

2006

The West Michigan Ticker

www.betterinvesting.org/chapter/westmich

NAIC - CREATING AMERICA'S NEXT 50 MILLION INVESTORS

Friday Night Classes

Choose from 12
(Choice of two)
Examples are:

Red Flags NOT on the SSG
International Investing
Understanding Quality

Club Management Online
Financial Ratios and the
Balance Sheet
Analyzing the Retail Industry

Saturday Classes

Choose from 18
(Choice of three)
Examples are:

Analyzing an Annual Report the
Easy Way (double session)
Small Company Discovery and
Analysis
Benchmarking

Basics of Stock Screening
Asset Allocation Demystified
A Closer Look Using PERT A

There is a **Time to Sell**
Monitoring Your Portfolio for
Better Results

OPS and the Internet: Complete
Data Source

Building a More Effective Club:
Club Management and
Education



Great Lakes Coalition
March 17-18, 2006

**Friday and Saturday March 17-18, 2006 at the Kellogg Hotel
and Conference Center, East Lansing Michigan
Michigan State University, 55 S. Harrison, East Lansing**

**Company Presentations by Swift Energy, Friday night, and
by Total System Services, Staples, Baldor Electric and Lear
Corporation on Saturday**

Mark Robertson, Founder, www.manifestinvesting.com, will
give Saturday's featured presentation,
Another Dance With the Bull and the Bear



Exhibits from Additional Companies

Informal Group Software Sessions with Cash Bar Friday
Breakfast and Lunch Saturday

NAIC Booth, Chapter Tables
Books and Software
Door Prizes

Save with Early Bird Special Prices
See page 6 of this newsletter!

2006 Schedule of Grand Rapids Classes

Unless otherwise noted, all classes are \$15 for preregistration or \$20 at the door.

PLEASE NOTE: CLASS INSTRUCTORS MAY CHANGE IF NECESSARY

BI Basics & Value Line

Thursday, Sept 21, 7-9 p.m.
Kentwood Public Library

Basic SSG

Thursday, Feb 16, Oct 19, 7-9 p.m.
Kentwood Public Library

SSG Adding Judgment

Thursday, March 16, Nov 16, 7-9 p.m.
Kentwood Public Library

Financial Ratios, Cash Flow

Thursday, Jan 19, 7-9 p.m.
Kentwood Public Library

Grand Rapids Stock Exchange

Mondays, 7-9 p.m. Jan 30, Feb 27, March 27, April 24, Sept 25, Oct 23, Nov 27
Kentwood Public Library

BI Toolkit 5

Computer Workshop

Check our chapter website. Date(s) to be decided.

BI Club Management Online-Not Just for Treasurers Class

Instructor: Ken Kavula

Friday, March 17, 2006 8:40 PM-9:35 PM
At Great Lakes BI Regional Conference, Kellogg Hotel & Conference Center, MSU, 55 S Harrison, East Lansing MI

Tenth Annual Club Recognition Dinner

We are pleased to invite investment clubs and individual NAIC members to our tenth annual Club Recognition Dinner

May 1, 2006 at the Grand Rapids Hilton, 4747 28 St SE

**6:30 Reception 7:00 Dinner
8:00 Program and awards after**

******See our website for details****
or call Beth Hamm 616-949-6979**

President's Message

Greetings to all West Michigan Chapter BetterInvesting members. By the time you read this it will be the start of a new year with new opportunities for finding that right stock with a great return. Your board of directors has been working hard to help you with your investment decisions by offering various education classes. These classes are offered in the fall and winter months and include sessions on how to prepare and use a Stock Selection Guide, Tool Kit 5 and other investment related topics. I urge you to take advantage of these classes that are listed on this page. Also don't forget about BIRC 2006 to be held in East Lansing at the Kellogg Center on March 17 and 18. This event was well received last year and has another great lineup of speakers and classes. Our annual Recognition Dinner will be held in May 1, 2006. Winners of the portfolio contest will be announced. I hope you have a successful and prosperous investing 2006. Keith Gohlke, President BI West Michigan Chapter

The West Michigan Chapter Needs Your Talents

Your dedicated Chapter volunteers would love to have you join our board. We would like to be able to offer more and varied classes as well as provide them in other locations. If you have a desire to help others and possess skills in any of the following areas, please contact Keith Gohlke or Beth Hamm or join us at our board meetings on the second Thursday of each month from 7-9PM January through May and September through November at Monroe, Sweeris, Tromp, 6617 Crossing Dr SE. The meetings are open to all.

Help is needed in the following areas:

Teachers-do you have teaching experience and knowledge of the BI tools and principles?

Presentation development-help to create PowerPoint presentations

Registration for events

Desktop Publishing-newsletter editor

Plan and run events

Publicity

Develop a Youth Program

Facilities coordinator

Class Monitor

Computer expertise-To run a **Computer Group**, Administer an **e-mail list**, **equipment setup** for programs

Corresponding secretary to send welcome letters to new members and answer inquiries

Board meeting dates in 2006

Jan 12, Feb 9, March 9, April 13, May 11, Sept 7, Oct 12 and Nov 9

Meetings are open to all.

Please Visit The Website For A Complete Listing Of Course Offerings And Updated Chapter Information!

www.betterinvesting.org/chapter/westmich

Class Descriptions

SSG Basic

BI's most important analysis tool. Learn where to find the numbers, how to fill in the guide, and basic investment terms. This is a demonstration format, useful as a first-time class or as a refresher for what you missed that last time. Calculator, ruler, colored pencils, and highlighters are helpful.

SSG – Adding Judgment

This class will review the basics as well as demonstrate special situations where you must make changes, additions, deletions, etc., to the basic SSG format. We will discuss how to make judgments about projections and prices, and how to make your own investment decisions. A working knowledge of the SSG is a prerequisite.

Club Management Online-Not Just for Treasurers: Using “Club Accounting Online”(formerly NOCA)

This site is useful for all club members. It is a valuable tool for club communications; sharing of SSGs; file storage for agendas, minutes and educational presentations; links to useful websites as well as viewing and printing reports to track the club and members' accounts and returns.

Financial Ratios and Free Cash Flow

How to analyze and understand a company's free cash flow. How to use financial ratios to monitor management's performance and use ratios to compare a target company's performance with its peers.

Investor's Toolkit 5 Computer Workshop

A hands-on computer workshop using BI software to complete the SSG. Also covered, time permits will be the Stock Comparison Guide, the PERT report, and the Portfolio Management Guide report. Previous SSG Basic recommended.

If you have specific questions you would like answered, please send them with your registration.

Classroom Addresses

Kentwood Public Library

4700 Kalamazoo Ave SE
Kentwood 49508

Evergreen Commons

480 State St, Holland 49423

Our BI Chapter is about educating new and old investors, so we are offering variety of classes to make it happen.

This is a great place to start refreshing either your individual or club's investing education.

Our instructors are trained to teach BI concepts and investments principals.

Check the website for the most current chapter information!

[www.betterinvesting.org/
chapter/westmich](http://www.betterinvesting.org/chapter/westmich)

BI CompuFest 2006

June 23- June 25
Reno Nevada

BI Investors Congress/Expo

September 7-10, 2006
Columbus Ohio

The Grand Rapids Stock Exchange (GRSE)

Here's how it works. Bring a completed Stock Selection Guide, or bring an SSG with only historical information complete and fellow analysts will help you add judgment. Perhaps you have a “hot tip stock” that we could put to the BI test. Beth Hamm and other directors will lead the discussion using BI philosophy and principles to identify the stock strengths, weaknesses, and areas of concern. In keeping with BI philosophy, all stocks discussed will be for educational purposes only. We hope participants will find this exchange helpful in shaping their investment decisions.

No Recommendation Intended

The **Exchange is free** to those who bring 20 copies of a stock to present (SSG front and back with a Value Line or Standard's Poor's) **plus transparencies** of both sides of the SSG and VL. **Admission is \$5 for those persons without stock presentations.**

www.betterinvesting.org/chapter/westmich

It's Time To Participate In The 2005 Portfolio Contest

You Must Attend the Recognition Dinner To Win!!

Do you wonder how your club compared to other clubs in West Michigan? Here's the perfect opportunity to find out, **win cash and prizes**, and have fun. Each club entering the contest will have a chance to win a cash prize. They will also receive a statement comparing their club's annual performance with the S & P 500 and the Dow Jones Industrial Average. The contest results will be presented at the Club Recognition Dinner along with some tips on running better meetings and how to improve your portfolio performance. Contest results will also be featured in our next issue of the **The West Michigan Ticker**. The following prizes will be awarded:

Best One-Year-Return:	1 st Place: \$100	2 nd Place: \$75	3 rd Place: \$50
Best Three-Year-Return:	1 st Place: \$100	2 nd Place: \$75	3 rd Place: \$50
Best 5-Year Portfolio Return:	\$100	Best 1-Year Single Stock Return	\$50

Clubs must use the BI Club Accounting Software. To enter please send the following:

- Valuation Statement as of **12/31/05** showing compound annual return since **1/1/05** (last column)
- Valuation Statement as of **12/31/05** showing compound annual return since **1/1/03**(last column)
- Valuation Statement as of **12/31/05** showing compound annual return since **1/1/01** (last column)
- **Name, address, and phone number of the contact partner** should be written on the Valuation Statement. Club name should already be printed on the statement.
- **Check for \$10** payable to Western Michigan Chapter—BI to cover the entry fee.
- **Mail your entry** to Jon Larr, X-Rite, Inc, 3100 44 St SW, Grandville MI 49418
- **Entries must be received by Monday, April 24.**
- **Check the website for details about the May 1, 2006 Recognition Dinner** at the **Grand Rapids Hilton**: 6:30 Reception 7:00 Dinner 8:00 Program, Contest awards

Winners of the 2004 Portfolio Contest!

Best **One Year** Return 1st Place: **WIN ASSOCIATES 15.16%** 2nd **Buy Hold Reap 14.96%**
 3rd **Money Ventures 12.67%**
 Best **Three Year** Return 1st Place: **Vested Interest 24.94%** 2nd **Financial Wizards of Kalamazoo 24.70%**
 3rd **Lakeside Investment Club 23.93%**
 Best **Five Year** Return **Dunes Investment Group 4.81%**
 Best **One Year Single Stock** Return **BWAC Starbucks 88.06%**

**SAVE THIS NEWSLETTER!
 THE NEXT ISSUE WILL
 NOT BE PUBLISHED UNTIL 2007.
 See Website for Chapter Updates**

Can we help your investment club? From our own early experience, we know there are clubs that may be struggling with the BI Stock Selection Guide and the basic investment principles. Our teachers are willing to present basic classes at a club meeting on a convenient day of your choice. SSG Basic, SSG Adding Judgment, or Value Line have been the classes usually requested. Or perhaps you would prefer a Club Call to discuss club management. Contacts: Beth Hamm at 616-949-6979 or hamm2@msu.edu or Keith Gohlke at 616-940-1782 or al55hs73@yahoo.com.

Class Registration Form - Western Michigan Chapter of BetterInvesting

Make checks payable to West Michigan Chapter-BI

Please print clearly on the form so we can read it.

Mail or fax form with check or credit card information

Unless otherwise noted, all classes are

\$15 for pre-registration and \$20 at the door.

MAIL TO: Madge Gehling
7314 Cascade Rd. SE
Grand Rapids, MI 49546
Phone / Fax (616) 949-7869

Name _____ Home Phone _____ Work Phone _____

Address/City/State/Zip _____

Class Name _____ Date ____/____/____ Location _____

Name on Card _____ Type & Card # _____ Exp. Date _____

MAKE A COPY OF THIS FORM FOR FUTURE USE



Detach Here

BETTERINVESTING REGIONAL CONFERENCE REGISTRATION FORM

Name: (First) _____ (Middle Initial) _____ (Last) _____

____ Non-Member ____ NAIC member Membership ID # _____

(Located on your BI magazine label above your name)

Street address: _____

City: _____ State: ____ Zip: _____

Phone #: _____ E-mail (print clearly) _____

Chapter: X West Michigan, **See back for pricing**

Optional \$16 box lunch for dinner Friday night _____

Registration for ____ Entire Event ____ Friday only ____ Saturday only

Check enclosed for following amount: _____ (made payable
To NAIC Great Lakes Coalition)

In addition to listing all registrants, please attach a separate form for each person whose payments are included in this envelope. For US Mail confirmation, please enclose a stamped, self-addressed envelope

If Early Bird Special, check here ____ and list names of others included in this envelope:

Send registration form to Ruthetta Dornbos, Mid-Michigan Chapter, 2805 Chippewa Lane, Midland MI 48640 pdornbos@aol.com (989-631-1486) No refunds after March 1; minimum \$5 processing fee

WESTERN MICHIGAN CHAPTER DIRECTORS

Please contact any chapter member, usually in your region, to arrange a club visit or to answer questions regarding BI. You may also call to request educational offerings, information regarding events, or to volunteer your time. Use area code 616 unless otherwise noted.

940-1782	Keith Gohlke	President	al55hs73@yahoo.com
949-6979	Beth Hamm	Vice-President, Education Chair	hamm2@msu.edu
361-0279	Sheryl Smith	Treasurer	growgreen@usxchange.net
942-2199	Barb Fritz	Secretary	sahara21076@hotmail.com
949-7869	John Gehling	Director, Computer Contact	jgehling@comcast.net
949-7869	Madge Gehling	Director, Registrar	jgehling@comcast.net
299-4294	Owen Rottschafer	Director, Annual Meeting	rottsone@novagate.com
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269-857-1348	Ann Leavell	Director, BI Magazine Notices	al@macatawa.org
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269-795-3713	Jerry Stein	Associate Director, Teacher, GRSE	gastein@sbcglobal.net
638-0495	Tom Drooger	Associate Director, Publicity	drooger@chartermi.net
638-0495	Kathy Drooger	Associate Director	drooger@chartermi.net
954-9570	Paul Solberg	Teacher	psolberg@rwbaird.com

BETTERINVESTING REGIONAL CONFERENCE

Friday & Saturday, March 17-18, 2006

Kellogg Hotel & Conference Center

Michigan State University, 55 S. Harrison, East Lansing Michigan

Friday: Registration 5:30-6:45 pm; Program 6:45-9:35 pm; After-hours Cash Bar and Software Demos 9:35 pm
Saturday: Registration, Breakfast and Exhibits 7:15-8:00 am; Program 8:00 am-4:30 pm, including lunch

Register for the Entire Event, Friday night only or Saturday only. Save with Early Bird Special Prices!

Early Bird Registration Prices

For registrations postmarked by February 15, 2006	Entire Event	Friday Only	Saturday Only
Single member price	\$75	\$30	\$65
Single non-member price	\$100	\$40	\$80
2 members registered in one envelope (price includes <u>both</u> registrants)*	\$130	\$50	\$110
3 or more members registered in one envelope (price is for <u>each</u> registrant)*	\$60	\$20	\$50

*Spouse of member is considered a member

To meet the Early Bird Registration deadline date, your envelope must be postmarked on or before the date indicated above

Regular Registration Prices

For registrations postmarked February 16-March 16, 2006	Entire Event	Friday Only	Saturday Only
Single member price	\$90	\$35	\$75
Single non-member price	\$115	\$45	\$90
Registration at the door (member or not)	\$125	\$50	\$95

Special Room Rates of \$89 Night Available-Call Kellogg Hotel (800) 875-5090

Mention Great Lakes Coalition Better Investing Regional Conference on 3/17/06-List of Other Nearby Facilities Available

Please indicate if you have special diet requirements or special handicap needs.