



October Classes, Lunch and the 2006 Annual Meeting prove to be a winning combination.

The BetterInvesting Orange County Chapter held its annual meeting on Saturday, October 28, 2006 at the University of Phoenix in Costa Mesa. This year's event took place between two of the chapters newest workshops: Stock Selection Guide, Session 2 and Protecting Your Portfolio. Lunch was catered by the Corner Bakery Café.

Marji Adams, long time board member and past president of the chapter, chaired the meeting. Marji recapped the year's events, including the expanded Stock Selection Guide developed and taught by Sylvia Van Houton. The Stock Selection Guide workshop includes a new section on applying judgment. The workshop is now a 10-hour course spanning two Saturdays for two consecutive months.

In May the Orange County Chapter hosted the West Coast Regional Conference titled *Financial Fitness for Success*. This regional conference combined the efforts of four California chapters: Channel Islands, Los Angeles, San Diego, and Orange County. The event was held at Concordia University in Irvine, California.

Another huge success is the Orange County Chapter Model Club which currently has 12 members. The Model Club provides an educational opportunity for people to learn how to form and operate an investment club in accordance with the methods and principles of BetterInvesting. The Model Club meets on the first Tuesday of the month. Anyone wishing to attend is asked to please contact LindaB@orange.betterinvesting.net.

A very popular series this year was the Stock Study Group, formerly known as the Computer Users Group. This very informative session takes place on the fourth Tuesday of the Month (except November, December, July, and August) from 6:30 pm - 7:30 pm at Rancho Santiago Community College District Office in Santa Ana, California. There is no charge for the session. For additional information contact: SSGroup@orange.betterinvesting.net.

New to the chapter this year was the New Member Orientation. This event is held at the last hour of the Chapter Board Meeting and is scheduled twice in 2007. New BetterInvesting members receive an invitation but anyone is invited to attend and learn about the Orange County Chapter.

This year also saw the beginning of the very popular BetterInvesting Seminar titled *How to Become a Successful Long-*



Term Investor. This one-hour free seminar is presented by Marji Adams at Barnes & Noble Bookstore in Orange, California. Please watch for notices in the Chapter Newsletter, Orange County Register, and the Barnes & Noble Bookstore.

The calendar of classes for 2007 was distributed. Of special note is the chapter's newest workshop titled *Protecting Your Portfolio*. This new workshop was developed by four chapter directors, Marji Adams, MBA; Ron Bruyn, MBA; Marcia Couey, MBA, and Karen Petelin, CPA. The first workshop for this newest addition to the chapter's educational opportunities was held directly after the annual meeting.



Ron Bruyn accepts Kaplan Award from Marji Adams

Marji Adams acknowledged the directors present at the meeting and introduced the current officers. Service awards were presented to directors reaching their 5 and 10-year milestones with BetterInvesting. A five-year pin was presented to Karen Petelin and Mary Sprague and Sylvia Van Houten. A ten-year pin went to Ron Bruyn and Linda Blay Lynn Kozlowski and Jack Miller. A vote was taken for the election/re-election of chapter directors to a three-year term. They included Marji Adams, Dave Chesebro, Jack Miller, Helen Olsen, and Maggie Ryan.

The Irving Kaplan Award is presented each year to a director who exemplifies leadership and dedication to the chapter. The award is given in memory of Irving Kaplan, a founding member of the Orange County chapter, who served as a director for many years. This year the award went to Ron Bruyn. Ron is a founding member of the Orange County chapter and a member of the Model Club. Ron is a highly respected instructor who has taught multiple workshops, and he chairs the monthly stock study meeting. He also teaches at BetterInvesting National and Regional Conferences. The Orange County chapter is quite fortunate to have Ron as one of its directors and feels that he deserves this special recognition for his efforts.

The Orange County Chapter of Better Investing is an all-volunteer group. The chapter is always looking for volunteers to help. There are no special requirements, just a desire to volunteer and help the chapter run. It is not all work. In 2006 the chapter sponsored two social events. The directors and volunteers enjoyed getting together for a summer barbecue and a December holiday party.

Please Note New Class Format

The Stock Selection Guide workshop is now a 10-hour course, which includes an entirely new section on Applying Judgment. This new workshop will span two Saturdays in two consecutive months (see schedule). The cost of the new course, which includes the new Stock Selection Guide Handbook is only \$60...a \$85 value! Please indicate the code for the class on your application.

Free New Member Orientation 2007

***April 12, Thursday * November 8, Thursday**
 7:00 pm -8:00 pm at Rancho Santiago Community College
 2323 N Broadway, Santa Ana (corner of Santa Clara & Main Street)

<p>January</p> <p>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</p>		<p>January 27</p> <p>CODE</p> <p>10020 Stock Selection Guide – Session 1 \$60/\$75</p> <p>10010 Introduction to the Stock Market \$60/\$75</p>	<p>price/walkins</p>
<p>February</p> <p>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</p>		<p>February 24</p> <p>CODE</p> <p>10020 Stock Selection Guide – Session 2 <i>Included</i></p> <p>x4020 Club Accounting - Year End \$45/\$55</p> <p>21010 Toolkit 5 & Lab (<i>lab is free with Toolkit</i>) \$45/\$55</p> <p>21015 SSG /Toolkit Lab \$15/\$15</p> <p>10025 Stock Selection Guide – Judgment \$35/\$45</p>	<p>price/walkins</p>
<p>April</p> <p>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</p>		<p>April 28</p> <p>CODE</p> <p>10020 Stock Selection Guide – Session 1 \$60/\$75</p> <p>10010 Introduction to the Stock Market \$60/\$75</p> <p>22010 Protecting your Portfolio \$45/\$55</p> <p>21030 Red Flags in Financial Statements \$45/\$55</p>	<p>price/walkins</p>
<p>May</p> <p>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</p>		<p>May 19</p> <p>CODE</p> <p>10020 Stock Selection Guide – Session 2 <i>Included</i></p> <p>21010 Toolkit 5 & Lab (<i>lab is free with Toolkit</i>) \$45/\$55</p> <p>21015 SSG /Toolkit Lab \$15/\$15</p> <p>10025 Stock Selection Guide – Judgment \$35/\$45</p>	<p>price/walkins</p>
<p>July</p> <p>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</p>		<p>July 28</p> <p>CODE</p> <p>10010 Introduction to the Stock Market \$60/\$75</p>	<p>price/walkins</p>
<p>September</p> <p>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</p>		<p>September 22</p> <p>CODE</p> <p>10020 Stock Selection Guide – Session 1 \$60/\$75</p> <p>21010 Toolkit 5 & Lab (<i>lab is free with Toolkit</i>) \$45/\$55</p> <p>21015 SSG /Toolkit Lab \$15/\$15</p>	<p>price/walkins</p>
<p>October</p> <p>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</p>		<p>October 27</p> <p>CODE</p> <p>10020 Stock Selection Guide – Session 2 <i>Included</i></p> <p>x4010 Club Accounting for Newbies \$45/\$55</p> <p>22010 Protecting Your Portfolio \$45/\$55</p> <p>10025 Stock Selection Guide – Judgment \$35/\$45</p>	<p>price/walkins</p>

Class Calendar Winter 2006-07

Stock Study Group Free

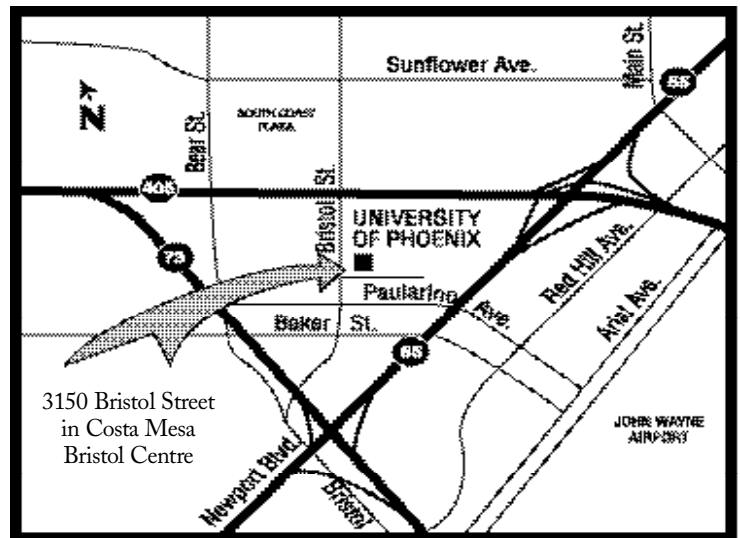
A Place to Learn and Share

The Stock Study Group, formerly Computer Users Group, is intended for the beginner and the more advanced investor. At the meetings we feature a Stock to Study, which is projected on a screen using the SSG in Toolkit. We also discuss the judgments used for the Stock to Study. We value everyone's input and questions regarding the company.

Our goal is to help our members become more knowledgeable about BetterInvesting principles and more comfortable with making judgments. Meetings are held on the 4th Tuesday of the month at the Rancho Santiago Community College District office, 2323 N. Broadway, Santa Ana from 6:30 pm to 7:30 pm. There is no charge for the group. Handouts are available for a fee of \$2.

MEETING DATES: Jan 23, Feb.27, Mar 27, Apr 24, May 22, June 26, Sept 25, Oct. 23

For more information: e-mail: LindaB@orange.betterinvesting.net or call (714) 973-7613, x 3 to leave a message.



Class Times: Class start at 8:30 AM. Please arrive at 8:00 am for morning class registrations, or 15 minutes before afternoon classes are scheduled to begin.

Location: Unless otherwise noted, all workshops will be held at the University of Phoenix in Costa Mesa.

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-BetterInvesting members, please add an additional \$5 fee per workshop.

10000 Series – Beginner Level

10010 — Introduction to the Stock Market

Instructor(s): SeLina Pierce, Registered Representative

Duration/Offered: 7 hrs. 8:30-4:30 January, April & July

Prerequisite: none

Materials: Handouts and Handbook “Introduction to Successful Investing”

Description: New to investing? Learn the basics.

This class is a comprehensive overview of investing fundamentals. You will be able to develop your investment objectives and examine investment risks. Learn to determine market trends and apply economic indicators. Know when to sell your stock. Discuss asset allocation and diversification and why it is important. This class will help you evaluate companies and improve your judgment when analyzing stocks. You will be introduced to financial planning strategies. You will receive the Better Investing Handbook “Introduction to Successful Investing.”

STOCK SELECTION GUIDE WORKSHOPS

10020 — Stock Selection Guide

Instructor(s): Sylvia Van Houten and Cecelia Ragland,

Duration/Offered: Session 1 Six hours (8:30 AM – 3:30 PM)
January, April & September

Session 2 Four hours (8:30 AM – 12:30 PM)
February, May & October

Prerequisite: Session 1 - none
Session 2 - must have taken SSG Session 1

Materials: Calculator, ruler, highlighter pen, pencil, colored pencils (*optional*)

Description: This workshop will be taught in two sessions.

First Session: You will learn the NAIC’s basic Investment Principles and their applications, and the characteristics of growth companies. Learn to manually complete a Stock Selection guide to determine if your chosen company is a growth company, a good value at today’s price, and project what the company will do in the future. You will receive the Better Investing Stock Selection Guide Handbook along with class notes at the first session.

Second Session: There will be a review of the SSG, with particular attention to the back side of the SSG {sections 2-5}. The class will cover the tools, and information we can use to consider making judgment on the SSG. Time will be spent with several “what if” situations to see how our judgment changes the SSG.

10025 Stock Selection Guide - Judgment

Instructor(s): Sylvia Van Houten and Cecelia Ragland,

Duration/Offered: Four hours (8:30 AM – 12:30 PM)
February, May & October

Prerequisite: Must have taken SSG Session 1

Description: This is a stand alone class for previous SSG participants who would like more help in making judgments. If you have previously taken SSG and would like a review focusing on judgment, sign up for Session 2.

20000 Series – Intermediate Level

21010 — Stock Selection Guide, Toolkit 5.0

21015 — SSG LAB

Instructor(s): Ron Bruyn, MBA & Marcia Couey, MBA

Duration/Offered:
21010 - Four hours (8:30 AM to 12:30 PM) February, May & September
21015 - Two hours (1:30 - 3:30 PM) February and May & September

Prerequisite: Stock Selection Guide workshop SSG

Description: 21010 - Learn SSG module and view other modules of Toolkit 5.0 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.

Description: 21015 - Lab is free to those who sign up for the Toolkit 5.0 class. However, if you have previously taken SSG and Toolkit 5.0 and would like a

20000 Series – Intermediate Level – continued

21030 — Red Flags in Financial Statements

Instructor(s): Marji Adams, MBA

Duration/Offered: Four hours (8:30 AM-12:30PM) April

Prerequisite: Completion of SSG 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.

22010 — Protecting Your Portfolio

Instructor(s) Marji Adams, MBA, Ron Bruyn, MBA, Marcia Couey, MBA & Karen Petelin, CPA.

Duration/Offered: Four hours (1:00 PM – 5:00 PM) April & October

Prerequisite: Completion of SSG workshop & Toolkit

Intended Audience: Individuals who wish to monitor their stock portfolio or the stock portfolio of their investment club by using the PERT feature of the Toolkit software are the intended audience of this class. Learn the meaning of practicing defensive and offensive strategies on your stock portfolio to enhance the investment returns. You will learn what the PERT worksheet is and the various reports and graphs associated with it. Using PERT will give you information on the company’s sales, pre-tax profit and earnings per share on a quarterly basis so that you will be able to spot trends. It may uncover fundamental problems that appear to be of long-term significance early before the market reacts.

X0000 Series – General Interest

X4020 — Club Accounting – Year End

Instructor(s): Hedda Schnur

Duration/Offered: Four hours (1:00 PM – 5:00 PM) February

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 the IRS 1065 and FTB 565 with review of Club Accounting Software. Review procedures to prepare the tax returns and KIs for each partner.

X4010 — Club Accounting – for Newbies

Instructor(s): Hedda Schnur, and Karen Peteli, CPA

Duration/Offered: Four hours (1:00 PM – 5:00 PM) October

Materials: Handout

Intended audience: Club Treasurers

Description: Learn how to use the software to do the monthly reporting of club transactions. Learn what reports to print for the partners each month. Learn what reports will be needed for year end. Software will be demonstrated with minimal entry of data and explanation of various reports required by NAIC.



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

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*Wishing You a Very
 Happy New Year!*

ORANGE COUNTY CHAPTER OFFICERS

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 Club Visits and Mini-Workshops . Marji Adams
 Stock Study Group Ron Bruyn

BetterInvesting OC Newsletter
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**Call (714) 973-7613 for more information call or email:
 info@orange.BetterInvesting.net**

Class Registration

PLEASE PRINT CHECK AMOUNT\$ _____

NAME _____

MEMBERSHIP # _____

ADDRESS _____

CITY _____ STATE _____

PHONE (WORK) _____ (HOME) _____

EMAIL _____

CLASS SERIES # _____ DATE _____

DESCRIPTION _____

Please mail and make your check payable to NAIC-OC, P. O. Box 7005, Orange, CA 92863

If you are not a BetterInvesting member, please pay an additional \$5 fee per workshop.
 For written confirmation, please send a self-addressed stamped envelope with your payment