
**NAIC Coastal GA/SC Chapter
October 2004 Newsletter**

Below is information related to the following:

- Special Notes (Annual Meeting - December 4)
- Commentary
- Computer Group
- Chapter Workshops (Treasurers' Forum - January 29)
- Club News
- Volunteer Opportunities

SPECIAL NOTES:

Chapter Annual Meeting:

The Annual Meeting for the NAIC Coastal Georgia/South Carolina Chapter will be held **December 4, 2004**, from 9:30 - 11:30 am at the Mighty Eighth Air Force Heritage Museum in Pooler GA (at the intersection of I-95 and Hwy 80). The meeting, for which there is no charge, will include a program about investing, information about chapter workshops to be held early in 2005, and the election of Directors.

All NAIC members and others interested in becoming an NAIC member are invited to attend. Clubs are encouraged to have at least one club member in attendance.

Email Announcements:

Please remember to share our chapter announcements with others who may not be receiving these messages. If you know of others with email who would like to be on this list, please ask them to email us. sgallemore@georgiasouthern.edu

Postcards to Clubs:

Please note that only one person per investment club receives the NAIC postcards announcing chapter workshops and activities. This NAIC contact person should share information on that postcard with all club members. Postcards come out a maximum of once per month.

Club Visits:

Chapter Directors would like to visit your club to assist with club operations and provide

a brief portfolio review of your club's holdings, to learn of your education interests, and to provide information about other services the chapter may be able to provide, and of course to provide an opportunity for club members to participate in a question/answer session. Please let us know if you would like to schedule a visit.

sgallemore@georgiasouthern.edu

Better Investing Seminars:

If you know of a group that would like a free *Better Investing Seminar* presentation (overview of NAIC investment principles, how to get started investing, information about investment clubs, etc.), please let us know. For more information:

sgallemore@georgiasouthern.edu

COMMENTARY

Sandy Gallemore

Many investors and investment clubs are looking for the “perfect time” to make an investment. Chances are, the market conditions will never be perfect for investing, and certainly will not stay perfect, should we find just the right moment for putting our money into a particular company.

As we know, things change and there is no such thing as a “sure thing.” Even when we own stocks in good quality companies, those companies generally do have a glitch or two from time to time. And even if our company is a smooth sailor, another company in the same industry may stumble a bit and bring about selling in all companies in that same industry, our company included. Sometimes something happens in the economy or in the country that jolts the market and most all of the companies we own.

What is the best way to get through the tough times? Following NAIC's first principle, invest regularly, can be one key to avoiding the temptation to hanging on to our money and waiting for that perfect time to invest. If we have the discipline to put a little money into the market on a regular basis, we will not be so concerned with a bit of volatility in the price of a stock. Holding money, such as some investment clubs do, to invest at a later time, when the market conditions are better, makes the task of investing much more stressful than regular investing.

During times of market volatility or uncertainty, investors will find opportunities to find some great opportunities for purchase, either as replacement stocks for those not meeting the investor's criteria or for additions to the portfolio. As NAIC investors, we have excellent stock study tools to help us with our investment decisions. While our key tool is the Stock Selection Guide, we also want to make good use of the Portfolio Evaluation Review Technique (PERT) forms and the other tools in the software programs. For computer users, owning one of the software programs makes good sense. These programs do the arithmetic, leaving the investor with plenty of time for

conducting other research and making good judgments.

By subscribing to Online Premium Services (OPS), NAIC investors also have access to up-to-date financial data on over 10,000 public companies. Even without the software, OPS provides us with a variety of information about the company: Stock Check List, links to price charts and other financial/news data, recent news items/articles in NAIC publications about our company, as well as the initial form showing Capital Structure, Annual and Quarterly Financial History, and Price/Earnings History.

NAIC investors listen to TV commentators, read financial publications, and scan through many advertisements suggesting we do this or that with our investments. But we always want to take the buys, sells, downgrades, hype, and general comments simply as signals to check out the company. Whether the market is smooth sailing or acting as if it were in hurricane season, good buys are available, but only if we do appropriate research first.

CHAPTER COMPUTER GROUP

Please respond to this email if you are interested in assisting with the re-formation of a Chapter Computer Group.

CHAPTER WORKSHOPS

Treasurers' Forum

January 29, 2005, Saturday. The Chapter will sponsor a workshop for investment club Treasurers on Saturday, January 29, 2005, at the Bull Street Library in Savannah. Cost: \$5.00. More information will be available in the future newsletters.

Treasurers are encouraged to submit questions in the next couple of months about any software accounting topics the club or Treasurer would like addressed. A standard topic on the agenda for this meeting will relate to using the software program to assist with end of year tax issues.

Off-Site Workshops (club sponsored)

Workshop requests: The Chapter is prepared to provide workshops for clubs or other groups of NAIC investors. Requests for a workshop must reach the Chapter at least six weeks prior to the requested time of the workshop. Generally, a full-day workshop or two half-day workshops must be scheduled. Email us for information about workshop topics. sgallemore@georgiasouthern.edu

Responsibilities of the host: The host must guarantee a minimum of 10 pre-

registrations for the day and is responsible for arranging suitable classroom accommodations, including a large screen, podium, and table space for the presenter(s).

Registration requirements: The Chapter must receive the pre-registration forms with fees enclosed at least 14 days in advance of the planned workshop date. Chapter registration forms must be used – see chapter web site <http://www.better-investing.org/chapter/low-country> or email us for a copy of the form. sgallemore@georgiasouthern.edu

CLUB NEWS

If your club would like to highlight its successes, share ideas, or invite visitors to meetings, let us know and we will include the information in this section of the Newsletter. sgallemore@georgiasouthern.edu

Please note: The Chapter cannot publish any advertisements for new club members, nor can we publish any requests of individuals to be put into contact with a club. The best way to determine if a match-up exists is to attend workshops and look for others in your area, or to mention your interest in investment clubs to people you see in your area.

Should you have a group of people who would be interested in forming a new club, please let the Chapter know (you may reply to this memo with that message). We love to help new clubs form.

Club Portfolio Contest

The Chapter is planning a Portfolio Contest for member investment clubs. Please contact Stan Cahn for more information. marketguru@sprynet.com

Clubs Currently Welcoming Visitors

Women Investing Now (WIN) Investment Club of Statesboro GA welcomes visitors to most of its monthly club meetings, which are held on the fourth Tuesday of the month. Please contact sgallemore@georgiasouthern.edu if interested in attending.

CHAPTER VOLUNTEER OPPORTUNITIES

The Coastal GA/SC Chapter has openings for a few Associate Directors and Volunteers who would like to assist with Chapter operations, publicity for our workshops and activities, teaching workshops, and/or with providing other services to our membership.

Please contact our Volunteer Coordinator, Valjean Stell-Burns, at valburns@aol.com or respond to this email if you are interested in serving as a chapter volunteer. Not only will you be sharing your talents to help others improve their investment skills, but also you will have unique opportunities to improve your own investment knowledge by attending NAIC and Chapter director training programs.