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## NAIC's *BetterInvesting*™ Coastal GA/SC Chapter August 2005 Newsletter

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### **Below is information related to the following:**

- Special Notes
- Commentary
- Chapter Workshops
- Computer Group
- Club News
- Volunteer Opportunities

### **SPECIAL NOTES:**

#### **The BetterInvesting Community:**

The National Association for Investors Corporation is now branding itself as the *BetterInvesting Community*, as you will see by its updated webpage. Chapters are being encouraged to refer to themselves as BetterInvesting Chapters, rather than NAIC Chapters. Yes, the official name of the national organization is still NAIC, but the public understands the concept of “better investing” better than NAIC, so gradually you will see the new branding focus increased and the official NAIC showing up in small letters. And you will notice that the webpage now eliminates the hyphen (betterinvesting rather than better-investing). You may wish to alter your bookmark of this page.

#### **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\*](#)

#### **Chapter Web Page:**

Members and other interested investors may find information about our workshops and other events, past email newsletters, and other chapter information at:

<http://www.betterinvesting.org/chapter/coastal-chapter> or  
<http://www.georgiasouthern.edu/~sgallemo/coastal-chapter>.

#### **Postcards to Clubs:**

Please note that only one person per investment club receives the Chapter postcards announcing chapter workshops and activities. This BetterInvesting 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](mailto:sgallemore@georgiasouthern.edu)

### **Better Investing Seminars:**

If you know of a group that would like a free *Better Investing Seminar* presentation (overview of the BetterInvesting investment principles, how to get started investing, information about investment clubs, etc.), please let us know. For more information: [sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu).

## **COMMENTARY**

Sandy Gallemore, Chapter President

The following is based on an article in the Essential Advisor, put out by VALIC.

The market action during the year has, at least at times, caused the investor to be optimistic one moment and pessimistic the next. When the market goes up and down as it has, our emotions tend to come to the surface. BetterInvesting investors, however, know that following our sound investment principles will cause us to prevail in the long run.

One important principle we want to follow: invest for the long term. We know that trying to time the market and make a quick dollar seldom works. A DALBAR study found that most market timers end up with underperforming portfolios, no surprise to us. We know that by selecting good companies, we should stay invested as long as that company's fundamentals look strong. Ibbotson Associates research indicates that in 2002, for example, large cap stocks were down 22.1%. In 2003 those stocks produced a 28.7% positive return.

[DALBAR: according to its website, [www.dalbarinc.com](http://www.dalbarinc.com), "develops standards for, and provides research, ratings, and rankings of intangible factors to the mutual fund, broker/dealer, discount brokerage, life insurance, and banking industries. They include investor behavior, customer satisfaction, service quality, communications, Internet

services, and financial-professional ratings.”]

A second point made in the article is to diversify the portfolio, also one of the four BetterInvesting principles. Diversification provides a cushion as the market bounces up and down. Of course, diversification among various sectors does not guarantee we will not lose some money, but generally a good asset allocation helps increase our chances for a positive overall return. It lowers our overall risk of significant losses.

I encourage you to continue to follow the BetterInvesting investment principles and to use the BetterInvesting tools (SSG and PERT, in particular) to monitor your holdings.

In addition, Mack pointed out that companies/corporations with good cash flow and low payout rates, ones that are going to start increasing their dividends, will be where investors receive a significant amount of their investment returns.

### Upcoming national events:

Better Investing National Convention (BINC), Atlanta GA, November 3-6, 2005:  
<http://www.betterinvesting.org/biconvention/>

## CHAPTER WORKSHOP CLASSES

The next workshop classes to be held at the Mighty Eighth will be Winter Quarter 2006.

**For all workshop classes**, please use registration form on webpage.

<http://www.betterinvesting.org/chapter/coastal-chapter> or  
<http://www.georgiasouthern.edu/~sgallemo/coastal-chapter>

### Off-Site Workshop Classes (club sponsored)

**Workshop class requests:** The Chapter is prepared to provide workshop classes for clubs or other groups of the BetterInvesting community (including individual members). Requests for a class 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. [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.net)

**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, table space for the presenter(s), etc. Further information is available on our webpage.

**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 our chapter web site (or alternate site) or email us for a copy of the form. <http://www.betterinvesting.org/chapter/coastal-chapter> or <http://www.georgiasouthern.edu/~sgallemo/coastal-chapter> or email [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.net).

## **CHAPTER COMPUTER GROUP**

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

## **INVESTMENT CLUB NEWS**

If your club would like to highlight its successes or share ideas, let us know and we will include the information in this section of the Newsletter:  
[sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu).

Should you have a group of people 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.

## **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. Visits to the club do not constitute any commitment on the part of the individual or the club regarding potential club membership. Please contact the club if interested in visiting. [sgallemore@georgiasouthern.edu](mailto: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.

## **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 workshop classes and activities, teaching, and/or with providing other services to our membership.

If you are interested in serving as a chapter volunteer, please respond to this email or

contact our Volunteer Coordinator. 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 national BetterInvesting and Chapter director training programs. Volunteer Coordinator: Valjean Stell-Burns, [valsburns@comcast.net](mailto:valsburns@comcast.net)