

NAIC-NJ NEWS



Investors Academy March 6, 2004

*Corporate Presentations in the morning; Classes in afternoon
Glenpointe Marriott—Teaneck NJ*

NJ-NAIC's fourth Investors Academy will feature four corporate presentations (and as usual plenty of time for questions from the audience) and an afternoon of classes on NAIC methods including instruction on the new NAIC Mutual Fund Online Service and the year-old Online Premium Services (OPS).

Representatives from four companies will be fea-

ured including Jack Henry & Associates and Green Mountain Coffee Roasters.

A class on Prospector, a software program that lets you screen more than 9000 stocks with the OPS database using NAIC criteria or your own screening criteria will be held as well as a class on the newly updated NAIC Stock Analyst and one on reading financial statements. #



Club Treasurers

Annual Club Accounting Workshop conducted by Henry Fallon on Saturday, March 20th, 9 am until 3:30 pm. Covers NAIC Club Accounting Software, emphasizing year-end closing, new Federal Tax regulations plus NJ Taxes and fees.

Holiday Inn Conference Center, Saddle Brook. (GSP exit #159) \$50 pre-registration (lunch included). Send check payable to NJ-NAIC to NJ-NAIC Registrar, 299 W, Inman Ave, Rahway NJ 07065.

Questions?

henry.fallon@verizon.net

**New Jersey Chapter
National
Association of
Investors Corp**

Volume 14, Issue 1

Winter 2004

Special points of interest:

- *March 6th Investors Academy (registration details inside)*
- *March 18 Round Table*
- *March 20 Treasurers Seminar*
- *Annual Meeting May 20*

NAIC-NJ Board of Directors

Brian Altshul
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State of NJ Taxes Partners in Clubs

On December 11, a contingent of NJ NAIC volunteers trekked down to Trenton to testify to the Assembly Appropriations Comm against the fee being imposed on partners of investment clubs. Alas, chair Bonnie Wat-

son Coleman announced that the agenda had been changed and there would be no discussion on the bill regarding investment clubs, as announced. Bills A-2100 and S-1770 are being considered. Both provide exemp-

tions for investment clubs with total assets less than \$35,000 times the number of partners. It is unlikely that action will be forthcoming in 2003; therefore, the fee collected in 2002 and 2003 will likely continue to be collected in 2004.

NAIC's Computerized Tools

NAIC's Online Premium Services

(OPS) provides current stock financial data from Standard and Poor's Compustat, and is downloadable directly into your NAIC software programs. The newly released NAIC Stock Analyst and NAIC Take \$tock, as well as Investors Toolkit, Classic, and Portfolio Record Keeper (PRK) all interface with OPS. OPS is included in the cost of individual membership in NAIC and for a nominal extra cost for

Data for 10,000+ Stocks

those who have club memberships. All the data necessary for completing an SSG and also for using the portfolio management tools (such as Portfolio Management Guide, PERT, and Challenger) are included in one click of the mouse!

If you haven't explored the OPS Center, , go to www.better-investing.org and type in a ticker

symbol. OPS is only for members.

New this year is the Mutual Fund Education Center.

If you want to learn more about OPS, the Mutual Fund Education Center, and NAIC ways of investing, come to the NJ Investors Academy March 6th and attend classes on the subjects.

New Jersey Chapter Provides Many Opportunities

<http://old.better-investing.org/regions/newjerse.html>

As a rule, the **Computer User Group** meetings focus on the "Stock to Study" published in the most recent Better Investing Magazine. Responding to requests to alternate venues, CUG alternates between meetings at West Windsor Library and Haworth Library on the third Saturday of the month.. Tom Marion heads up the CUG.

A newly formed group for more advanced stock analyst meets at Morris County Library.

See web site for schedules of all NAIC activities in NJ.



Phil Crocker was elected President of NJ-NAIC. Congratulations, Phil.....and thank you!

WE NEED VOLUNTEERS!

NAIC-NJ is an all-volunteer organization. If you would like to help, please tell one of the directors. No pay, but we're a fun, hardworking bunch and we learn from one another. We're in particular need for teachers (you get training!) and publicity know-how. See you at The Investors Academy!

Dates to Note

March 6th NJ Investors Academy--see enclosed brochure

March 4 and 16 Investing the NAIC Way Classes begin—see web site for details

April 15 Open meeting on portfolio management—see web site for details

<http://old.better-investing.org/regions/newjerse.html>

An **NAIC Model Club** is an actual working club that meets in a public place and is open to the public for observation of their meetings. They meet once a month. It's not unusual to have an audience of 20-30 people who come, wanting to see how investment clubs work, how meetings are run, how Stock Selection Guides are presented in a club, and how the club comes to a decision on which stock to purchase or to sell.

There are three Model Clubs in New Jersey: Bergen County, Union County, Middlesex County. Open to the public. See the web site for particulars.

If you want to be on the NJ Chapter e-mail list, send your e-mail address to:
t.marion@verizon.net

NJ Chapter, National Association of Investors Corp.

2004 Calendar of Events

For latest update, visit us on the web at: <http://old.better-investing.org/regions/newjerse.html>

JANUARY 2004						
Stock Study Group	Saturday	Jan	3	2004	10 am–12pm	Morris County Library – No Charge
Central Jersey Model Club	Monday	Jan	5	2004	7 – 9 pm	South Brunswick Library – No Charge
Bergen County Model Club	Monday	Jan	12	2004	7 – 9 pm	Haworth Municipal Library – No Charge
Millburn Model Club	Wednesday	Jan	14	2004	7 – 9 pm	Millburn Library – No Charge
NJ Chapter Open Meeting – <u>Online Premium Services (OPS) Presentation</u>	Thursday	Jan	15	2004	7:30 – 9:30 pm	Millburn Library – No Charge
Computer Users Group (<i>NAIC Stock Analyst</i>)	Saturday	Jan	17	2004	10:30 am - 1pm	Haworth Municipal Library – No Charge
FEBRUARY 2004						
Central Jersey Model Club	Monday	Feb	2	2004	7 – 9 pm	South Brunswick Library – No Charge
Stock Study Group	Saturday	Feb	7	2004	10 am–12pm	Morris County Library – No Charge
Bergen County Model Club	Monday	Feb	9	2004	7 - 9 pm	Haworth Municipal Library – No Charge
Seminar – Investing Decisions the NAIC Way. (<i>make check payable to the school</i>)	5 Tuesdays (2/10 – 3/9;)	Feb	10	2004	6 – 9 pm (908)486-5930	Linden High School, 121 West St. George Avenue, Linden, NJ 07036 - \$40
Millburn Model Club	Wednesday	Feb	11	2004	7 – 9 pm	Millburn Library – No Charge
NJ Chapter Open Meeting – <u>Industry Night</u>	Thursday	Feb	19	2004	7:30 – 9:30 pm	Saddle Brook Holiday Inn—No Charge
Computer Users Group – focus will be on NAIC Stock Analyst program.	Saturday	Feb	21	2004	10:30 am - 1pm	Monroe Twp Public Library, 4 Municipal Place, Monroe Township – No Charge
MARCH 2004						
Central Jersey Model Club	Monday	Mar	1	2004	7 – 9 pm	South Brunswick Library – No Charge
Seminar – Investing Decisions the NAIC Way. (<i>make check payable to the school</i>)	5 Thursdays (3/4 - 4/1)	Mar	4	2004	7 – 9:30 pm	Glen Rock Community School - \$59 620 Harristown Rd., (201) 389-5011
ANNUAL INVESTORS ACADEMY	Saturday	Mar	6	2004	7:30 am – 4 pm	Glenpointe Marriott, Teaneck, NJ - \$50 100 Frank W. Burr Blvd., (201) 836-0600
Bergen County Model Club	Monday	Mar	8	2004	7 – 9 pm	Haworth Municipal Library – No Charge
Millburn Model Club	Wednesday	Mar	10	2004	7 – 9 pm	Millburn Library – No Charge
Stock Study Group	Saturday	Mar	13	2004	1--4 pm	Morris County Library – No Charge
Seminar – Investing Decisions the NAIC Way. (<i>make check payable to the school</i>)	5 Tuesdays (3/16 – 4/13)	Mar	16	2004	6 – 9 pm (908)486-5930	Linden High School, 121 West St. George Avenue, Linden, NJ 07036 - \$40
NJ Chapter Open Meeting – <u>Round Table</u>	Thursday	Mar	18	2004	7:30 – 9:30 pm	TBA
For Club Treasurers: NAIC Club Accounting	Saturday	Mar	20	2004	9:00 am–3:30 pm	Holiday Inn, 50 Kenny Pl, Saddle Brook \$50
APRIL 2004						
Stock Study Group	Saturday	Apr	3	2004	10-12 am	Morris County Library—No Charge
Central Jersey Model Club	Monday	Apr	5	2004	7 - 9 pm	South Brunswick Library – No Charge
Bergen County Model Club	Monday	Apr	12	2004	7 - 9 pm	Haworth Municipal Library – No Charge
Millburn Model Club	Wednesday	Apr	14	2004	7 - 9 pm	Millburn Library – No Charge
NJ Chapter Open Meeting – <u>Portfolio Mgmt.</u>	Thursday	Apr	15	2004	7:30 – 9:30 pm	TBA
Computer Users Group	Saturday	Apr	17	2004	10:30 am - 1pm	Haworth Municipal Library – No Charge
MAY 2004						
Stock Study Group	Saturday	May	1	2004	10-12 am	Morris County Library—No Charge
Central Jersey Model Club	Monday	May	3	2004	7 - 9 pm	South Brunswick Library – No Charge
Bergen County Model Club	Monday	May	10	2004	7 - 9 pm	Haworth Municipal Library – No Charge
Millburn Model Club	Wednesday	May	12	2004	7 - 9 pm	Millburn Library – No Charge
Northeast Regional Meeting – May 14 th & 15 th (contact Beth Higgins (781) 294-8072)	Fri.&Sat.	May	14-15	2004	6 pm Fri.	Sheraton Hotel, 100 Cabot St. Needham, MA (781) 444-1110
Computer Users Group	Saturday	May	15	2004	10:30 am - 1pm	West Windsor Library – No Charge
NJ Chapter Open Meeting – <u>Value Line</u>	Thursday	May	20	2004	7:30 – 9:30 pm	TBA
NJ Chapter ANNUAL Meeting	Thursday	May	20	2004	7:30 – 9:30 pm	TBA
JUNE 2004						
Stock Study Group	Saturday	June	5	2004	10-12 am	Morris County Library—No Charge
Central Jersey Model Club	Monday	June	7	2004	7 - 9 pm	South Brunswick Library – No Charge
Millburn Model Club	Wednesday	June	9	2004	7 - 9 pm	Millburn Library – No Charge
Bergen County Model Club	Monday	June	14	2004	7 - 9 pm	Haworth Municipal Library – No Charge
ANNUAL COMPUFEST for computer users	Fri. – Sun.	June	25	2004		June 25 – 27 th
JULY 2004						
Central Jersey Model Club	Monday	July	5	2004	7 - 9 pm	South Brunswick Library – No Charge
Bergen County Model Club	Monday	July	12	2004	7 - 9 pm	Haworth Municipal Library – No Charge
Millburn Model Club	Wednesday	July	14	2004	7 - 9 pm	Millburn Library – No Charge

2003-2004 Calendar of Events (continued)

AUGUST 2004						
Central Jersey Model Club	Monday	Aug	2	2004	7 - 9 pm	South Brunswick Library – No Charge
Bergen County Model Club	Monday	Aug	9	2004	7 - 9 pm	Haworth Municipal Library – No Charge
Millburn Model Club	Wednesday	Aug	11	2004	7 - 9 pm	Millburn Library – No Charge

THE NATIONAL ASSOCIATION OF INVESTORS CORPORATION (NAIC) IS A NON-PROFIT ORGANIZATION MADE UP OF INVESTMENT CLUBS AND INDIVIDUAL INVESTORS. IT WAS FOUNDED IN 1951 TO INCREASE THE NUMBER OF INDIVIDUAL INVESTORS IN COMMON STOCK AND TO PROVIDE A PROGRAM OF INVESTOR EDUCATION AND INFORMATION FOR BOTH EXPERIENCED AND INEXPERIENCED INVESTORS. NAIC'S INFORMATION PROGRAM IS DESIGNED TO HELP MEMBERS BECOME SUCCESSFUL, LONG-TERM INVESTORS.

The **New Jersey Chapter** is the local extension of NAIC and offers educational programs for the more than 700 investment clubs and the hundreds of individual investors throughout New Jersey. All events are open to the public.

Contact: Phil Crocker, at (732) 382-3051 or, Joe Smith at joe123038@aol.com

The **Bergen County Model Club** meets on the second Monday, 7-9 pm in the Haworth Municipal Library, 300 Haworth Ave., Dumont, NJ 07628, (201) 384-1020. The purpose of the Model Club is to learn while investing as well as to be an educational model to people who want to see how investment clubs operate. NAIC procedures are used to run the club's business.

Contact: Bob Young at: ryoung4457@aol.com

The **Central Jersey Model Club** meets on the first Monday, 7-9 pm in the South Brunswick Public Library, 110 Kingston Lane, Monmouth Jct., NJ 08852, (732) 329-4000. The purpose of the Model Club is twofold: to learn while earning, and to act as an educational model for people who want to learn how investment clubs operate. Each partner invests a designated amount each month and the club maintains its portfolio following NAIC procedures. Anyone in the NJ area is eligible to apply for partnership; however the number of partners is limited and prospective members are expected to learn NAIC investment methods.

Contact: Jackie Strat at (732) 821 6527.

The **Computer User Group's** purpose is to teach skillful use of NAIC software and to refine our use of it. Most meetings are held at the West Windsor Library, 333 North Post Rd, Princeton Junction, NJ 08550, (609) 799-0462, or the Haworth Municipal Library, 300 Haworth Ave., Haworth, NJ 07641, (201) 384-1020, at 10:30 am on the third Saturday of the month.

Contact: Tom Marion at: t.marion@verizon.net

The **Millburn Model Club** is an investment club whose members meet on the second Wednesday, 7-9 pm at the Millburn Public Library, 200 Glen Avenue, Millburn, NJ 07041, (973) 376-1006. Each member invests a designated amount each month and the club maintains a portfolio following NAIC procedures. Any one in the NJ area is eligible to apply for membership; however, the number of members is limited. Members are expected to learn NAIC methods. Visitors are welcome. The purpose of the club is twofold: to learn while earning, and to act as an educational model for people who want to learn how investment clubs operate.

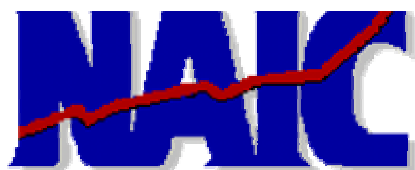
Contact: Bob Freeman at: GayleFF@aol.com.

The **Stock Study Group** is a group that meets the first Saturday of every month, from 10 am - 12 pm at the Morris County Library, 30 E. Hanover Ave., Whippany, NJ, (973) 285-6930, to discuss a stock of their choosing. The recommended experience level is intermediate. The intent of this group is to be an advanced level group that will thoroughly investigate a stock or industry using tools such as the Stock Selection Guide (SSG), Annual Report, Forms 10-K and 10-Q, and related news reports.

Contact: Brian Altschul at: brianalt@optonline.net.

For all fee events, unless otherwise noted, make check payable to: **NJ-NAIC Registrar** and mail to **NJ-NAIC Registrar, 299 W. Inman Ave., Rahway, NJ 07065.**

As of 12/15/03 – REVISED



New Jersey Chapter