



Spring 2006

# The Inland Empire Chapter

## BETTER INVESTING™

The Leader In Investment Education

**Date: May 6, 2006**

**Time: 8:00 am—5:00 pm**

**Pasco Red Lion  
2525 N. 20th Avenue  
Pasco, WA 99301  
(509) 547-0701**

### PRESENTING COMPANIES

CEMEX  
GENERAL ELECTRIC  
STERLING FINANCIAL CORP  
BIVIO

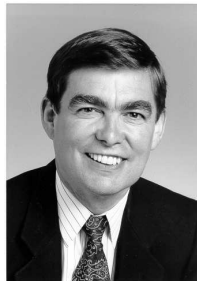
### CLASSES ON:

Portfolio Management  
The Art of Selling  
Putting It All Together  
Understanding Markets  
Portfolio Record Keeper  
Making Your Club Successful

Plus much more!

**Inland Empire Chapter  
2006 Investment Fair  
Annual Meeting**

### GARY BALL



Gary has been an individual investor for over 30 years. He has been affiliated with the National Association of Investment Clubs (NAIC) since 1984. He served as President of the Puget Sound Chapter of NAIC from 1999 until 2002 and has been a Director on the National Board since 1994.

Gary has taught NAIC tools at investment seminars in Seattle for many years and has been a seminar presenter since 1991 at NAIC National Conventions. He has been featured in *Smart Money*, *Consumers Digest* and *Fortune* magazines. Gary is our NIA Board, Northwest Region Manager.

### BOB ADAMS



Bob Adams has served six years as a Director on the BetterInvesting Computer Group Advisory Board, currently serving as VP of Administration. He has been a Director on the Board of the Puget Sound Chapter for 13 years. He is retired from 26 years in radio and television broadcasting and 13 years as a college professor. He is President of his investment club and advisor to the treasurer.

Bob is a strong advocate of the BetterInvesting method of investing

### Highlights

- **KEY NOTE SPEAKER** - Gary Ball, Northwest Regional Director
- Bob Adams, Director BetterInvesting Computer Group, class presenter
- Citigroup and Smith Barney to present classes
- Registration is \$40 for single registered **before April 6**, \$50 after
- Five or more register at same time **\$35 before April 6**, \$45 after
- Lunch and presentation handouts included in registration
- Wine Tasting Friday night with Companies and Directors - \$20
- More details can be found at our web site:

<http://www.betterinvesting.org/chapter/inland/events/10449>



This event has been organized and brought to you by the wonderful volunteer Directors from the:




3-Rivers Satellite  
PO. Box 4708  
Pasco, WA 99302


Chuck McVey, Director  
Phone: 509-628-0386  
E-mail: cbmjam42@msn.com

See the attached registration form for advance registrations. Advanced registrations are \$40 per person (includes lunch) when paid prior to April 6. Registrations after April 6 will be \$50 per individual.

Space is limited. Register early. You won't want to miss the opportunity of being a part of this event. We look forward to seeing you at the second annual Inland Empire Investment Education Fair.



 <b>Inland Empire Chapter - BetterInvesting Investor Fair</b> <b>PAYMENT INFORMATION</b>			
Type	Quantity	Price	Total Price
Individual before April 6		\$40	
Group discount for each of 5 or more before April 6		\$35	
Individual on or after April 6		\$50	
Group discount for each of 5 or more on or after April 6		\$45	
Friday night wine tasting		\$20	
<b>Total Amount to be Submitted:</b>			

 <b>Inland Empire Chapter - 2006 BetterInvesting Investor Fair</b> <b>REGISTRATION FORM</b>				
<b>Event Location</b>	<b>Red Lion Hotel - 2525 N. 20<sup>th</sup> Ave. Pasco, WA</b>		<b>Date of Event</b>	<b>May 6, 2006</b>
Name:				
Address				
City/State/Zip				
Phone - Day		Phone - Evening		
E-Mail				
BetterInvesting (NAIC) member?	Yes	No	No, tell me more on how to become a member	
Membership Type	Club	Individual	Life	Youth
Club Name		BetterInvesting Member #		
Would you be interested in volunteering with the BetterInvesting Inland Empire Chapter?				
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe, please contact me to tell me what is involved with volunteering				
How did you learn of <b>Mail registration to:</b>	<b>Make sure to include:</b>			
3-Rivers Satellite/BetterInvesting P. O. Box 4708 Pasco, WA 99302	Completed registration Check(s) for total amount (Payable to IE Chapter-BetterInvesting) Additional registration forms for each attendee			
<b>Register On Line:</b> We have provided the option to register online with Mollyguard at <a href="http://2006inlandempireinvestorfair.mollyguard.com">http://2006inlandempireinvestorfair.mollyguard.com</a> . If you want to register by mail, or if you want to take advantage of the group discount, please complete the registration form above and mail it (along with payment) to the given address.				

## PERT *-Vicki Redlin*

Recently I finally found an opportunity to teach PERT to a local investment club. I'll admit I have been rather slow using this form. It was about two years ago, I really started to put some effort into learning about the PERT. Now I wouldn't make a "sell" decision without it.

For those of you unfamiliar with this form, it is the Portfolio Evaluation and Review Technique. It is a portfolio management tool, but it is also a tremendous way to help you make "buy" decisions and to watch existing holdings for signs of weakness long before you would see those trends on the SSG.

There are three parts to PERT: PERT A

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### DIRECTOR VISIT TO YOUR CLUB

Would your club like more information about the Chapter; the new handbooks or other BetterInvesting information? A chapter director can visit your club, usually at no cost, to share this information.

Are you the education officer of your club and/or would you like a guest speaker at an upcoming meeting? Could your club benefit from a questions-and-answers session with someone who's "been there" or is your club having difficulty in some particular area, such as:

- Voting on portfolio decisions without upsetting other members?
- Weeding and feeding your portfolio?
- Club accounting & tax issues?
- Why do we have value units and how are they computed?
- Partner Withdrawals - Why transferring stock instead of cash is a win-win for everyone.

If so, have we got a deal for you! The Inland Chapter is blessed with dedicated volunteers on our Board of Directors and at our Satellites. These are the terrific people who teach our classes, coordinate our Investors' Fair, put together the newsletter and...make club visits free of charge!

Simply contact your Satellite contact (their numbers are in the far right column) to arrange a meeting. Know what topic(s) you would like the director to discuss, where & when your meeting is held and how to contact you for further information. Our directors really *enjoy* making these club visits. And you will enjoy having them visit your club. Give it a try!

Data, PERT A Graph, and PERT Worksheet B. PERT A Data is the quarterly data on the left side and the last 12 months data on the right side. Remember, that the far right last three columns of PERT A are the yearly percentages and they help even out the quarterly data on the left side of PERT A.

PERT A Graph is a graphic portrait of the worksheet. For those of us, for whom "a picture is worth a thousand words", PERT A Graph is a welcome relief. It is a further confirmation of company trends in graphic form.

PERT Worksheet B is more company data. It is comprised of Price Range, P/E, Average P/E, and % Payout.

One of the most important tips I can

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### NOTICE OF ANNUAL MEETING

Following the Investor Fair on May 6, 2006, there will be a brief Annual Meeting of the Inland Empire Chapter of BetterInvesting. This will run from 4:15 to 4:30 pm.

The purpose of the Annual Meeting is the election of Associate Directors and Directors who will serve one to three-year terms on the Board. After the Adjournment of the Annual Meeting, the Directors will convene from 4:30 to 5:00 to elect the officers and update committee positions for the coming year.

This Annual Meeting is open to all BetterInvesting members who are welcome to stay for the election of officers. Volunteers are especially welcome!! See you there!

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### CHAPTER MEETING

You are invited to attend on the second (2nd) Thursday of each month. Please join us for dinner (optional), education, and good conversation about investing and the stock market.

#### Meeting Format:

- 5:30-6:30 PM  
No Host Dinner
- 6:30-6:45 PM  
Educational Topic
- 6:45-8:00 PM  
Business Meeting

#### Meeting Location:

Percy's Cafe Americana  
University City  
10502 E Sprague Avenue,  
Spokane, WA 99206-3632.

See map on Chapter website:  
[www.betterinvesting.org/chapter/inland](http://www.betterinvesting.org/chapter/inland)

give you about utilizing the PERT is: always make sure you have the most current data in your SSG. That includes your own judgment, as well as current quarterly data, stock splits, etc. Without current data, you will not be able to get the most out of the PERT.

I also use PERT as a double check, if you will, for the SSG. In other words, if there are red flags on the SSG, I will skip to the PERT to confirm or disprove those red flags. I find this use of PERT to be very useful, especially if I am targeting the company as a potential sell candidate.

Give PERT a try.

#### **Inland Empire Chapter Officers and Contacts**

##### **Vicki Redlin, President:**

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509.536.9323

##### **Paula Riccelli, Regional Contact**

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##### **Paula Riccelli, Treasurer**

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##### **Carla Davis, Secretary**

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##### **Mike McKinlay, Computer & Web Site Contact**

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##### **Dixie Zahniser, Membership Chair**

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##### **Jeri Morgan, Education Chair**

[education@naicie.org](mailto:education@naicie.org)

##### **Megan McKinlay, Newsletter**

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##### **Barbara Mattichak, Publicity**

[publicity@naicie.org](mailto:publicity@naicie.org)

Visit our website for a complete list of your directors, associates, and volunteers:  
[www.betterinvesting.org/chapter/inland](http://www.betterinvesting.org/chapter/inland)



BetterInvesting (NAIC) Journal  
Inland Empire Chapter

BetterInvesting (NAIC) - IEC Chapter  
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*WE'RE ON THE WEB!*

WWW.BETTERINVESTING.ORG/  
CHAPTER/INLAND

**Wine Tasting**  
AT THE INVESTOR EduFAIR

Pasco Red Lion  
Friday EVENING,  
May 5, 2006  
7:30  
\$20.00

**HERE'S YOUR CHANCE TO MEET THE PRESENTERS, COMPANY REPS, AND YOUR INLAND EMPIRE CHAPTER DIRECTORS WHILE YOU ENJOY OUR GREAT WASHINGTON WINES.**

**Look Inside for  
IMPORTANT INFORMATION !!**

**IEC INVESTOR EDUCATION FAIR  
MAY 6TH - 8:00 AM - 5:00 PM**

*The early-bird registration deadline for the Inland Empire Investors Education Fair is fast approaching. Use the enclosed registration form or register on-line with Mollyguard at*

**<http://2006inlandempireinvestorfair.mollyguard.com>**

**Classes on the Move**

Would your club be interested in a class at your location on a mutually agreeable date and time?

Do you find that the Inland Empire Chapter class schedule doesn't fit your needs? We can fix that and bring a class to you and your club.

You provide the classroom and a screen (or blank wall) and we'll provide the instructor and materials. We can teach one of our regular

NATIONAL ASSOCIATION OF INVESTORS CORPORATION  
**BETTER INVESTING**  
CompuFest  
Reno, NV June 23 - 25, 2006

CompuFest® is a two-and-a-half day conference focusing on computerized investing. Presented each year by the BetterInvesting Computer Group Advisory Board, CompuFest® offers one of the most cost-effective ways for BetterInvesting members to increase their financial knowledge and for Investor Relations officers to connect with qualified investors.

Check out the details and to register at <http://www.compuFest2006.com/index.shtml>

classes, or we can discuss customizing a class to meet your club's needs. The fee is \$5 per hour per participant for a two hour presentation, or a minimum of \$100, plus costs of materials.

For scheduling, please contact: Vicki Redlin, [victoriaredlin@comcast.net](mailto:victoriaredlin@comcast.net) or Jeri Morgan, [jeri1717@centurytel.net](mailto:jeri1717@centurytel.net).