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**BetterInvesting™ Coastal GA/SC Chapter**  
**August 2006 Newsletter**

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**Below is information related to the following:**

- Special Notes
- Commentary
- Chapter Classes/Events
  - Youth in Business Seminar - August 15**
- Computer Group
- Club News
- Volunteer Opportunities

**SPECIAL NOTES:**

**Youth in Business Seminar:**

August 15, 2006, 10:00 am - 2:00 pm, New Life Worship Center, Hephzibah GA. The Financial Education Session will focus on the BetterInvesting investment principles as applied to youth and will use BetterInvesting's *Investing for Life Youth Handbook*. For more information: [kennethhambrick1@bellsouth.net](mailto:kennethhambrick1@bellsouth.net) or 706-447-1939.

**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. \[sgallemore@georgiasouthern.edu\]\(mailto:sgallemore@georgiasouthern.edu\)](#)

**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.

[sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu)

### **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: [sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu).

## **COMMENTARY**

Sandy Gallemore, Chapter President

Growth stocks, value stocks, and the indexes that follow them was the content of an interesting article by AP Business Writer Meg Richards.

Growth companies, as we know, are ones we expect to make noticeable gains in revenue and profit, with a resulting increase in the price, often based on the hopes of the market for the future of the company as much as on the current fundamentals of the company. Value companies often are identified as those that currently have a price that is less than what we (or the market) thinks they are worth.

Wall Street has indexes that follow both types of stocks. And Standard & Poor's has been updating its style indexes to allow investors to more closely follow strategies used by mutual fund portfolio managers. It now classifies stocks as either growth or as value with a style score. Some stocks, of course, do not fit 100 percent into one category, so the market caps of those companies are being distributed between the indexes. S&P promises that "every stock will find a home."

For investors wanting to scout out growth stocks, checking the S&P index information may be of interest.

Better Investing!

## **Upcoming national events:**

BetterInvesting National Convention, Columbus OH, September 7-10, 2006

## CHAPTER CLASSES/EVENTS

The next workshops/classes to be held at the Mighty Eighth will be Winter Quarter 2007. Tentative date for Classes (including short annual meeting) and Treasurers' Forum are January 27 and February 3. 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>

### 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. [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.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 [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.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:

*sgallemore@georgiasouthern.edu.*

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, [valsburns@comcast.net](mailto:valsburns@comcast.net)