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January 2007

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BetterInvesting (NAIC) St. Louis Chapter

The St. Louis Chapter, a non-profit organization, was one of the nine founding chapters of BetterInvesting (NAIC) and has been active for more than 45 years. The chapter consists of over 2000 members in the Greater St. Louis area (including Illinois), and supports some 250 clubs.

Website: <http://www.betterinvesting.org/chapter/stlouis>.

St. Louis BetterInvesting Board of Directors

- President:** Darlene Bonsanti (314.821.9129)
- Vice President:** Beth Ann Rautio (618.628.4419)
- Education:** Ruby Lawrence (636.394.7186)
- Registrar:** Dee Lafata (636.537.1485)
- Illinois Chair:** Candace Baker (618.624.8581)
- Secretary:** Ginny Henderson (314.542.0101)
- Treasurer:** CJ Hazer (573.760.8723)
- Stock Study Group:** Bill Biedenstein, Dan Bauer, Brian Hayek
- Model Investment Club of St.Louis:** Brian Hayek
- Newsletter and Web Page Editor:** CJ Hazer
- Chapter Mail & Email List:** Mary Fahey
- BetterInvesting Contact:** Evvy Cobb
- Directors at Large:** Paul Wegman
- Teachers:** Candace Baker, Bill Biedenstein, Dan Bauer, Mary Boyd, Brian Hayek, Dee Lafata, Ruby Lawrence, Beth Ann Rautio
- Associate Directors:** Deb Gacem, Phyllis Rabelow

BetterInvesting (National Association of Investors Corporation)

711 West Thirteen Mile Road
 Madison Heights, Michigan 48071
 Toll Free: 1-877-ASK-NAIC (275-6242)
 Website: <http://www.betterinvesting.org>
 Email: service@betterinvesting.org

Community

The power of the BetterInvesting community comes from the combined experience of our members; the men, women and young adults who draw on group strength and sharing to become better, more informed investors. To experience the strength of the community, get involved: Join a discussion. Respond to a blog. Explore Member insights and Member stories. Come visit at: <http://www.betterinvesting.org/community/>

TREASURERS' SCHOOL Saturday, February 10 (9:30 am - 1:00 pm) **Center of Clayton** \$35/member, \$40/others Class will cover year-end tax accounting, preparing documents & reports and closing books. Experienced instructors will review & discuss club accounting concepts & processes. Bring your questions and special problems for discussion. *Instructors: Candace Baker, Darlene Bonsanti & Dee Lafata*

BASICS OF INVESTING Thursday, March 1 (6:30 pm - 9:00 pm) **Center of Clayton** \$30/member \$35/others Course designed for absolute beginners. Includes basic investing terminology, BetterInvesting principles of investing and learning to complete a Stock Check List using Value Line as a first step to stock analysis. Bring calculator, pencils and highlighter. This class is a prerequisite for 'Stock Selection Guide Workshop' class. *Instructor: Mary Boyd*

STOCK SELECTION GUIDE (SSG) WORKSHOP Saturday, March 31 (9:30am - 1:30pm) **Center of Clayton** \$45/member, \$50/others; For beginners and repeaters. Step by step instruction on completing the manual version of the Stock Selection Guide. Valuable for those using, or planning to use ToolKit. Bring calculator, ruler, highlighter and colored pencils. Prerequisite: Basics of Investing class and some experience with Value Line. *Instructor: Ruby Lawrence*

COMPUTERIZED SSG Thursday, April 26 (6:30 pm - 9:00 pm) **Center of Clayton** \$30/member, \$35/others Focus on using Toolkit for completing a Stock Selection Guide (SSG). Covers basic data entry & other key features for analyzing a stock. Basic computer skills and some knowledge of the SSG required. *Instructor: Candace Baker*

BASICS OF JUDGMENT Thursday, May 17 (6:30 pm - 9:00 pm) **Center of Clayton** \$30/member, \$35/others; Focus on Stock Selection Guide (SSG) judgment areas and guidelines. We will use Value Line and other tools to assist with decision-making. Examples of situations you may encounter. Prerequisite: Experience completing a Stock Selection Guide (SSG). *Instructor: Ruby Lawrence*

BETTER INVESTING SEMINAR Monday, June 4 (7:00 pm) **Samuel C. Sachs Branch Library** (see locations); An introduction of the BetterInvesting philosophy, methods and tools which can assist investors and investment clubs to become more successful investors. Directors will be available to answer questions and discuss BetterInvesting tools and software. No registration necessary for this FREE event. Open to the Public.

January 22, 2007 "STOCK STUDY"

Bright Horizons Family Solutions [BFAM]

(Sector: Consumer Discretionary; Sub-Industry: Education Services)

Do you own Bright Horizons?

Do you have interest in the Education Services market sector?

What is the trend? Is sales growth accelerating which ultimately fuels earnings growth?

Would you like stock ownership in Bright Horizons [BFAM]?

Is it a bargain at its present price and a perfect time to buy?

These are excellent questions to ponder. And if you feel a little overwhelmed with the decision-making process, then this is an excellent opportunity for you to discover the benefits of your St. Louis Chapter of BetterInvesting with their "Stock Study" program. Stock Studies are normally held the 4th Monday of each month (see calendar on pg. 4)

For a mere \$10 (payable at the door), your St. Louis Chapter of BetterInvesting has an excellent opportunity to help you break through the questions and relieve you of the confusion. You will experience the in-depth study of the company using the Value Line report. Included will be a demo of stock selection software and a discussion of judgment issues on the SSG (Stock Selection Guide). You will find that your \$10 investment in this program will be the best decision you'll make all year. No reservation is required to attend. Join us at the Center of Clayton (see location info) on Monday, Jan. 22, 2007 at 7:00 pm. The program will last approximately 2 hours.

Questions? Call Bill Biedenstein, Moderator 636.677.3055

Contact Information

President: Darlene Bonsanti (314.821.9129) Darlene911@aol.com
Education Chairman: Ruby Lawrence (636.394.7186) RL82434@prodigy.net
Registrar: Dee Lafata (636.537.1485) JWLafata@aol.com
Illinois Area Chairman: Candace Baker (618.624.8581) CandaceB@charter.net
Newsletter/Website Editor: (314.750.5662) CJHazer@att.net

To better accommodate our membership and to broaden club education opportunities, the St. Louis Chapter offers programs called “Classes To Go”. The educational benefits of having a large majority of your club hear the same message at the same time is priceless. Your club sets the time, provides the space and selects a topic from our available choices. We can also build “custom” classes which, depending on time and materials, may require a higher fee. These classes may also be arranged for *any* small group. We do our best to accommodate all of your educational needs.

One Hour Classes: \$15/student with a \$75 minimum

General Topics

- **How to Start an Investment Club**
- **How to Run an Investment Club**
- **The Basics of Investing** – A beginners guide of things to consider when building a portfolio. Includes the explanation of the terminology.
- **Three Things Every Investor Should Know**
 - ❖ The Relationship of Sales, Earnings & The Price of the Stock
 - ❖ The Difference Between Important Information & Noise
 - ❖ Why We Look at P/E
- **Getting Acquainted With the Value Line Report** – An overview of a Value Line company report, including the location of data required for an SSG and information useful for SSG judgments.
- **Value Line Quick Analysis & Comparison Guide** – A guide through a checklist of 10 criteria found on a Value Line company report which will help you identify a quality company worth your time to complete an SSG. Also includes a look at how to compare these items for several companies.
- **Stock Checklist: The Beginners First Step For Evaluating A Stock**
- **What To Include When Presenting a Stock to Your Club**
- **Stock Mutual Funds---the Good, the Bad and the Ugly:** Performance, management, turnover, fees, indexes, ETF, what can you expect? Learn how to separate the top funds from the also-rans.
- **Introduction to Annual Reports**
- **Bank Stock Analysis for Beginners**
- **Warnings & Red Flags Beyond The SSG – The Other 20%** - Learn about a number of easy-to-check warning signals, the so-called “Other 20%”, that are not on the Stock Selection Guide. Useful information can be found in Value Line, the balance sheet, cash flow statement, and annual report.
- **Getting The Most Out of Toolkit** - Learn how to utilize Toolkit’s many helpful features for completing an SSG and doing a Stock Study. The class will also cover some undocumented features.

Stock Selection Guide

- **How to Read & Understand the Stock Selection Guide** – A class for those club members who do not prepare or understand a Stock Selection Guide (SSG) and those who need a refresher course. This course will explore the basic purpose of the SSG and highlight the most important information to take away from this stock study tool.
- **Making Judgments: Section 1**
- **Making Judgments: Section 2 (Management)**
- **Making Judgments: Sections 3 (P/E), 4 & 5**
- **Spotting Red Flags** – Learn to recognize trouble spots that need to be investigated on the SSG. Understand what red flags are signaling, helping you avoid costly mistakes.
- **Understanding the P/E Ratio & Its Variations** - Learn what the P/E ratio is telling you and how it is used to identify a stock selling at a fair value, avoiding “irrational exuberance”. Relative Value & the PEG ratio will also be discussed.

Portfolio Management

- **When To Sell** – This class will provide investors with tools to make “Buy, Hold & Sell” decisions in a logical, rational manner. Common psychological traps that are harmful to your wealth will be discussed, along with tips on how to recognize and avoid them.
- **Portfolio Tune Up & Repair** - Clubs are often searching for someone from outside their club to examine and candidly comment on the holdings. We will study the stocks in your portfolio, both individually and as a group and identify any problem areas. Better Investing portfolio management tools will be used and explained.
- **Using Toolkit 5 Portfolio Management Tools** - We will discuss ways to monitor your portfolio to determine if the reasons that led you to buy a stock are still in place. Using PERT reports and the “Alerts” in Toolkit 5, we will identify underperforming companies and those that are overvalued and may need to be replaced in order to reduce risk and increase your portfolio’s return.

REGISTRATION FOR CHAPTER EVENTS

Make checks payable to St. Louis Chapter of BetterInvesting. Please indicate the event, the number of participants and the names of those attending each event. Mail information with appropriate fee to the St. Louis Chapter of BetterInvesting, 1657 Ansonborough Drive, Chesterfield, Missouri 63017.

Please include a contact telephone number. **Registration/Payment deadline is one week prior to the event. Registration fees for events are non-refundable. This is the St. Louis Chapter of BetterInvesting policy due to our requirement to arrange rooms, speakers, materials, publicity and audio-visual equipment for your event in advance. For registration after the deadline, please call Registrar, Dee Lafata at 636.537.1485.**

Jan. 8	Model Investment Club of STL	May 29*	Monthly Stock Study
Jan. 22	Monthly Stock Study	Jun. 4	BetterInvesting Seminar
Feb.10	Treasurer's School	Jun.11	Model Investment Club of STL
Feb.12	Model Investment Club of STL	Jun.25	Monthly Stock Study
Feb.26	Monthly Stock Study	Jul. 9	Model Investment Club of STL
Mar. 1	Basics of Investing	Jul.23	Monthly Stock Study
Mar.12	Model Investment Club of STL	Aug.13	Model Investment Club of STL
Mar.26	Monthly Stock Study	Aug.27	Monthly Stock Study
Mar.31	Stock Selection Guide Workshop	Sep.10	Model Investment Club of STL
Apr. 9	Model Investment Club of STL	Sep.24	Monthly Stock Study
Apr.23	Monthly Stock Study	Oct. 8	Model Investment Club of STL
Apr.26	Computerized SSG	Oct.22	Monthly Stock Study
May 14	Model Investment Club of STL	Nov.12	Model Investment Club of STL
May 17	Basics of Judgment	Nov.26	Monthly Stock Study
May 7	Annual Meeting	Dec.10	Model Investment Club of STL

* Tuesday date (normally 4th Monday)

Model Investment Club of St. Louis Meetings are held the second Monday of each month, at the **Center of Clayton** at 7:00 pm. Our purpose is to provide an educational opportunity for people interested in learning how to form & operate an investment club in accordance with the methods and principals of BetterInvesting. Meetings are open to the public to observe club meetings at a cost of \$10 which is payable at the door.

CHAPTER BUSINESS MEETINGS are held the third Monday** of each month, at the **St. Louis County Library Headquarters** at 7:00 pm. These meetings are primarily for chapter officers, directors and associates, but visitors are welcome. ** *Jan. & Feb. 2007 meetings will be the 3rd Tuesday (Jan.16 & Feb.20), May 2007 Annual Meeting will be held the 1st Monday on May 7, 2007*

MONTHLY STOCK STUDY

Held the fourth Monday of each month at 7:00 pm, **Center of Clayton** (excluding the month of December). These are valuable experiences for those interested in the study of a company using a Value Line report. Included are a demo of stock selection software and a discussion of judgment issues on the SSG. There is a \$10 charge to attend which is payable at the door.

LOCATIONS

Center of Clayton: 50 Gay Avenue, Clayton, Mo 63105 (314.290.8500)

St. Louis County Library Headquarters: 1640 South Lindbergh Blvd. @ Clayton Rd. (across from Plaza Frontenac), St. Louis, Mo 63131 (314.994.3300)

Samuel C. Sachs Branch: 16400 Burkhardt Pl. (off Chesterfield Pkwy., S. of Hwy 40), Chesterfield, MO 63017 (636.728.0001)

Third Annual "Stock Pickers' Challenge" Portfolio Contest

Our 3rd annual challenge began October 27, 2006 and the final portfolio evaluations will be priced at the close of the market on April 27, 2007. The top portfolio owners and the best stock picker will be recognized at the Chapter Annual Meeting on May 21, 2007 (7:00 pm – 9:00 pm)

You may track the portfolios at www.finance.yahoo.com (Login: stlouisp, password: invest123). You can also view comparative portfolios comprised of the NAIC 10 Most Active Stocks, or Value Line Growth Screen Stocks, or the QQQ, SPY & DIA ETFs.

Club Visits

"Is Your Club in Need of a Boost?"

Club Visits

Have your club meetings become uninteresting? Have you stopped learning? Are you losing members? Are there personality conflicts in your club? Then a 'Club Visit' is just what you need. A St. Louis Chapter director will discuss ways to make your meetings more productive, improve portfolio performance and get members the training they need to make informed decisions. It may be that your Operating Procedures needs updating. For more information on Club Visits, please contact President Darlene Bonsanti at Darlene911@aol.com or by phone 314.821.9129.