



Sacramento Area Chapter

ANNOUNCEMENT LINE

916 927-8625

www.betterinvesting.org/chapter/sac

January 2007

2007 Breakfast with Champions

Featured Speaker Gary Ball

Saturday, February 24 — Sun City Roseville

Come join us as we welcome **GARY BALL** back by popular demand at the fourth annual Breakfast with Champions on Saturday, February 24, 2007 from 8 AM to 12 NOON. This special event will take place in the Timber Creek Lodge Ballroom at Sun City Roseville. The cost is \$40 per person and includes a buffet breakfast starting at 8 AM. Pre-registration is required.

This year Gary will be presenting his very popular classes on **Portfolio Allocation** and **What to Ask Investor Relations**. Here's a preview:

The Portfolio Allocation presentation will cover the importance of establishing investment objectives and setting a strategy that matches those objectives. The historical risk and returns of the major asset classes of stocks, bonds and cash will be reviewed. The merits of a balanced portfolio and the effects of diversification will be discussed. Diversification of a stock portfolio in terms of industry, company size and the number of stocks will be reviewed. This segment will end with a practical example of an investment portfolio that can be used to support retirement.

The What to Ask Investor Relations class will discuss how to use company conference calls to increase our knowledge of the companies in our portfolios. How to contact companies and who to

talk to who can answer investment questions will be reviewed. Some typical questions to ask Investor Relations personnel over the phone or in person will be discussed. How to analyze the answers we are given to determine if we are looking at short-term problems or long-term problems will be taught. Short-term problems may represent buying opportunities. Long-term problems may represent a reason to sell.

Gary has been a member of BetterInvesting since 1984 and has taught BI methods for over 20 years. He retired in 1998 as Investor Relations Manager for Fluke Corporation, an electronics company in Everett, WA. Gary has a master's degree in electrical engineering and was on the adjunct faculty at the University of Washington. He runs a personal financial planning business in the Seattle area.



Breakfast with Champions—2/24/07 8 AM-12 PM
Sun City Roseville, 7050 Del Webb Blvd, Roseville
Reservations with \$40 payment must be RECEIVED
NO LATER THAN Thursday, February 15. There will
be no on-site registration. Registration form on pg 3.

Sacramento Area Chapter Mission Statement

To provide investors with the tools and methods to knowledgeably study the purchase and sale of securities through investment education.

Find-a-Club Pilot Program

The Sacramento Area Chapter is fortunate to be part of the pilot program to help individuals find an investment club in their area to join and for clubs to find new members. This program is called the Find-a-Club program.

Members of an investment club wishing to take part in this program must all be dues paying members of BetterInvesting, have no silent partners and all members must participate in the management and investment decisions. Clubs will have to send in a signed copy of their Partnership Agreement and fill out the application for the program. All members will have to sign this and list their membership number. Clubs can enroll by sending an e-mail to findaclub@betterinvesting.org or by calling 1 877 275 6242, option 7.



Frequently Asked Questions (FAQ) for clubs and individuals can be found at <http://betterinvesting.org/findaclub/>.

There are several good reasons to join this program even if your club is not currently looking for new members. Sometimes it seems that overnight a club will need new members when someone resigns suddenly, changes jobs or a major event in a family causes the membership to drop. If you are a member of this program you will have easy access to some qualified individuals who may be interested in joining your club. Membership also can be a motivating factor for some non-performing members and can send a message to a member shape up or ship out. It also provides an opportunity to meet interesting people.

The Sacramento Area Chapter Model Investment Club has registered as a participant in this exciting program.



Model Investment Club

The Sacramento Area Chapter of BetterInvesting has a model investment club. It is a real investment club that meets in public on the third Saturday of each month at the Coloma Community Center, 4623 T Street, Sacramento from 9:00 AM to 11:00 AM.

You are invited to watch an actual investment club in progress and to learn BetterInvesting techniques for your investment club or your personal use. There are 20 members and they rotate out of the club after 18 months. After their terms are over, we hope they will go out and start their own BI Investment Clubs with friends, neighbors, family, fellow workers, church members, etc.

The club currently has a portfolio of nine stocks and we do quarterly reviews on the sales, earnings and pre-tax profit to help us determine if we want to continue to own these companies.

There is a waiting list to join the club. If you are interested in joining, you may contact Carol Crosta at 916 771-7222 or carolcrosta@rcsis.com.

Model Investment Club—3rd Saturday 9-11 AM
Coloma Community Center, 4623 T St, Sacramento
Watch a real investment club in action. **FREE**

Sacramento Area Chapter Board of Directors

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Sacramento Area Chapter Classes 2007

Registration form is below. Unless otherwise noted, our paid classes are at the South Natomas Community Center. We always send confirmation letters with locations and times.

Stock Check List and Value Line—1/23/07
7-9:30 PM

A beginner's class for learning Value Line and basic judgment. **\$20**

SSG on Computer—1/27/07 9 AM-4 PM

Location: National University
A beginner's SSG class using Toolkit 5 software. **\$35**

How to do the taxes—2/13/07 7 PM-9:30 PM

Location: National University
A must for first-time tax preparers. **\$25**



PERT—2/20/07 7 PM-9:30 PM

An in-depth look at this valuable form. **\$20**

Mutual Funds—3/20/07 7 PM-9:30 PM

A beginner's look at how to decide what to buy. **\$20**

Toolkit—Hands on!—4/14/07 8:30 AM-12 PM
or 1-4:30 PM

Location: National University
Learn Toolkit 5 features and build your skills. **\$45**



SSG on Computer—5/5/07

9 AM-4 PM
Location: National University
A beginner's SSG class using Toolkit 5 software. **\$35**



Judgment on the SSG—5/22/07

7 PM-9:30 PM
A step-by-step analysis of the judgment process. **\$20**

Beginning SSG on Paper—6/9/07

9 AM-4 PM
Get hands-on skills on completing the SSG. **\$35**

Call the announcement line to get the most current information about classes.

(916) 927-8625 #6

And check the Chapter web page www.betterinvesting.org/chapter/sac for more details

CLASS REGISTRATION FORM

When you register and send money for classes, you will receive a confirmation letter with location of the class. We do not accept "walk-ins." **Pre-registration is required for all paid classes.**

Make checks payable to NAIC-SAC. Make a separate check for each class. Indicate class name and date of that class. **Send a self-addressed, business size, stamped envelope, please.**

Send to: Registrar E-mail: jbriggs57@comcast.net
P. O. Box 715 Phone: (916) 685-4353
Elk Grove, CA 95759-0715

Name: _____

Address: _____ City: _____ State: _____ Zip: _____

E-mail: _____ Phone: _____ Fax: _____

Class/Date: _____



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Stay Tuned...

The **Computer Users Group** and the **Mentoring Program** will be back shortly. Please check the Chapter web site www.betterinvesting.org/chapter/sac as we schedule new sessions.



Chapter Email List

Are you receiving an email message from us whenever there is an upcoming event or class?

If not, you may be missing some valuable events.

Sometimes we schedule classes between newsletters and only those on our email list know about them. In addition, you will receive notices of coming events and changes in plans.

We do not give your email address out to anyone. To be added to the list, just send an email to:



subscribe-sac-naic@lists.betterinvesting.org

Did you see BetterInvesting volunteers ring the closing bell at the New York Stock Exchange on December 29, 2006? Look carefully... Yes, that's our very own Carol Crosta on the far right!

