

Investor News & Views

Items of note:

SAVE THE DATE

**Annual Meeting
 2006**

Sunday

September 10th

**Registration form
 page 5**

- **2006-07 Class
 Schedule**

President's Update by Vivian Thomas

Running the San Francisco Chapter has been rewarding and challenging. Rewarding because this year's Forum was well-attended and a huge success, and our existing classes are going well. Challenging because we have so few board members to carry out all the programs we desire. At our May Planning Meeting, it was decided to do a Forum every other year, rather than every year, and instead offer a day of two or three classes at one time. At this year's Annual Meeting we are going to introduce this new format. The reason for this change is "BURN OUT," due to so few Chapter Directors. If you are interested in putting your computer skills, teaching skills or organizational skills to work, come join us by e-mailing me at vivianne@sbcglobal.net subject: Chapter Volunteer.

Managing your portfolio can be a daunting task without discipline and sound portfolio management guidelines. By focusing on the four principles of BetterInvesting you can manage your portfolio more effectively:

- Invest regularly
- Invest in growth companies
- Diversify your portfolio
- Reinvest dividends

For BetterInvesting investors, the goal is to double the value of our portfolios every 5 years. In order to do this, the portfolio must grow at a rate of 15% a year. To help **YOU** accomplish this goal, we have invited Mary Ann Davis, Director, BetterInvesting Computer Group Advisory Board, as our keynote speaker at this year's Annual Meeting on September 10 at Mills College, Oakland. She will aid us in identifying trends and sell signals using the BetterInvesting tools of PMG and PERT, as well as taking a look at price charts. If you have attended Mary Ann's classes at CompuFest, you know she is very knowledgeable and a dynamic speaker.

This year's Annual Meeting will also include three classes (descriptions on page 4), taught by San Francisco Bay Area Chapter teachers; you'll find registration information on page 5. **Register early since space is limited.**

In order for us to continue to deliver the quality events like the Investors Forum, we need more active volunteers. Please browse the Chapter web site for information on volunteering at upcoming events and for the current class schedule. My hope is that you will take advantage of all the Chapter has to offer.

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Local Area Networking Nights (LANN)

Network with investors while learning the SSG—Look for more LANNs in 2006

Have you ever just wanted to see how someone else completes an SSG? Questions on judgment?

Learn to do an SSG in an informal setting - discussions and questions are encouraged. Typical discussions include judgment points, software hot keys, basic fundamentals, and other topics of interest. This is a great way to learn about the SSG for both beginners and experienced investors.

In spite of **only being advertised via the chapter's email list**, LANNs manage to sell out frequently. The cost is \$5 and is limited to 30 registrants. When you get notice of a LANN happening in your area, be sure to register early! Questions? Kathleen Shay 925-443-5766 hbshay@comcast.net

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Questions & Club Visits!

Have a question or would like to schedule a club visit?

E-mail us at:

naicsf@yahoo.com

Look for new LANNs on our website or from our email blast list. Cost for a LANN—\$5!
Are you on our email blast list?—if not go to www.Betterinvesting.org/chapter/sanfan/lists

Class Descriptions & Schedule 2006—2007

Value Line and Data Sources

Class Code: 105

This class will introduce you to the world of Value Line and S&P Stock Data Service. You will learn essential and important terms for the investing world and learn how to use information from Value Line's coverage of 1700 companies. Information on Value Line needed to complete an SSG will be identified for you. Learn how to access S&P Stock Data Service through any of BI's software (Classic, Toolkit, Stock Analyst) for data for the SSG. The S&P Stock Data Service has approximately 10,000 companies, and the data is provided by Standard and Poor's CompuStat.

Prerequisite: 102 **Location:** TBA

10/28/2006 9:00 a.m. - 12:00 p.m. \$25.00

SSG II-Beyond the Basics

Class Code: 144

Build on your SSG skills. Learn how to refine your SSG, including taking a peek at PERT.

Prerequisite: 142 **Location:** TBA

10/28/2006 1:00 p.m. - 4:00 p.m. \$25.00

Club Accounting

Class Code: 403

Learn about the treasurer's tasks during a year of club accounting using club accounting software programs. Discussion of software program options. Demonstration of the most common transactions.

Prerequisite: Must pre-register **Location:** TBA

1/20/07 9:00 a.m. - 1:00 p.m. \$30.00

Closing the Books and Tax Preparation

Class Code: 405

Learn year-end closing of the books using club accounting software programs. Includes reconciliation to year-end bank and/or brokerage statements, preparation of Federal Tax return Form 1065 and California Form 565 including all supporting schedules and statements, and demonstration of the Form 1065 Tax Return printer software.

Prerequisite: Club Accounting 403 or experience with a club accounting software program. **Must pre-register** **Location:** TBA

2/10/07 9:00 a.m. - 1:00 p.m. \$30.00

Class Registration

Check the class(es) you want.	Date	Price	Check the class(es) you want.	Date	Price
<input type="checkbox"/> Value Line and Data Sources; 105	10/28/06	\$25	<input type="checkbox"/> SSG II, Beyond the Basics; 144	10/28/06	\$25
<input type="checkbox"/> Club Accounting, Focus on End of Year; 403	1/20/07	\$30	<input type="checkbox"/> Closing the Books & Income Tax Preparation; 405	2/10/07	\$30

Name of participant _____

Address _____

City _____

State _____

Zip _____

Phone _____

Email Address: _____

To register for a class:

- * Use the form above to indicate classes you are registering to take.
- * Issue a check payable to **SF BAY AREA CHAPTER NAIC** and include a self-addressed, stamped envelope to receive class enrollment confirmation.
- * Write the Class ID number on your check.
- * Please use a separate registration form for each participant. Make copies of form as needed.
- * **Do not use this form for the LANNs, the Annual Meeting, the Model Club or the Observation Club.** Please follow the special registration instructions for each of these events.
- * **REGISTER EARLY:** For information on class openings—call the Registrar at 510-428-2698.

Mail the form above with your payment to:

NAIC Registration
3871 Piedmont Avenue
Oakland, CA 94611

A confirmation will be sent by mail. Cancellations must be made at least 10 days prior to class by mail at the address below to receive a refund. If you require special accommodations due to a disability, please contact us at 510-428-2698.

Make a copy of this form for your records before mailing.

Special Offer

If five (5) or more members of a club register for the same class at one time, a discount of five dollars will be applied to each enrollee!

Other Chapter Events:

Chapter Board Meetings are the second Tuesday of each month from 6:30-8:30 p.m., except June and December. Check the Chapter's web site for locations of meetings.

Model Club usually meets the third Monday of each month from 7:30 to 9:30 p.m. at SLAC in Menlo Park. Check the Chapter's web site for changes. No advance registration is necessary. A \$5 fee will be collected at the door.

Observation Club meets the third Tuesday of every month, 7:30-9:30 PM in Walnut Creek. Please call or email Sue Larsen (925) 930-6959 <susan_diane@hotmail.com> A \$5 fee will be collected.

San Francisco Bay Area Chapter

Annual Meeting

September 10, 2006

Mills College

Oakland, CA

8:30 AM—4:00 PM

Featuring:

Mary Ann Davis
Director,



BetterInvesting Computer Group Advisory Board

In addition, we will have our own local presenters:

Ann Dexheimer

Henry Gold

Sue Larsen

▪ **Lunch — meat or vegetarian sandwich box lunch**

Registration \$40

Deadline September 1, 2006

Mail the form on the other side with your check (payable to SFBA Chapter NAIC) to:

SFBA Annual Meeting 2006

c/o Linda Soliven

1036 Sandstone Ct.

Antioch, CA 94531

lsolivenster@gmail.com Linda Soliven 925 776-2342

For more information on BetterInvesting—http://snipurl.com/SFBA_BI

2006 Annual Meeting

Presenters



Mary Ann Davis is a Director and Computer Group Coordinator for the Milwaukee Chapter, 1995 Dick Dwyer Service Award Winner and a graduate of University of Wisconsin, LaCrosse. She studied at the University of Wisconsin, Madison and the New York Institute of Finance. Mary Ann is a retired teacher and photographer.

Sue Larsen, a Board Member and instructor for the San Francisco Chapter for over 4 years, is also a Securities Broker and Registered Investment Advisor. She has worked in the financial industry for over 18 years and managed money for the past 10 years.



Ann Dexheimer has been on the SFBA Board of Directors since 1999 and, in addition to chairing the past seven Forums, has served as VP of Communications and President. Ann continues to teach various classes and LANNs for the chapter, and is active on several committees.

Henry Gold is a past president of the San Francisco Bay Area Chapter. He has over 30 years of investing experience and has used this experience to help others achieve their financial goals. Henry has written and presented many workshops for the Chapter.



Keynote Presentation - There Is a Time to Sell

Mary Ann Davis

This seminar turns the clock back to the year 2000 and shows you with actual examples the BetterInvesting tools of Portfolio Management Guide (PMG) and Portfolio Evaluation Review Technique (PERT) do tell you when to sell. You will also learn how to set up and read price charts in multiple time frames, identify trends and learn how you can use this information to your advantage. The interactive java charts from the S/P Stock Data Service will be used for the online live part of the presentation.

Finding a Stock to Study

Mary Ann Davis

This is a class for all levels of investors, from beginner to advanced investors. It covers how to use Value Line, sources on the web and then how to write your own screens. The screens can be changed according to what the market is doing at the time.

Money, Money, Money

Sue Larsen

Search "millionaire" on Google and you will receive over 618,000 hits and over 30 books on how to become one! It is a national obsession. What is the real key to obtaining and keeping real wealth? Do you plan to be wealthy? And why? To spend or save your money? Most of the time we are making a choice which either increases or decreases our wealth. Plan to become a millionaire by earning, saving and investing your funds. This class will show you how your intentions drive your emotions, feelings and impact your outcomes.

Workshop Descriptions

Retirement:

What is your magic number?

Henry Gold

The class will provide tools to aid you in determining your magic number so you do not run out of money. We will look at investment returns, inflation, risk tolerance, Monte Carlo risk assessment now provided by financial services companies, annuities, health care, Social Security, Medicare and other financial aspects of planning for and enjoying retirement.. We will also explore the use of the Internet and software to set and reach your goals.



SSG III - All About Judgment

Ann Dexheimer

The Stock Selection Guide is just a tool; we have to apply the judgment. This class will go over all the places judgment is required in order to complete an SSG and will discuss options you have in the decision-making process. Focus is on using BetterInvesting's software and data service to complete an SSG. This class assumes the student has taken the Chapter's SSG I and SSG II classes, or is comfortable with using the SSG.

Trend Report, Portfolio Summary and PERT A

Mary Ann Davis

Learn the very basics of PERT. You will learn step-by-step how to start, how to set up a portfolio and how to use PERT, PERT A, PERT-A Graph, and PERT B to follow stocks. The class will also cover the Portfolio Trend Report and Portfolio Summary.

Annual Meeting Registration and Schedule

September 10th Schedule

8:30-9:00 Registration
 9:00-10:00 Annual Meeting
 10:15-12:15 Keynote Speaker
 12:15-1:00 Lunch



Workshops - 1:00—4:00

Please select **one three-hour class** or **two one-and-a half hour workshops**:



Session	Workshop FIRST Choice - Select ONE in each Session		
Session I 1:00 – 2:20	<input type="checkbox"/> SSG III - Judgment Part I of II	<input type="checkbox"/> Money, Money, Money	<input type="checkbox"/> Trend Report, Portfolio Summary and PERT A
Session II 2:30 – 4:00	<input type="checkbox"/> SSG III - Judgment Part II of II	<input type="checkbox"/> Retirement: what is your magic number?	<input type="checkbox"/> Finding a Stock to Study
Session	Workshop SECOND Choice - Select ONE in each Session		
Session I 1:00 – 2:20	<input type="checkbox"/> SSG III - Judgment Part I of II	<input type="checkbox"/> Money, Money, Money	<input type="checkbox"/> Trend Report, Portfolio Summary and PERT A
Session II 2:30 – 4:00	<input type="checkbox"/> SSG III - Judgment Part II of II	<input type="checkbox"/> Retirement: what is your magic number?	<input type="checkbox"/> Finding a Stock to Study

Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Home Phone:(____) _____ FAX:(____) _____

E-mail: _____

Box Lunch, circle one:

Meat Vegetarian



Mail this form with your check
(payable to SFBA Chapter NAIC) to:

SFBA Annual Meeting 2006
c/o Linda Soliven
1036 Sandstone Ct.
Antioch, CA 94531
lsolivenster@gmail.com

**National Association of Investors
Corporation
San Francisco Bay Area Chapter**

300 St. Mary's Road
Lafayette , CA 94549

Phone: 925-284-2870

Email: NAICSF@yahoo.com



Investment Education Since 1951

We're on the Web:
http://snipurl.com/SFBA_BI

NON PROFIT
U.S. POSTAGE
PAID
PERMIT NO. 1890
SACRAMENTO, CA

Directions to Mills College:

Mills College, 5000 MacArthur Blvd., Oakland, CA 94613.

Mills is centrally located at 5000 MacArthur Blvd. in Oakland at the junction of Interstate 580 and Highway 13. Drivers, follow I-580 exit directions carefully, because there are three MacArthur Boulevard exits in Oakland.

<http://www.mills.edu/maps/index.php> for campus and local road maps.