



Investment Education Since 1951

**ORANGE COUNTY CHAPTER**

www.better-investing.org/chapter/orange

chapter e-mail: info@naic-oc.org

INFO. AND MESSAGE LINE:

**(714) 973-7613**



Vol. 8 No. 3  
3rd Quarter 2004

Tip of the Month:

*Prepare for life changes.  
The better you are at living  
within your means and  
anticipating life changes,  
the better off you will be  
financially and emotionally.*

— Eric Tyson,  
*Personal Finance for Dummies*

## Announcing... NAIC Model Investment Club of Orange County



Model Club Members: *right to left*, Patrick McCormack, Linda Blay, Lynn Kozlowski, Hedda Schnur, Anita Widmayer, Ron Bruyn, Mary Sprague, Edwin Smith, Carole Smith, Cecelia Ragland, Linda Brown, Marcia Couey, (*not pictured*, Sergio Cabanillas.)

Members of the Orange County Chapter of NAIC met in October 2003 with the desire to form a "model investment club". We officially began the club in January 2004 and there are currently 12 members. Since then, we have created our Partnership Agreement, Bylaws, and Strategies for Investing. After doing research and preparing Stock Selection Guide's of various stocks, and with the assistance of Toolkit's PERT evaluation, we made our first stock purchase of Bed, Bath & Beyond (BBBY).

The purpose of the Model Club is to be available to NAIC individual and club members as an investment club "role model". We welcome visitors to attend and observe how our meetings are conducted. Visitors who have attended at least three meetings may ask to join the Model Club. However, there will be a limit set on membership. When all the membership spaces are filled, a waiting list will be started, though visitors may continue to attend the meetings. Members who are not serving on the NAIC Orange County Chapter Board of Directors have a term limit of 2 years. At the end of two years, members will have the skills necessary to start a club of their own. To remain in the club after the two year period, members are required to become a director of the NAIC Orange County Board of Directors. Investment contributions are \$10 per month.

We meet on the first Tuesday of every month with the exception of July and December. To reserve your space at a meeting or for more information, please email: [reg@naic-oc.org](mailto:reg@naic-oc.org)

## Back by Popular Demand! Roundtable Event & Annual Meeting

If you have ever attended an NAIC Roundtable Event you know why we sell out early so mark your calendar for October 16th. This year, Jeanie D. Herbert, Director of Investor Relations, Beckman Coulter, Inc. will be our featured speaker. Jeanie is the primary liaison with the investment community, communicating the company's performance and future prospects. She oversees the development of the company's annual report to stockholders, earnings releases, web site and other investor materials.

Upon registering, you may choose to attend three different topics from a selection of sixteen. There will be a different topic taught at each table with "top-notch" instructors from Orange County, Los Angeles, San Diego and Phoenix. You will also have the opportunity to meet the Orange County Board of Directors as they are elected at our Annual Meeting. The Roundtable event fills up early so sign up now to reserve your first choice of topics. The \$30 registration fee includes three topics, continental breakfast, and door prizes. For more information and a registration form, please email: [reg@naic-oc.org](mailto:reg@naic-oc.org)

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# Spotlight on DIRECTORS

Sylvia Van Houten has been a director with the Orange County Chapter of NAIC since 2001. She is the secretary for the Board of Directors and teaches the beginning SSG1 workshop. Sylvia really enjoys the give and take with the students.



Sylvia Van Houten  
Secretary/Instructor

Currently she is creating a money management workshop for children in grades 4-8. She believes too many young people don't receive enough information to enable them to make intelligent financial decisions. The goals of this workshop are to foster skills in goal setting, saving, spending, and sharing with practical applications in the workings of banks, credit and checking accounts and learning some investment basics. This trial workshop, scheduled to start in October, will provide them

with those skills. Sylvia chartered HIGM (Honey I Got the Money) Investment Club six years ago. She has served as the Education and Financial Officer since the club's inception. The club's best performing stock is Chico's, followed by Zimmer Holdings and PepsiCo.

Sylvia has many hobbies and one she enjoys the most is Genealogy. She edits

and writes the Newsletter for Orange County California Genealogical Society each month, and has been researching her family roots for about 11 years. "It's like finding pieces of a huge family jig saw puzzle," she says.

Sylvia is married to husband, Jim, has two grown, married children and has two grandsons.

## ORANGE COUNTY CHAPTER OFFICERS AND VICE PRESIDENTS

### OFFICERS

President . . . . . Marji Adams  
Secretary . . . . . Sylvia Van Houten  
Treasurer . . . . . Maggie Ryan  
1st Vice President . . Linda Bray  
2nd Vice President . Marjorie Anderson

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Equipment/Materials  
. . . . . Edwin Smith  
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. . . . . Maggie Ryan

NAIC OC Newsletter published quarterly  
Editor . . . . . Lynn Kozlowski  
Design and Production . Mary Sprague

WE ENCOURAGE CLUB PARTICIPATION:  
Do you have interesting news, tips or experiences to share? To submit an article, comments, or photos email: editor@naic-oc.org

## President's Message

I hope this issue of our newsletter finds you enjoying the long days of summer. You'll notice that the NAIC Orange County Chapter season winds down briefly in summer. We suspend our bi-monthly workshops to give our teachers and volunteers a summer break. However, just because we're not holding workshops doesn't mean your chapter isn't still working hard! We remain available for a club visit, a mini-workshop or a private club workshop. If your club could benefit from one of the above, do let us know.

We have several exciting things awaiting you, when the schedule revs up again in September. Notably, there's a brand new workshop, Understanding Financial Reports, taught by our own Ron Bruyn, who will share his knowledge at NAIC's Better Investing National Convention this fall. You've asked for it; we've got it. This workshop will get you started on the road toward further, in-depth analysis of corporate financial health. New classes fill quickly.

Don't be disappointed. Sign up early. Another workshop, Introduction to Mutual Funds, is also offered in September. Using NAIC methods and tools, this workshop will help anyone who has mutual funds, or would like to purchase them, make informed decisions. With so many funds being held in IRAs and 401(k) accounts, every investor should know how to analyze the quality, performance and costs of mutual funds.

Have you ever tried analyzing a bank, thrift, insurance company or other financial institution? Then you know there are some important, special considerations when doing so. SSG for Financial Institutions will take you step-by-step through the process of completing an SSG and analyzing the information. This workshop will enable you to better select the best company in its class.

Lastly, by request, your chapter is working diligently to create another very informative and highly successful

Round Table Event & Annual Meeting to be held on Saturday, October 16, 2004. As space is limited, those who were turned away last year have another opportunity to share in a wonderful learning experience, and an opportunity to hear additional topics. Please mark your calendars and plan to join us for one of our favorite events!

The greatest joy in being an NAIC volunteer is being a part of a creative, hard-working group. We are fortunate to have gained several new volunteers this year, but there is always room for one more. We have large jobs and small, and they are all important. The rewards are many and the opportunities for additional learning are plentiful. Consider joining us, won't you?

Happy summer!

Marji Adams,  
President NAIC Orange County



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 www.better-investing.org/chapter/orange  
 chapter e-mail: info@naic-oc.org

INVESTMENT EDUCATION  
**CLASS SCHEDULE**

**2004 CALENDAR**  
**SEPTEMBER, OCTOBER, NOVEMBER**

Please note: classes are divided into 4 sections  
 ● Beginning – ■ Intermediate – ▲ Advanced  
 \* General Interest (see back for descriptions)

INFORMATION LINE  
 (714) 973-7613

— 2004 —

**September**

1 2 3 4  
 5 6 7 8 9 10 11  
 12 13 14 15 16 17 18  
 19 20 21 22 23 24 **25**  
 26 27 28 29 30

September 25		price /walkins
● Stock Selection Guide 1		\$35 / \$45
■ Stock Selection Guide 2		\$35 / \$45
■ Understanding Financial Reports (8:30 AM – 12:30)		\$35 / \$45
* Introduction to Mutual Funds		\$35 / \$45
* Club Accounting for Newbies		\$45 / \$55
■ SSG for Financial Institutions		\$35 / \$45

**October**

1 2  
 3 4 5 6 7 8 9  
 10 11 12 13 14 15 **16**  
 17 18 19 20 21 22 23  
 24 25 26 27 28 29 30

**October 16**  
**ROUNDTABLE EVENT — \$30**  
 Featured Speaker:  
 Jeanie D. Herbert, *Director of Investor Relations, Beckman Coulter, Inc.*  
 TIME: 8:30 A.M. to 12:30 P.M.  
**ANNUAL MEETING — no charge**  
 10:20 A.M. to 11:00 A.M.  
 PLACE: Calvary Church,  
 Fellowship Hall  
 1010 N. Tustin Ave., Santa Ana

**November**

1 2 3 4 5 6  
 7 8 9 10 11 12 13  
 14 15 16 17 18 19 **20**  
 21 22 23 24 25 26 27  
 28 29 30 31

November 20		price /walkins
● Stock Selection Guide 1		\$35 / \$45
▲ SSG by Computer: Introduction to Toolkit (8:30 AM-12:30) (Free LAB with sign-up. See course outlines for information)		\$45 / \$55
▲ Toolkit LAB 1:30 – 3:00 p.m.		\$15
* Finding Value in Value Line		\$35 / \$45
■ Club Accounting – Year End		\$45 / \$55

**Computer User's Group**

A Place to learn and share.

The Computer User's Group is intended for the beginner as well as the more advanced investor. At the meetings we feature the current NAIC "Stock to Study", which is projected on a screen using the SSG in Toolkit. We share individual findings and discuss, the whys, what ifs and hows of the judgments used. We value everyone's input and/or questions regarding the Company. The Group's goal is that the members become more knowledgeable about NAIC investing and apply its principles.

Meetings are held on the 4th Tuesday of the month at the Rancho Santiago Community College District office, 2323 N. Broadway, Santa Ana. There is no charge for the group. Handouts are available for a fee of \$2.

Future meetings are scheduled for September 28, October 26, November 23, 2004 from 6:30 p.m. to 7:30 p.m. For more information, please email reg@naic-oc.org or call (714) 973-7613 to leave a message.

**SEMINARS SERIES**

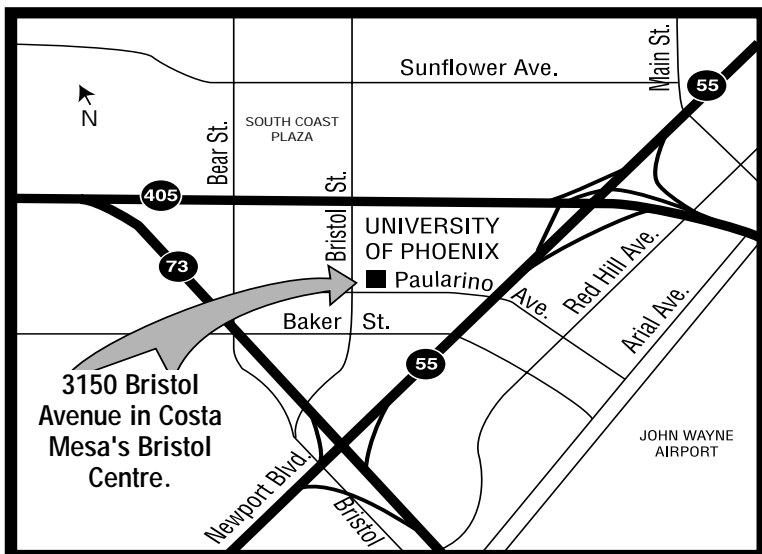
■ **FINANCIAL WORKSHOP FOR INDIVIDUAL INVESTORS**  
**5 Sessions – September 8, 15, 22, 29 & October 6**  
**\$129\* class 6:00–9:00 PM**

Presented by Lucy Walther, M.M.  
**Hof's Hut**

18850 Douglas Drive, Irvine, CA

\* **Meals additional**

For more information call: (714) 973-7613



Workshops require pre-registration. See back for course outlines. Registration forms must be postmarked 10 days before the workshop date. If you'd like confirmation, please enclose a SASE. If a class is full, your registration will be returned to you. Walk-in attendees (*anyone not registered 10 days prior to the event*) will be accepted for an additional fee of \$10, if space is available. Please mail registration along with your check payable to: NAIC-OC, PO Box 7005, Orange, CA 92863-7005. Non-NAIC members, please add an additional \$5 fee per workshop.

Class Time: 8:30 AM to 3:30 PM unless otherwise stated  
 (Please arrive at 8:00 AM for registration)

Location: Unless otherwise noted, all workshops will be held at the University of Phoenix. (see map)

Call (714) 973-7613 for more information  
 or email: reg@naic-oc.org

# COURSE OUTLINES

## How to Start and Manage an Investment Club \*

Instructor(s): TBA

Duration/Offered: Four hours — September

Materials: Outline handout

Description: A comprehensive course outlining how to develop partnership agreement and bylaws; establishing a monthly agenda and annual calendar, goals and objectives, etc. Addresses challenging issues of how to add new members as well as how to ensure full participation and support by all members.

## Introduction to the Stock Market \*

Instructor(s): TBA

Duration/Offered: Class Series — three consecutive weeks in the months of April & November

Materials: Textbook: The NY Institute of Finance Guide to Investing, course outline and handouts

Description: A comprehensive overview of the role of stock, the various ways stocks can be packaged, features of stocks, history of the exchange, taking a company public, how trades are executed, when to sell, dollar cost averaging and techniques for evaluating firms, including P/E ratios, Beta, Relative Value and Return on Equity.

Session 1: Foundations and Asset Allocation of Stocks

Session 2: There is More Than One Exchange • Taking a Company Public • The IPO

Session 3: Evaluation and Measurement Techniques

## Understanding Financial Reports ■

Instructor(s): Ron Bruyn, MBA

Duration/Offered: 8:30 AM – 12:30 —September

Prerequisite: Completion of SSG1 workshop

Materials: none

Description: Financial statements are the universally accepted tool for analysis of a business entity. Properly understood, they let us know how good a company looks and how well it has been doing. The financial statements of a business consist of three separate but interrelated reports. The purpose of financial statements is to provide the user with a set of data that, in summary form, fairly represents the financial strength and performance of a business.



## STOCK SELECTION GUIDE WORKSHOPS

### SSG 1 ●

Instructor(s): Helen Olson, Ph.D.; Marji Adams, MBA; SeLina Pierce, Registered Representative Syla Van Houten and Karen Petellin

Duration/Offered: Six hours in January, March, May, September & November

Prerequisite: Read chapter 7-10 of the official guide (Starting and Running a Profitable Investment Club) on the SSG prior to attending.

Materials: Official Guide, Calculator, Ruler, Colored Pencils, Highlighter

Description: Learn the basic investment strategy Stock Selection Guide and use it as the primary tool for analyzing, evaluating and acquiring good stocks.

### SSG 2 Adding Judgment and Outside Tools to SSG ■

Instructor(s): Marji Adams, MBA

Duration/Offered: Six hours — May & September

Prerequisite: Completion of SSG1 workshop and must be able to complete an SSG independently

Materials: Calculator and Highlighter

Description: Learn beyond basic investment strategy and how to select the best company in an industry. Apply judgment to the SSG; understand a company's financial statement; calculate essential financial ratios; evaluate and compare the financial strength of several companies within an industry.

### SSG by Computer / Introduction to Toolkit 4.0 & LAB ▲

Instructor(s): Patrick McCormack, Ron Bruyn, MBA & Sergio Cabanillas, and Marcia Couey

Duration/Offered: 8:30 AM to 12:30 PM (\$45) & 1:30 -3:30 PM (Lab is free to those who sign up for the Toolkit and \$15 to others) — Jan., May & Nov.

Prerequisite: Stock Selection Guide workshop SSG 1

Materials: None

Description: Learn SSG module and view other modules of Toolkit 4.0 software. Methods of data entry will be discussed including manual entry and the use of the Online Premium Service. The mechanics of the application of judgment will be discussed.

### SSG for Financial Institutions ■

Instructor(s): Helen M. Olson, Ph.D.

Duration/Offered: Six hours — September

Prerequisite: Completion of SSG1 workshop

Materials: Calculator, pens, colored pencils, ruler, highlighter

Description: Learn the NAIC investments principals and tools for evaluating financial stocks. Differentiate between the Thrift, the Bank, and the Financial Services industries. Discover what information from Value Line is useful for these industries and how to evaluate Financial Institutions using the SSG.

## Club Accounting for Newbies \*

Instructor(s): Margaret Rose, Tax Preparer, FLMI, Treasurer, Hedda Schnur, and Sergio Cabanillas

Duration/Offered: Six hours — March, May, September

Materials: Handout

Intended audience: Club Treasurers

Description: Learn how to use software beginning to end, including some discussion of year-end reports. Software will be demonstrated with minimal entry of data and explanation of various various reports, including NAIC required records.

## Club Accounting – Year End ■

Instructor(s): Margaret Rose, Tax Preparer, FLMI, Treasurer, Hedda Schnur, and Sergio Cabanillas

Duration/Offered: Six hours — January, February, November

Prerequisite: Working knowledge of the Club Accounting software

Materials: Handout

Intended audience: Club Treasurers

Description: Review tax-filing requirements for clubs and individuals and explanation of year end accounting procedures for IRS and FTB565 with review of Club Accounting software, 1065 and K1.

## Introduction to Mutual Funds \*

Instructor(s): Marji Adams, MBA; and Robert Vollmer

Duration/Offered: Six hours — March & September

Materials: NAIC Mutual Fund Handbook, calculator, pens, pencils

Intended audience: Individuals who wish to learn the NAIC investments principles and tools for evaluating mutual funds for investment.

Description: Learn about the various types of mutual funds, how they are managed, and how fees and expenses are charged.

Learn how to use Morning Star Mutual Fund Reports and the new NAIC Mutual Funds Checklist and Comparison Guides to evaluate mutual funds for investment.

## Finding Value in Value Line \*

Instructor(s): Helen Olson, Ph.D.

Duration/Offered: Six hours — November

Materials: Pen, highlighters

Intended audience: Beginner to intermediate investors wishing to learn how to get the most from the Value Line publication.

Description: A comprehensive overview of Value Line including: Summary & Index Selection & Opinion, Ratings & Reports, stock screens and ranking system. This course will help participants to understand the Value line industry page, stock page, company financial data and the basics for completing the SSG.

## Financial Workshop for Individual Investors ■

Instructor(s): Lucy Walther, M.M., A.A.M.S., Registered Representative

Duration/Offered: Class Series (2-1/2 hrs. each session, Total 12 1/2 hours)

(Five consecutive Thursdays) Offered in February and September

Location: Hof's Hut Restaurant, 18850 Douglas Drive, Irvine, CA

Across the street from John Wayne Airport (949) 752-7155 for directions

Prerequisite: "Introduction to the Stock Market Workshop"

Materials: Textbook: Financial Workshop for Individual Investors Manual, Course outline and Handouts

Intended audience: Individual investors and club member who want to extend their knowledge of investing techniques beyond individual stocks, including options for tax deferred, retirement and estate planning.

Description: A comprehensive overview of portfolio allocation and risk management using most of the financial tools available, including stocks, bonds, mutual funds, unit investment trusts, variable annuities, and various insurance products.

Session 1: Foundations and Asset Allocation

Session 2: Fixed Income Investments

Session 3: Common Stock Fundamentals

Session 4: Tax Deferred and Retirement Planning

Session 5: Risk Management and Estate Planning

## PERT (Portfolio Evaluation Review Technique) ▲

Instructor: Ron Bruyn, MBA

Duration/Offered: Four hours—March

Prerequisite: Toolkit, SSG 1 and SSG 2 workshops

Materials: None

Intended audience: Individuals who wish to monitor their stock by using the PERT feature of the Toolkit software.

Description: PERT gives information on the company's sales, pre-tax profit and earnings per share on a quarterly basis. It may uncover fundamental problems that appear to be of long-term significance.

## PREREQUISITES DEFINED:

● Beginning — Basic classes, no prerequisites

■ Intermediate — Basic classes are required

▲ Advanced — Beginning and intermediated classes required

\* General Interest —Specialty classes - open to any level

**NAIC OC A BRONZE SPONSOR AT THE INVEST IN YOURSELF CONFERENCE**

SEPTEMBER 11, 2004

8:00 – 4:00 P.M.

COSTA MESA HILTON

NAIC OC will have a table and participate as a Bronze Sponsor at this year's conference. Attend the 8th Annual Invest In Yourself: Financial Strategies Conference for Women—you'll expand your mind and discover new ways to invest. The Conference has two dynamic keynote speakers: Gretchen Lash, President, CEO and CIO of Engemann Asset Management, a frequent panelist on Louis Rukeyser's Wall Street; and Michelle Caruso-Cabrera, co-anchor of CNBC's "Morning Call," personal finance columnist for *Shape en Espanol*, and a member of the National Association of Hispanic Journalists. These two seasoned pros have inspirational stories to share, and you'll reap long-lasting rewards from their comments. Conference breakout sessions include new and returning speakers who are highly respected financial advisors, economists, syndicated columnists, and book authors. For example, you'll learn: what hot sectors to buy now; if Orange County real estate is still a safe bet; and how bonds will benefit your portfolio. You'll be empowered by provocative speakers on "Money, Sex & Power," and "5 Things Every Woman Should Know To Invest Brilliantly". The education you'll receive is worth many times the registration fee, and considering what many pay for a one-day course, it's an incredible bargain. The early

registration price is \$79.00 before August 31 (\$99.00 regular) including lunch and validated self-parking. Sign up now! For more information on this event and a registration form, visit [www.wiseinvestors.org](http://www.wiseinvestors.org).

**NEW CLASS**

**Understanding Financial Reports**

Do you know what to look for in an Annual Report? On September 25th, Ron Bruyn will be teaching a new workshop titled "Understanding Financial Reports". This workshop will cover the three major Financial Statements - the 'Income Statement', the 'Balance Sheet' and the 'Statement of Cash Flow'. Each statement will be analyzed to discover the strengths and performance of a company.

Financial Statements form the basis for understanding the financial position of a business firm and for assessing its historical and prospective financial performance. They have the capability of presenting clear representations of a firm's financial health, leading to informed investment decisions.

After completing this class, you will no longer take the company's information on "blind faith". You will understand how to interpret their accounting.

This is the only time this year that this workshop will be offered and space is limited, so register early to be assured of attendance in the class. For more information, visit [www.better-investing.org/chapter/orange](http://www.better-investing.org/chapter/orange) or email: [reg@naic-oc.org](mailto:reg@naic-oc.org).

**DID YOU KNOW YOU NEED TO "OPT IN" TO RECEIVE NEWS?**

ATTENTION: If you want to receive announcements from your NAIC Orange County Chapter including news of events and newsletters via email or by mail, you must now "Opt In". While most organizations want you to "Opt Out", our national organization is adhering to draconian measures to ensure your privacy. As a result, your name (and your email address) may have fallen off our Chapter database! How do you know if your email address has been lost in the e-wind? You must now check your privacy settings at [www.better-investing.org](http://www.better-investing.org). First, login to your account and click on Member Services on the left side of the page. On the Member Services page, click on "View or Change your privacy settings." Then scroll down to the bottom of the page and verify if you have a check in the box that says: "Chapter Email." Finally - - and most important -- click the Save button at the bottom of the list. Whew! A lot of work, but so important.

In addition, please write an email to your local chapter at [reg@naic-oc.org](mailto:reg@naic-oc.org) and say "Yes! I want to Opt In." We will make sure you receive the latest newsletter.

We still want to encourage you to review your privacy settings. We support you in managing your own investments and specifying your own privacy settings. Be assured that we will NOT use your email address for any other purpose -- we value your privacy, too.

*Thank you for "Opting In"!*

PLEASE PRINT Make your check payable to NAIC-OC, P. O. Box 7005, Orange, CA 92863-7005  
If you are not an NAIC member, please pay an additional \$5 fee per workshop

Amount of Check: \$ _____
------------------------------

NAME \_\_\_\_\_ MEMBERSHIP # \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE (HOME) \_\_\_\_\_ (WORK) \_\_\_\_\_ EMAIL \_\_\_\_\_

CLASS TITLE \_\_\_\_\_ DATE \_\_\_\_\_

Please email me notices of educational events

WORKSHOPS, EVENTS, ETC. "SUBJECT TO CHANGE"

PLEASE CALL NAIC ORANGE COUNTY CHAPTER (714) 973-7613 or E-Mail: [reg@naic-oc.org](mailto:reg@naic-oc.org)

NOTE: All registration forms must be postmarked 10 days prior to workshop date or must include an additional \$10.

For written confirmation please send a self-addressed stamped envelope with your payment.



Orange County Chapter  
 P.O. Box 7005  
 Orange, CA 92863-7005

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[www.better-investing.org/chapter/orange](http://www.better-investing.org/chapter/orange)



*Save the Date*

October  
 16th

ROUNDTABLE  
 EVENT  
 &  
 ANNUAL MEETING

**LEARN  
 &  
 EARN**



**The key to your club's future**

Is it time for a Club Visit or Workshop?

*Consider these possibilities:*

Club Visits: 1-hour, informal, customized visits to your club meeting by a Chapter Director. He or she can help answer questions, provide suggestions and/or provide NAIC resources. Cost: First visit is free.

Subsequent visits are \$25.00



Mini-Workshops: 2-hour workshops brought to your investment club meeting. They focus on specific topics such as: "Finding Golden Nuggets in Value Line" and "How to Select the Best Company in an Industry"

Cost: \$20/person (minimum of 15 attendees required)

Private Club Workshops: Bring our regularly scheduled, half- day or full-day workshops right into your investment club. You provide the meeting place and we bring the workshop!

Cost: Regular workshop fee (see schedule)  
 (minimum 15 attendees required)

For more information, and schedule a visit or workshop, email Marji Adams, at [president@naic-oc.org](mailto:president@naic-oc.org)

**SIGN  
 UP  
 NOW!**