLE42@aol.com
EVENT: "FOOD AND FUN" EDUCATIONAL SUPPER MEETING - Open to all BetterInvesting members and their guests, Dutch-treat dinner meeting featuring the educational segment: "What is a Growth Company?" For more information contact Nancy Luddeke at (513) 474-1311 or e-mail luddeke_n@fuse.net . Fee: Cost of your meal.	Monday, March 6, 6:00 PM	Golden Corral 4394 Gleneste- Withamsville Rd. in Eastgate.	G. Hurt
CLASS: BETTER INVESTING/VALUE LINE - Library presentation on use of Value Line Investment Survey. Free to the public.	Wednesday March 29, 7:00 - 9:00 PM	Kenton City Library, 401 Kenton Lands Rd, Erlanger, KY	M. Eckerle
CLASSES: EDUFEST AT WEST CHESTER, OHIO - A Saturday morning of six seminars. Fee: \$24.00 for three classes, preregistration will guarantee handouts; walk-ins will not be guaranteed handouts. See page five for details, registration on page seven.	Saturday, April 1, 9:00 AM - Noon	Indiana Wesleyan University 9286 Schultz Dr. West Chester, OH	Various
EVENT: TREASURERS' DAY - Special Roundtable discussions with coffee, tea and bagels. Fee: free for each Investment's Club Treasurer if registered by 3/27/06. \$10 thereafter, \$15 for all others. See page three for details, registration required, form on page seven.	Saturday, April 22, 9:00 AM - 1:00 PM	Southminster Presbyterian Centerville, OH	Various
CLASSES: EDUFEST AT CENTERVILLE, OHIO - A Saturday morning of six seminars. Fee: \$24.00 for three classes, preregistration will guarantee handouts; walk-ins will not be guaranteed handouts. See page five for details, registration on page seven.	Saturday, April 29, 9:00 AM - Noon	Southminster Presbyterian Centerville, OH	Various
CLASS: DOING AND UNDERSTANDING A STOCK SELECTION GUIDE - Covers the why and how to do a Stock Selection Guide. Designed for both "Newbies" and as a refresher course. People who know how to do a SSG but would like a refresher course on what the SSG tells them may sign up for the first three sessions as a refresher course. Session 4 is a three hour session on how to do the calculations. Fee for the full course (4 sessions - 9 hours) is \$60. Fee for the first three sessions refresher course is \$45. <i>Prerequisite: Introduction to Investing Classes, Part 1 or 2</i> Registration required, form on page seven.	Parts I, II, III Sat. May 6, 9:00 AM to 3:00 PM Part IV, Sat. May 13, 9:00 - Noon	Southminster Presbyterian, Centerville, OH	G. Senter T. Salmon
EVENT: WINE AND CHEESE RECEPTION - Presentations by event sponsor: Procter & Gamble with a special stock market update by Chris DeSimio. Fee: Members, \$15, or \$20 non-member or at the door. See page four for details, registration on page seven.	Thursday, May 11, 6:15 PM - 9:00 PM	Clarion Hotel & Suites, Blue Ash, OH	Jay Ernst of Procter & Gamble and Chris DeSimio
CLASSES: EDUFEST AT WILMINGTON, OHIO - A Saturday morning of six seminars. Fee: \$24.00 for three classes, preregistration will guarantee handouts; walk-ins will not be guaranteed handouts. See page five for details, registration on page seven.	Saturday, May 20., 9:00 AM - Noon	Southern State Community College, Wilmington, OH	Various

For a detailed description of seminars and any schedule changes or additions, visit our web site at www.betterinvesting.org/chapter/okitri.

MASTER REGISTRATION FORM FOR ALL EVENTS

All classes, activities and events are posted on the OKI website. All postings include MAPS to each activity.

Go to: www.better-investing.org/chapter/okitri and scroll down to the activity desired and click on the hyperlink "(map)" posted after each address location. This will automatically download a map of the location.

EDUCATIONAL CLASSES RESERVATION FORM (SEE SCHEDULE ON PAGE 6) Preregistration is requested for all classes to guarantee handouts.

Date of Class: _____ Location: _____ Fee: _____

Name of Class: _____

_____ Total for classes: \$ _____

CLASS LOCATION:

Southminster Presbyterian Church:
7001 Far Hills Avenue, Centerville, OH 45459
Just south of I-675, Exits 4A or 4B, on Far Hills Ave., south of Alex Bell.

Check-in opens 1/2 hour before class begins. Refunds are made only if class is canceled.

Deadline for registration is three days before class to guarantee handouts. All facilities are handicap accessible. Notify of special needs two weeks ahead of final registration date.

TREASURERS' DAY RESERVATION FORM (DETAILS ON PAGE 3)

Enclosed is \$ _____ for _____ reservations to the OKI Tri-State Chapter Treasurers' Day on Saturday, April 22, 2006 at Southminster Presbyterian Church.

Fee: **Treasurer, free if registered on or before 3/27/06, \$10 thereafter. Advance registration is required.** Guests and others, \$15 each. If more than one person, please indicate information for each attendee on a separate copy of this sheet.

Total for this event: \$ _____

SPRING EDUFESTS REGISTRATION FORM (DETAILS ON PAGE 5)

- Saturday, April 1, 2006, West Chester, Ohio, registration deadline 3/25.**
- Saturday, April 29, 2006, Centerville, Ohio, registration deadline 4/22.**
- Saturday, May 20, 2006 Wilmington, Ohio, registration deadline 5/13.**



Various locations, see article on page five for driving details.

Please make reservations for _____ (number of people).

Registration deadline, one week before event. If more than one person, please indicate information for each attendee on a separate copy of this sheet.

Fee: \$24 for three seminars of your choice, please indicate on right-hand column.

Pick up reservation packet at the door. We reserve the right to make refunds to late registrants. Facility is wheel-chair accessible.

Please check the boxes below for seminars desired (Times & descriptions on page 5):

- 1A** Understanding Section 2A of Your SSG
- 1B** Improve Your Portfolio With PERT
- 2A** Getting a Handle on ROE, Section 2B
- 2B** Other Tools to Help Enhance Your Portfolio
- 3A** Toolkit 5 SSG Judgment Aids
- 3B** Researching a Stock for Your Club

Total for this event: \$ _____

WINE AND CHEESE RECEPTION: (DETAILS ON PAGE 5)

Please make reservations for _____ (number of people). If more than one person, please indicate information for each attendee on a separate copy of this sheet. Regular Fee: \$15 per BetterInvesting Member, \$20 at the door and all non-members.

Total for this event \$ _____.

Club Name: _____

Name: _____ NAIC #: _____

Address: _____ Phone: _____

City: _____ Email*: _____

State and Zip Code: _____ Total for all events: _____

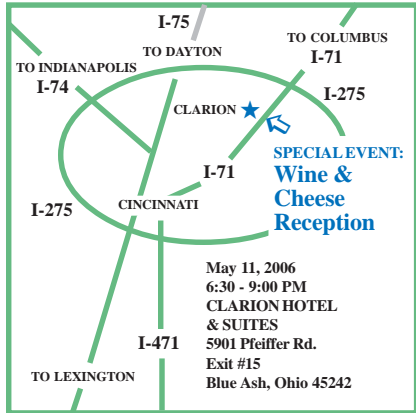
Make check payable to and mail to: **OKI Tri-State Chapter BI c/o Yolanda Moschella, P. O. Box 19214, Cincinnati, OH 45219.**
Email: ymoschella@cinci.rr.com. *Email address will only be used for registrar's use (if needed), sending OKI's Monthly Chapter Chat and future OKI events.

**OKI Tri-State Chapter of
BetterInvesting,
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Gretchen Hurt Rings Out the First Day of 2006 NYSE with BetterInvesting

“Ten years ago I wasn’t sure what a P/E was and what it told me. Now look, with the help of BetterInvesting here I am at the NYSE.”

Gretchen Hurt, Director, BetterInvesting Computer Group Advisory Board and past OKI Tri-State Chapter President.

Gretchen Hurt of Milford, Ohio, joins other BetterInvesting board members for the ringing of the NYSE closing bell Tuesday, January 3rd, the first day of 2006 trading. Ringing the bell is BetterInvesting’s NIA acting Chairperson Mimi Rauschelbach.