

*For Our New Investors:*

*Welcome, Beginning Investor! You will be starting on an exciting new journey during the next few days to learn how to be a successful investor. You will not learn everything you need to know in one week but by selecting one of the programs designed for beginning investors and following it for the full weekend, you will be off to a good start with your investment education and will be able to go home and begin investing.*

*The **Discover Investing** program is designed for those beginning investors who plan on purchasing and using another software package to do their analysis or who are not going to use a computer to do their stock studies. The emphasis in this track will be on learning the fundamentals of investing and how to pick quality companies in which to invest. There will also be hands-on classes to introduce the students to the software package Toolkit 5.*

## Class Descriptions

### Discover Investing (DI)

(Arranged chronologically)

This is a series of classes for beginners, which can be taken sequentially or separately. For your planning, please note that times for some of these classes vary from the regular schedule. These seminars are also listed in Class Descriptions – alphabetical.

Title of Class	Description	Teacher
<b>Why Invest?</b>	Learn why investing is important, why you should learn and follow BetterInvesting's four basic principles, why time is on your side with compounding, and why you need to pay yourself first. We'll take a look at the Rule of 72, how to dollar cost average, and how to evaluate and choose a broker.	Jennifer Evans Penley
<b>Let's Start Building a Stock Portfolio</b>	In this hands-on class, participants will pick 20 companies from a group of 50, with the goal of building a quality core portfolio. Learn to design a diversified portfolio, picking companies from different industries and companies of different sizes. Time and attention will be paid to looking at growth of sales and earnings. The 20-stock portfolio will be further refined in DI 103 through DI 106 with the final goal being a quality portfolio of 5 of the original stock choices.	Jennifer Evans Penley
<b>Laying the Foundation with Quick Analysis</b>	The Quick Analysis is just that, a quick but thorough look at some key factors that an excellent company exhibits using historical data from Value Line. These include sales, earnings, and dividend history, management qualities such as operating margins and return on equity, financial management such as long-term debt and current ratio and five year earnings estimates.	Carol Crosta
<b>What Is A Quality Company?</b>	Several different factors can help determine if you're looking at a quality company. We will look at growth of a company's sales and earnings. What percentage growth rate should we be looking for? Can they sustain this growth? What about future growth of sales and earnings? Should a company have debt? How can we tell if a company is well-managed? How do our 20 companies measure up and how do we reduce the number of companies to 10?	Jennifer Evans Penley
<b>It's Not Just Quality: Did You Build In Value?</b>	A quality company at the wrong price is a poor investment. What is the right price to pay for a stock? How can we determine if we are paying too much? What role do the company's earnings play in this scenario? Using Value Line, we will examine several aspects of the Price Earnings Ratio and show how it is used to determine potential future pricing and value. You'll spend a few minutes reviewing your 10 companies for value and reduce that number to 5 companies.	Diane Amendt

**What Should Our Portfolio Look Like?**

A look at the good, the bad, and the ugly from the original group of 50 stocks selected in the Beginners series. How did your picks stack up and what were your final 5 companies? Did you build a portfolio based on quality and value? Is your portfolio diversified between industries and company size based on revenues? Using BetterInvesting's guidelines, we will look at the Stock Selection Guide for some of these companies.

Jennifer Evans Penley

**Getting the Most Out of EXPO and Investor Relations**

We will discuss why companies go to investor conferences and the difference between retail and institutional conferences. You will learn the benefits of visiting the company booths in the EXPO area. You will learn questions to ask the investor relations people who are in the booth to help you with your investment analysis. We will learn how to analyze answers we are given to determine if we are looking at short-term problems or long-term problems. Short-term problems may represent buying opportunities; long-term problems may represent a reason to sell.

Gary Ball

**Internet Tools for Investing**

This class is an introduction to using the Internet to find investing information needed for successful stock analysis.

Jennifer Evans Penley

**Discover Investing in the Computer Lab**

This final session of the Discover Investing Track is designed to launch our track graduates on their way to investing success. This session will provide attendees with hands-on time with Stock Selection Guide software Investor's Toolkit 5.

Jennifer Evans Penley

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