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Investment Education for
Individual Investors and Investment Clubs in
Southern Ohio, Northern Kentucky and Southeastern Indiana

OKI TRI-STATE CHAPTER NEWSLETTER

JANUARY, 2004

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*The best way to know about all
the activities in the OKI Chapter
is to visit our website listing all
current events, classes dates,
times and locations:*

**better-investing.org
/chapter/okitri**

OKI President's Message

As we come off a successful 2003, the OKI Board is working to make your 2004 NAIC year interesting and educational. We truly hope you will take advantage of our offerings and challenge us to meet your club's needs.

In addition to the core educational offerings and a number of educational festivals [EduFests] discussed in this article, I plan to host the first Chapter **Presidents' Day**. The purpose of this event is to gather club leaders to provide training on club 'best practices' - running effective meetings, member participation, portfolio management and more. We hope to jointly identify challenges and opportunities while informing attendees regarding Chapter services. Of course this is also a great opportunity for networking. While targeting club presidents, the meeting will be open to other club officers and members at an additional fee. Attendance will be limited by available space, so register early. See the registration form elsewhere in this Newsletter.

The Chapter had a busy and successful fall term. It hosted the two-day East Central Regional meeting in September. Thirty-eight individuals representing five of the eleven Chapters in the region were present. This was a great opportunity for your Directors to learn from the experiences of our peers from as far away as Washington DC and the Regional Coordinators. Additionally, the first EduFest was held - which was very well received by attendees. We will build on this experience during forthcoming offerings. The Annual Meeting held November 12, 2003 was also a success with nearly 100 attendees (see article on page six).

Attendance at our core educational offerings did not meet expectations. We Directors struggle with providing a curriculum that meets the time, location and needs of the members within the region. Additionally, we have initiated a program of bringing requested classes to clubs. This offering, in addition to our club mentoring initiative, places additional demands on our resources; however, we are committed to delivering needed services to strengthen clubs. In restructuring our programs and offerings, the Board needs feedback from **YOU** the customers of the OKI Chapter Board. If you have needs you feel we can help you with - please contact me at: jpsutton@woh.rr.com

or write me at: OKI Tri-State Chapter, NAIC
P.O. Box 751
Yellow Springs, OH 45387

Sincerely,
Jerry Sutton



Directors from across the East Central Region met in Conference for the first time on September 19 - 21, 2003. The OKI Tri-State Chapter facilitated the event in the Cincinnati area. A total of thirty-eight Directors were present, representing six of the eleven Chapters from across the Region were present.

“Come to this special seminar and learn along with me on how to do a SSG for banks and get in depth knowledge of the industry from our friends at Fifth Third.”

*SANDY LOWERY,
DIRECTOR, OKI BOARD*



Doing a Stock Study with Fifth Third Bank

Have you always wanted to invest in a bank but were not sure how to evaluate a bank or how to complete a Stock Selection Guide for a bank? Perhaps you know how to fill in a SSG for a bank but would like to learn more about the banking industry. We use different criteria to evaluate banks. The OKI Chapter will be offering a unique class on investing in banks to help you learn more about this industry as well as learn how to fill in a SSG for a bank.

Mr. Bradley Adams, an Investor Relations Officer at Fifth Third Bank, will be helping the OKI Chapter present a class on how to study and evaluate banks and financial institutions. This will be a three-hour class divided into two parts. The first half of the class will be devoted to learning why evaluating bank and thrift companies is different from evaluating other types of companies and what information you need to complete a SSG for a bank. The second half of the class will be a presentation by Mr. Adams. He will talk about the banking industry using Fifth Third as an example. This class is a great opportunity for NAIC investors to learn more about the banking industry.

“Doing a Stock Study with Fifth Third Bank” will be presented on Saturday, January 24, 2004 from 9:30 A.M. to 12:30 P.M. at the Springdale Community Center, 11999 Lawnview Ave., Cincinnati, Ohio 45246. Cost for this class is \$23. Use the registration form on page eight for this important and informative class.

First Annual Presidents’ Day

When: Saturday – April 3rd, 2004
Where: Southminster Presbyterian Church
 7001 Far Hills Ave. [corner of SRt 48 & I-675 (exit 4)]
 Dayton, Ohio
Time: 8:30 AM – 12:00 PM
Cost: **Club Presidents – free if registration post marked on or before 2/29/04,**
 \$10.00 thereafter.
 All others \$15.
 Includes coffee, bagels, handouts, etc.

What: Round table discussions with other local club leaders and Chapter directors on topics such as:
 n Member Participation
 n Education Programs
 n Club Accounting
 n Running Effective Meetings
 n Club Programs
 n Portfolio Management
 n NAIC & Chapter Resources
 And more...

Do not miss out on a chance to learn from other experienced club members and leaders. Discover how other clubs run their meetings and explore growth stocks using NAIC tools. Space is limited. Make your reservations early, deadline is March 24th.

PRESIDENTS’ DAY RESERVATION FORM

Enclosed is \$ _____ for _____ reservations to the OKI Tri-State Chapter Presidents’ Day on Saturday, April 3, 2004.

Costs: **President, free if registered on or before Feb. 29, 2004,** after Feb. 29, \$10. Guests and others, \$15 each.

Club: _____ Phone: _____

Name: _____ Email: _____

Address: _____ Other Attendees: _____

City: _____

State and Zip: _____

Send check payable to OKI CHAPTER, NAIC to: Yolanda Moschella, P. O. Box 19214, Cincinnati, OH 45214
Advanced registration is required no later than March 24th. Reservations will be confirmed by email only.

EduFest in Springfield

EduFests are a great way to learn more about investing. This spring the OKI Chapter will hold an EduFest in Springfield. There will be ten seminars offered, five in the Basic Track and five in the Advanced Track. Attendees may select from one to five seminars to attend. There will be an extended lunch hour and attendees are invited to stay and have lunch with the instructors and other OKI Directors and discuss what they have been learning. *REGISTRATION FORM ON PAGE EIGHT.*

Date and Time: Saturday, April 10, 2004, registration starts at 8:30 A.M.
Location: Clark State Community College Library Resource Center
 571 Leffel Lane (I-70 to Springfield-Exit 54, turn right at light)
Cost: One seminar-\$10, two seminars-\$20, three seminars -\$25,
 five seminars-\$40
 A limited number of box lunches will be available for cash.

SEMINAR DESCRIPTIONS

BASIC TRACK:

9:00 A.M. - Three Important Things Every Investor Should Know

We will introduce and explain three important concepts that every investor should understand. These three concepts are the relationship between sales, earnings and the price of a stock; P/Es, what they are and why they are important; and the difference between important news about a company and stories on the TV and in the print media that are just noise. *Virginia Purdy, Presenter*

10:00 A.M. - Screening for Stocks with Paper and Pencil

Looking for a good company to study? Value Line "Highest Growth Stocks" Screen can give us a listing of up to 100 companies that have had high growth in sales, earnings, cash flow, book value and that are expected to continue that high growth. None of us have time to study 100 companies. Learn how to quickly pare that list down to a manageable size using just a pencil and ruler.

Marge Daniels, Presenter

11:00 A.M. - Quick Analysis of a Stock

The "Quick Analysis Form" is a way to quickly analyze the basic fundamentals of a company to see if this is a company that we would like to spend more time studying. We will do a quick analysis of a company to demonstrate how to use this form.

Jim Clark, Presenter

1:30 P.M. - What to Include When You Present a Stock to Your Club

This seminar covers the kinds of information and the organization of the material that should be included when you introduce your club to a new company. It is based on methods used by the Cincinnati Model Club and discussions on the I-Club-List.

Gretchen Hurt, Presenter

2:30 P.M. - Using Online Premium Services (NAICs new resource for investors)

Online Premium Service (OPS) is a new online tool provided by NAIC to help make your stock studies easier to do. We will show you what it is, how it can help people who have Internet access, and how you can purchase it. *Marge Daniels, Presenter*

REGISTRATION FORM ON PAGE 8

ADVANCED TRACK:

9:00 A.M. - Is It Time to Sell This Stock?

It is much harder to decide to sell a stock than it is to make a decision to buy a stock. If it is hard for an individual to decide, it is even harder for a club to make this decision. We will review the rules for determining if it is time to sell and use plenty of examples to illustrate these rules. *Gretchen Hurt Presenter*

10:00 A.M. - Earnings and Shenanigans

Most individual investors rely heavily on a company's earnings to help them determine if a company is growing and to help them decide what is a good price to pay for the stock. However companies have learned ways to "legally" present their earnings so that the earnings look better than they really are. We will show you some of these shenanigans so that you can learn how to protect yourself.

Dr. James Hurt, Presenter

11:00 A.M. - Red Flags on Your SSG

Even a good company may have a bad quarter or year that will cause a "Red Flag" to show up on your SSG. We will show some "Red Flags" on SSGs and talk about how to find out what happened and where to go to find the answers you need to have to make wise investment decisions. *Virginia Purdy, Presenter*

1:30 P.M. - Using PERT for Portfolio Management

PERT (Portfolio Evaluation Review Technique) is a NAIC tool to assist investors in making decisions about their portfolios. The SSG is designed for annual review of a company's fundamentals. Problems may develop in a company several months before they show up on the SSG. The PERT gives us an overview of the fundamentals so that we can spot developing problems. This seminar will review the kinds of information we see on a PERT and how to use it to better manage your portfolio. *Jim Clark, Presenter*

2:30 P.M. - Balance Sheet Ratios

The financial pages in a company's Annual Report have lots of valuable information for investors to study and understand. Ratios are the easiest way to compare this year's numbers in the Annual Report to last years numbers. We will look at several Balance Sheet Ratios from an Annual Report and explain why we look at these ratios and what they are telling investors. *Dr. James Hurt, Presenter*

Mini-EduFests

EduFests and Mini-EduFests are designed for people who have taken our "core" series of investment classes and would like to continue with their investment education and also for those people who have not been able to attend our classes but would like to increase their investment knowledge.

The OKI Tri-State Chapter will hold two Mini-EduFests this spring. A Mini-EduFest includes six educational seminars in two parallel tracks. Attendees may register to attend one, two or three seminars. *Registration form is on page eight.*

The dates and locations:

Saturday March 6,
at the Lawrenceburg Public Library,
123 West High St., Lawrenceburg, IN

Saturday March 13,
at the Holiday Inn,
600 West Third St., Covington, KY

Cost: One seminar, \$10
Two seminars, \$20
Three seminars, \$25
Registration at 10:00 A.M.

MINI-EDUFEST SEMINAR DESCRIPTIONS

BASIC LEVEL:

10:30 A.M. - Three Important Things Every Investor Should Know

Same description as first (9 A.M.) seminar listed for the Springfield EduFest in column one on this page.

11:30 A.M. - Quick Analysis of a Stock

Same description as the third (11 A.M.) seminar listed for the Springfield EduFest in column one on this page.

12:30 - Using Online Premium Services (NAICs new resource for investors).

Same description as the fifth (2:30 P.M.) seminar listed for the Springfield EduFest in column one on this page.

ADVANCED LEVEL

10:30 A.M. - Red Flags on Your SSG

Same description as the third (11 A.M.) seminar listed for the Springfield EduFest in column two on this page.

11:30 A.M. - Is It Time to Sell This Stock?

Same description as the first (9:00 A.M.) seminar listed for the Springfield EduFest in column two on this page.

12:30 - Using PERT for Portfolio Management

Same description as the fourth (1:30 P.M.) seminar listed for the Springfield EduFest in column two on this page.

REGISTRATION FORM ON PAGE 8

CLUB OUTREACH

Bring A Class To Your Club

Most people join an investment club in order to learn more about investing. One way a club can provide education for its members is by scheduling a class for their club.

Following is a list of classes the OKI Chapter will teach to clubs:

- n Three Important Things Every Investor Should Know
- n Quick Analysis of a Stock Using Value Line
- n How To Read and Understand the SSG
- n Judgment and Sections 2 and 3 of the SSG

These seminars do not take the place of our regular classes because they do not cover the full range of topics taught in the classes but they do help club members advance another step forward in their investment education.

The cost for bringing a class to your club is \$7.50 per hour per person for groups of 8 or more. (See seminar descriptions in right-hand column to determine the number of hours a particular seminar will take.) Clubs with fewer than 8 members attending the class will be charged \$60 per hour.

Preference in scheduling classes will be given to those groups that combine two or more clubs for an individual class. Clubs requesting classes will be asked to provide a location for the class. If there is a fee for the location, the club will need to negotiate the payment of the fee with the chapter.

If you would like a detailed description of these classes, send an email to gahurt@fuse.net. To schedule a class, contact Gretchen Hurt at gahurt@fuse.net or call 513-248-4353.

Description of Seminars for Clubs

n Three Important Things Every Investor Should Know

(A one hour seminar for investors at the beginning level of learning about investing) The three topics covered are:

1. The relationship between sales, earnings, and the price of a stock—these three items are closely related to each other and as smart investors it is important to understand this relationship.
2. The difference between important information and noise - not everything we read or hear about companies we own or are considering buying is of equal importance. We will discuss the kinds of information that is important and the kinds of news that is really just noise.
3. Why we look at P/Es - most investors consider the P/E a good indicator of whether the current price of a stock is a “fair” price to pay or if the current price is too high. We will explain what a P/E is and how it works.

n Quick Analysis of a Stock Using Value Line (A one hour seminar) This seminar introduces a tool that both new and experienced investors can use to quickly analyze a stock to see if you want to spend more time studying this company.

n How To Read and Understand the SSG (A two hour seminar) If your club has a few members that can fill out a SSG and understand what it is telling them and has many members that do not understand anything about the SSG then this seminar is for your club. We walk through an SSG of one of the stocks in your portfolio and explain what it is telling us.

n Judgment and Sections 2 and 3 of the SSG (A two hour seminar) This seminar will take a close look at Sections 2 and 3 of the SSG and talk about how they impact our judgment on the SSG.

OKI TRI-STATE CHAPTER OF NAIC REGISTRATION FORM FOR CLASSES

Pre-registration is required for all classes, deadline is one week prior to class.

Date of Class: _____ NAIC #: _____

Name of Class: _____

Club Name: _____

Your Name: _____

Address: _____

City/ State/Zip: _____

Phone: _____ Fee Per Person: _____

Total Enclosed: _____ No. Registering: _____

Email Address: _____

Please attach sheet with full information for each person.

Make checks payable to **OKI Chapter, N.A.I.C.** Check-in opens 1/2 hour before class begins. Refunds are made only if class is canceled. Deadline for registration is three days before class. All facilities are handicap accessible. Notify of special needs two weeks ahead of final registration date.

MAIL TO: **Yolanda Moschella,**
P.O. 19214
Cincinnati, OH 45219
Phone: 513-921-6188, Email: YOLOMO@AOL.com

CLASS LOCATIONS:

Hamilton County Educational Service Center (HCESC):

11083 Hamilton Avenue, Cincinnati, OH 45231
 Just south of I-275, Exit 36, on Hamilton Ave., south of Waycross.

Southminster Presbyterian Church:

7001 Far Hills Avenue, Centerville, OH 45459
 Just south of I-675, Exits 4A or 4B, on Far Hills Ave., south of Alex Bell.

All classes, activities and events are posted on the OKI website. All posting include MAPS to each activity.

Go to: www.better-investing.org/chapter/okitri and scroll down to the activity desired and click on the hyperlink “(map)” posted after each address location. This will automatically download a map of the location.

CLASS AND EVENT CALENDAR/WINTER-SPRING, 2004

CLASS DESCRIPTIONS:	Date/Time:	Location:	Instructor:
Doing a Stock Study with Fifth Third Bank For course description please see the article on page two. Fee \$23	Cincinnati Jan. 24, 9:30 AM to 12:30 PM	Springdale Community Center, 11999 Lawnview Ave.	G. Hurt, 5/3 Rep.
Taxes and Year-End Accounting: Reviews each step of the year-end accounting procedures that must be completed before doing the taxes. Provides instructions on how to complete IRS form 1065 and K-1 forms. For new Club Treasurers who use Club Accounting software. Fee \$15.	Cincinnati, Feb 3, 6:30 -8:30 P.M. Dayton Feb. 5, 7 - 9 P.M	Cincinnati-HCESC Dayton - Southminster Presbyterian	Cincinnati D. Bunnell Dayton S. Lindquist-Skelley
Introduction to Investing - Part 1: Investing for the Beginner is for people who are new to investing and covers the basic information you need to learn. Part 2: Learning about the Value Line Investment Survey is a detailed walk through of the information found on a Value Line Sheet. Part 3 - Using the Stock Check List. This is the simplest of the NAIC tools You may sign up for one, two or all three sessions. Fee is \$45 for all three sessions or \$15 for each individual session.	Cincinnati Feb. 10, 12, and 17, 6:30 - 8:30 P.M. Dayton Feb. 5, 12 and 26, 7 - 9 P.M.	Cincinnati- HCESC Dayton - Southminster Presbyterian	Cincinnati: L. Hatch, M.Thomas, D. Bebo Dayton: D. Jordon, M. Anderson, G. Harper
Doing and Understanding A Stock Selection Guide: Covers the why and how to do a Stock Selection Guide. Designed for both "Newbies" and as a refresher course. People who know how to do a SSG but would like a refresher course on what the SSG tells them may sign up for the first three sessions as a refresher course. Session 4 is a three hour session on how to do the calculations. Fee for the full course (4 sessions - 9 hours) is \$60. Fee for the first three sessions refresher course is \$45. Prerequisite: Introduction to Investing	Cincinnati- Feb 24; Mar. 2, 4, 9, 6:30 - 8:30 P.M Dayton- Mar. 2, 11, 18 and 25, 7-9 P.M. <i>Session 4 begins at 6:15 P.M</i>	Cincinnati- HCESC Dayton - Southminster Presbyterian	Cincinnati M. Daniels, C. Jacobsen Dayton- J. Falter, V. Purdy
Applying Judgment to SSG: (3 Parts) Adds advanced judgment concepts to the analysis of a completed SSG. Reviews how to analyze ownership, capitalization, debt, sales, earnings, price history and how to do industry comparison. Advanced concepts including Preferred Procedure, various types of P/Es, outliers, Relative Value and PEG Ratio are covered. Fee \$45 Prerequisite: familiarity with SSG.	Cincinnati- March 16, 23 and 30, 6:30 - 8:30 P.M. Dayton- April 1, 6 and 13, 7-9 P.M.	Cincinnati- HCESC Dayton - Southminster Presbyterian	Cincinnati S. Lowery G. Hurt Dayton G. Hurt
EDUFESTS:			
Springfield, OH There will be ten seminars offered; five in the Basic Track and five in the Advanced Track. Attendees may select from one to five seminars to attend. See the article on page three.	April 10, 8:45A.M. - 3:30 P.M	Clark State Community College Library Resource Center, 571 Leffel Lane	Various
Lawrenceburg, IN, Mini-EduFest. See article on page three.	March 6, 10:00 A.M. - 1:30 P.M.	Lawrenceburg Public Library, 123 W. High St.	Various
Covington, KY, Mini-EduFest. See article on page three.	March 13, 10:00 A.M. - 1:30 P.M.	Holiday Inn, 600 West Third St.	Various

LIBRARY SCHEDULE:

The directors of the OKI Board of Directors are contacting libraries to have a short presentation to describe Better Investing, how it is done and who can do it. If you have a library near you where you would like us to hold a meeting please contact Dr. Nancy Luddeke (513) 474-1311 or luddeke-n@fuse.net. Library meeting is free and everyone is welcome.

Meetings presently scheduled:

January 14 Milford - Miami Township Branch 10999 State Rd. 132, Milford, OH, 7:00P.M.
 January 15 Owensville Branch, 2548 U.S. Rte 50, Owensville, OH, 7:00P.M.
 January 24 Symmes Twp., 11850 Enyart, Loveland, OH, 10:30 A.M.
 January 29 Union Twp. Branch, 4462 Mt. Carmel-Tobasco Road, Clermont County, OH, 7-8:30 P.M.
 January 31 Kenton County - Erlanger, 401 Kenton Lands Rd., Erlanger, KY, 10:30 A.M-Noon.
 January Batesville Indiana, TBA
 March 27 Northside, Cincinnati, OH 1:30 P.M.
 March Madison, IN. TBA

For a detailed description of seminars and any schedule changes or additions, visit our web site at www.better-investing.org/chapter/okitri. Be prepared for all seminars by bringing a calculator, pencils, pen and highlighter.

OKI Tri-State 2003 Annual Meeting: Honors Clubs and Volunteers



Seated Left to Right, Above Photo:

- Ginny Baker - Goldbricks, 35 yrs
- Jim Duebber - Red Oak Invest. Club - 20 yrs.
- Malvina Anderson - Smart \$et Invest. Club - 20 yrs.
- Margaret Forks - Builders of Crescent Springs - 10 yrs.
- Hank Pesa - Kettering Invest. Club - 10 yrs.
- James Parks - Classic Investment Club - 10 yrs.
- George Mahfouz - Episcobucks - 10 yrs.
- Ruth Hypes - Lucrative Ladies Invest. Club - 5 yrs.
- Jean McMillan - Treasure Chest Invest. Club - 5 yrs.

Standing Left to Right, Above Photo:

- Sandy McHugh - Women of Wealth - 5 yrs.
- Ted Anderson - SCS Investment Club - 5 yrs.
- Loretta Booker - MOSES Club - 5 yrs.
- Mark Hollon - Baker's Dozen Invest. Club - 5 yrs.
- Sherry Williams - Women Financier Invest. Club - 10 yrs.
- Eileen McGarvey - Solid Dollar Invest. Club - 5 yrs.

The following clubs were honored but their representatives are not shown:

- Thomas P. Minutolo, Cincinnati Professionals Investment Club - 15 yrs
- Felicia Holub, Amberacres Invest. Club - 10 yrs.
- Gene Senter, Investors Monthly - 10 yrs.
- Delores Robinson, Ivy Invest. Club - 10 yrs.
- Charles Curtis, West Chester Invest. Club - 10 yrs.
- Jack Cross, White House Invest. Club - 10 yrs.
- Jane Barela, Crazy Ladies Invest. Club - 5 yrs.



Jim Falter congratulates Jim Hurt and presented him with a NAIC jacket in recognition of his many contributions to the OKI Chapter.

Congratulations to Jim Hurt, Hank Pesa and Gretchen Hurt! These NAIC OKI Tri-State Chapter volunteers were honored for all of the hard work that has made this chapter an outstanding leader in investment education.



Jim Falter & Hank Pesa



Jim Falter & Gretchen Hurt

Top Ten Stocks Held by Clubs Receiving Anniversary Awards

The invitation to the Annual Meeting for clubs receiving their anniversary award requested that the club send a copy of their portfolio as of September 2003. The purpose was to develop a list of stocks that were most widely held by those clubs. Nineteen clubs responded and the following list is based on those portfolios. This is simply a list of their favorites and **not** a recommendation to buy.

Stock Name:	Number of Clubs Holding
1. General Electric	16
2. Pfizer	12
3. Procter & Gamble	9
4. Intel	8
5. Cisco	8
6. Lowe Cos.	8
7. Microsoft	7
8. Wal Mart	6
9. McDonalds	5
10. Harley Davidson	5

Submitted by: Joyce Bridgeford

ALL INFORMATION ON CLASSES, EVENTS AND ACTIVITIES ARE ON THE OKI TRI-STATE CHAPTER WEB SITE AND IS UP-DATED REGULARLY:
www.better-investing.org/chapter/okitri

Cincinnati Model Investment Club (CinMIC)

CinMIC is a functioning investment club composed of experienced Board Members and non-Board NAIC members. The purpose of a model investment club is to demonstrate how a club works, how to conduct a meeting, how to present a stock to the club, and how to manage a portfolio. The second purpose of the model club is to provide investment education by presenting an education segment and an SSG presentation. The meeting is open to the public and visitors are welcome. It is held on the third Saturday morning of each month at the Greenhills Municipal Building, 11000 Winton Rd, Cincinnati, OH 45218.

Dayton Model Investment Club

Following a meeting by CinMIC in the Dayton area in September, a number of individuals initiated discussions regarding the formation of a Dayton Model Investment Club [DAYMIC]. The group is finalizing a Partnership Agreement and may be in a position to entertain Associate Partners and public attendees in the



March or April time frame - assuming a suitable meeting location can be identified. Those interested in further information may contact: Ruth Mazzone at prmazzone@sbcglogal.net or Jerry Sutton at jpsutton@woh.rr.com.



Lane Library in Fairfield offers a room with computers, on-line hookups and LCD projection for the OKI Computer User Group.

Computer Users Group

The OKI Computer Users Group meets on the third Monday of the month from Sept through May at the Lane Public Library, 1485 Corydale Drive, Fairfield, Ohio. Meetings are free and open to the public. All meetings begin at 6:30 PM with a discussion of SSGs brought in by attendees. Presentations begin at 7 P.M.

Spring Program Schedule:

Monday, January 19, 2004

“Adding Research to Toolkit Using a Split Screen” and “Adding Data to Toolkit from OPS Using a Split Screen” offers some techniques to help us make better use of our computers and the Internet when doing stock research.

Presenter: Joyce Bridgeford

“How to Download and Use PDF 995”

Do you occasionally wish you had a PDF writer but don't want to pay \$500 for an Acrobat version? The PDF 995 for \$10 might be right for for you. Learn more about PDF writers, what they are, and how to use this “free” PDF writer.

Presenter: Jim Hurt

Monday, February 16, 2004

“How to Download and Install Open Office” Open Office has almost all the functionality of the Microsoft Pro and it is free. See what it looks like, how you can download it, and what Open Office capabilities are. *Presenter: Jim Hurt*

Monday, March 15, 2004

“Mutual Fund Tools Within OPS” Learn more about the Mutual Fund Tools NAIC has added to its Online Premium Service (OPS) *Presenter: Jerry Sutton*

Monday, April 19, 2004

“Learn About REITs (Real Estate Investment Trusts)”

REITs have some unique investment characteristics and data items to consider when doing and evaluating an SSG. Learn how to fill out and evaluate an SSG for a REIT. *Presenter: Mary Thomas, et al.*

Monday, May 17, 2004

“Introduction to Portfolio Record Keeper”
Presenter: TBA

Club Treasurers Support Group

OKI is adding a new service to our member clubs—a support group for treasurers.

Club Treasurers (Financial Partners) struggle with the subtle complexities of accounting for club transactions, in general, and the evolving versions of NAIC's club accounting software, in particular. OKI President, Jerry Sutton, has observed this firsthand and asked that our Chapter establish a “help desk” or “support group” to help address their club accounting issues and concerns.

Some possible functions of this group might include: assistance in trouble-shooting club accounting problems (or perceived problems); seminars, mini-courses, or forums for club treasurers (current and future); “on-call operations and/or club visits; and, perhaps audits or audit support.

The purpose of this group would be to augment, not replace, the many fine services that already exist to provide support to club treasurers and for club accounting software, such as : NAIC's Discussion List for Treasurers (club-treasurers@list.better-investing.org); ICLUB central's technical support of the NAIC Club Accounting (NCA) programs(www.iclub.com); and, our own chat list (okitri-chat@lists.better-investing.org).

A tentative operational concept would involve the person desiring help to contact me by phone (937-429-2944) or by e-mail (jjmandsue4112@sbcglobal.net). Once the nature of the assistance desired/required is established, either the problem will be resolved real-time or the requestor would be referred to a member of the support group who is geographically closest to the requestor so if on-site assistance is required, it can be most readily provided.

Any of our OKI members who are interested in participating in such an adventure or want to share their ideas on how best to organize and implement such a support group, please contact Jim Falter at the numbers above.

Zip Code Events

Would your club like to have some classes in your neighborhood but you don't know any other investors to invite to join your class? Zip Code Events provide the best way to meet other NAIC investors in your area. Zip Code Events are social and informational meetings put on by the OKI Chapter of NAIC. Events scheduled for this winter are:

Tuesday, January 20, 2004 at the Golden Corral 4394 Gleneste-Withamsville Rd in Eastgate. Both club members and individual investors are invited to attend. This will be a “dutch treat” dinner meeting. People should plan on arriving between 6:00 and 6:15 P.M. to eat. The meeting will begin at 7: 00 P.M. Reservations are encouraged. To make a reservation please contact Nancy Luddeke at 513-825-3756 or via email at luddeke_n@fuse.net.

Wednesday, January 28, 2004 at Whisky's, 334 Front Street in Lawrenceburg, Ind. Parking lot and entrance to the restaurant are off U S 50. Dinner will be “dutch treat” from a limited menu. Plan on arriving between 6 and 6:15 P.M. for the meal. The meeting will begin at 7:00 P. M. Club members and individual investors are invited to attend. To make a reservation please contact Gretchen Hurt at 513-248-4353 or via email at gahurt@fuse.net.

Zip Code Events are scheduled throughout the year and not all Zip Code Events are listed in the newsletter. It pays to frequently check the OKI web page - www.better-investing.org/chapter/okitri



**OKI Tri-State
Chapter of
N.A.I.C.,
National Assoc. of Investors Corp.
c/o Yolanda Moschella
P.O. Box 19214
Cincinnati, OH 45219**

Visit OKI website for
a complete listing of all events:
better-investing.org/chapter/okitri

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Registration Form

EduFest in Springfield, Ohio, Saturday, April 10, 2004, 8:45 AM
Reservation deadline: April 3 - NO WALK-IN RESERVATIONS
 Clark State Community College Library Resource Center, 571 Leffel Lane
 (I-70 to Springfield - Exit 54, turn right at first light)

Please check the boxes below for seminars and if lunch is desired:

BASIC TRACK:

- Three Important Things Every Investor Should Know
- Screening for Stocks with Paper and Pencil
- Quick Analysis of a Stock
- What to Include When You Present a Stock to Your Club
- Using Online Premium Service

ADVANCED TRACK:

- Is It Time to Sell This Stock?
- Earning and Shenanigans
- Red Flags on Your SSG
- Using PERT for Portfolio Management
- Balance Sheet Ratios

One seminar - \$10, two seminars - \$20, three seminars - \$25, five seminars - \$40,
 O Please reserve a box lunch (approx. cost - under \$10 pay upon pick up)

Please check the boxes below for both location and Mini-EduFest seminars:

- Lawrenceburg, Indiana**
Saturday, March 6, 2004, 10 AM,
Public Library, 123 W. High St.
- Covington, Kentucky**
Saturday, March 13, 2004, 10 AM,
Holiday Inn, 600 West Third Street

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- Quick Analysis of a Stock
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ADVANCED TRACK:

- Is It Time to Sell This Stock?
- Red Flags on Your SSG
- Using PERT for Portfolio Mgt.

Name: _____ NAIC #: _____

Address: _____ Phone: _____

City: _____ Email: _____

State and Zip Code: _____ Total Amount : _____

Make check payable to and mail to: OKI Tri-State Chapter NAIC c/o Yolanda Moschella, P. O. Box 19214, Cincinnati, OH 45219