



Investor Education at Its Best™
Charlotte, North Carolina
June 8-10, 2012

Session Descriptions
June 9-10, 2012

Saturday Morning, June 9, 2012

9:10 AM – 10:00 AM
Galileo/Magellan

Saul Seinberg
Introduction to Technical Analysis

Technical analysis uses supply and demand data and indicators that attempt to forecast the future direction of the market or a stock. It can be used alone or as a complement to a conventional stock study. Learn to use another set of tools and skills to enable you to become a better, more confident investor.

Florence I-II

John Diercks
Getting to Know Exchange-Traded Funds

Exchange-Traded Funds (ETFs) are cost effective alternatives to mutual funds. They offer an easy way to diversify your portfolio into specific sectors or to gain exposure to the international market. Featured in this session is the unique structure of ETFs that makes them attractive to investors, along with examples from Morningstar online.

Florence III

Brian Altschul
The *Whys* of a Stock Study

Why do I need 10 years of data? *Why* is profit margin so important? *Why* should I eliminate any of the price-to-earnings (P/E) ratios? *Why* is my buy range so high? Uncover the answers to these and many other questions about the *whys* of a stock study.

Venice III

Pam Wilkes
OOPS! Was I Supposed to Save That?

Do you know which personal, financial, and family records you need to safeguard? Do you know how long you need to keep them accessible? Learn about various methods to

store and protect your records. Become aware of Internal Revenue Service (IRS) requirements related to record keeping.

10:10 AM – 11:20 AM

Galileo/Magellan

Mary Ann Davis

Price Chart Reading Part One

Designed for long-term investors, this session introduces price charts and explains how to read them. Learn about moving averages, support and resistance, trend lines, and crossovers. Investors can use these signals as exit and entry points. Expanding your knowledge of charts is very helpful for both buy and sell decisions. Part one of two.

Florence I-II

Phil Keating

Building and Maintaining Better All-Weather Portfolios

What is portfolio management? How can you optimize your portfolio structure and diversification? Do you know how to monitor fundamentals? Learn how to create and maintain all-weather portfolios using the best principles and processes of good portfolio management.

Florence III

Bart Womack

How to Use Cash Flow Statements

Focus on the importance and interpretation of the cash flow statement. Understand how the three main financial statements are interlinked. Learn about the basic construction of the cash flow statement and recognize investing red flags the statement can raise. Gain knowledge about using this important investing tool.

Venice III

Lynn Ostrem

Breaking the Rules that Limit our Returns

To simplify investing principles, we often dictate guidelines to novice investors in order to protect them from harm. Following these rules to a *T*, however, limits our exposure to potentially lucrative opportunities. We will examine some of these hard and fast rules to separate fact from fiction, and determine when they do and do not apply.

11:30 AM – 12:20 PM

Galileo/Magellan

Saul Seinberg

My Favorite Indicators and Chart Patterns

Gain insight into Saul's four favorite indicators and chart patterns. Discover the parameters he uses and how you might use those indicators and patterns. Explore how to best use the results of these indicators and chart patterns to supplement your stock studies.

Florence I-II

Brian White

How to Save Money and Avoid Getting Ripped Off

Have you checked your credit score or your credit report lately? Do you know how to keep your identify safe? Where can you go to monitor your credit for free? How can you get the most bang for your buck when spending your hard-earned money? Learn about saving and protecting your money and avoiding getting ripped off!

Florence III

John Tonsager

Setting Price Targets

Are you unsure about how and when to set high and low price targets in your stock studies? Look at rational methods for choosing price targets during your stock study. Discover why and how to use them after you make a purchase decision.

Venice III

Joe Craig

Research Tools for the Fundamental Investor

Learn about stock study tools, most of which are available on the Internet, that both help investors identify companies worthy of study and provide help in performing the commonly known *other 20%* of the analysis. What are these tools? Where are they located? How can you use them?

Saturday Afternoon, June 9, 2012

2:30 PM – 3:40 PM

Galileo/Magellan

Don Cassidy

The Psychology that Makes Technical Analysis Work

Discover investor mindsets behind several technical patterns, and learn the importance of selling promptly when chart breakdowns occur. Explore the psychology related to resistance and support levels, gaps, island reversals, engulfing reversal days, cup-and-handles, pullbacks and breakouts, and the meaning of violated channel lines.

Florence I-II

Phil Keating

Mistakes Even Smart Investors Make: Learn How to Avoid Them

Behavioral finance highlights cognitive, perceptual, emotional, and social factors that cause many investors to buy high and sell low. These irrational behaviors provide opportunities for disciplined investors to profit handsomely. Examples and case studies will illustrate these behaviors and provide insight into overcoming these biases.

Florence III

Bob Adams

How I Analyze a Company

Build your confidence in making stock study judgment decisions. Using stock analysis software, learn how to confirm your judgments using Internet resources. Discover how to install shortcuts to the information in the software. View a demonstration of an analysis first in presentation mode and then as a live analysis of a company.

Venice III

Lynn Ostrem

Visual Analysis for the Not-So-Newbie

Many of us are adept at completing a Stock Selection Guide (SSG), but we are weak at deciphering the results. Learn to identify a quality company as we take you through the front page of the SSG. Analyze growth stocks and business cycles, assess the graphs, and learn to use new and undocumented features to estimate future growth rates.

3:50 PM – 5:00 PM

Galileo/Magellan

Mary Ann Davis

Price Chart Reading Part Two

Learn to use price charts for buy and sell decisions. Discover how to use interactive charts, trends, oscillators, divergence, support/resistance, Fibonacci, volume, and chart patterns. These tools can identify buy/exit points and give clues about what the market or stock may do, as well as act as a second opinion.

Florence I-II

Saul Seinberg

Dividend Stocks – An All Seasons Approach

Dividend paying stocks are attractive investments for many reasons. Learn how these stocks provide share price support in bad times, as well as in good times. Explore how to find and evaluate dividend paying stocks so you can build a sizeable portfolio by taking advantage of compounding through dividend reinvestment.

Florence III

John Diercks

What to Look for in an Annual Report

Investors seldom get maximum value from annual reports. Learn how to find key information with little effort in these often boring reports. Investigate the major sections of an annual report, what important items to isolate in each section, and the importance for stock studies.

Venice III

Bart Womack

World Demographics and Investing

The developed world's population is shrinking and getting older, while the developing world continues to grow and provide the world with most of its people. These changes will have profound effects on investing. Explore this new world form, and understand how to incorporate that information into future investing decisions.

5:10 PM – 6:00 PM

Galileo/Magellan

Don Cassidy

Trading Volume

This session, taught by the author of *Trading on Volume*, covers volume spikes and crescendos, on-balance volume, tick volume, and volume fades. The instructor also explains the meanings behind these patterns and their importance for improving performance by capturing good entry and exit points.

Florence I-II

Phil Keating

Invest in the Best: Finding Great Companies that are Great Stocks

What kind of stocks do you want in your portfolio if a bear market comes and you could not sell for five years? What are the characteristics of great growth companies that are likely to be great stocks? Learn how to use recent studies, stock screens, and public resources to find the most promising stock candidates for long term investors.

Florence III

Jerry Pillans

The Role of Social Security in your Financial Plan

Understand your current options pertaining to Social Security. Determine the best time to start taking benefits and the options related to taking benefits early or waiting until full retirement age. Learn how to work Social Security into your total financial plan.

Venice III

Bob Adams

Reverse Mortgages – Dangerous to Your Health?

The next major financial fiasco could be reverse mortgages. Baby boomers are prime targets and must know what questions to ask. Learn about the potential costs and potholes and financial resources available. Discover when a reverse mortgage might be the answer...and when not. Be aware of the benefits, as well as the dangers.

Sunday Morning, June 10, 2012

9:10 AM – 10:20 AM

Galileo/Magellan

Saul Seinberg

Point and Figure Charting

Point and Figure (PnF) charting was created by Charles Dow of Dow-Jones fame. It was constructed to avoid chart noise and remove the ambiguities that plague other forms of charting. Learn how PnF charts can provide a useful sanity check for your stock studies.

Florence I-II

Bart Womack

The Future of Social Security

The Social Security System cannot continue to exist in its current form. The session will focus on the problems of the Social Security System and the proposals to correct it. We will examine the current system's structure, define its problems, and explore possible solutions to those problems. Attending World Demographics and Investing first is suggested.

Florence III

Don Cassidy

Thinking Outside the Box(es)

The Stock Selection Guide looks at past performance. Given the post-Great Recession economic realities, investors may not be on safe ground projecting future results without strong supporting reasons. This session will describe numerous external conditions, subject to great flux, that can give insight to support investment decisions.

Venice III

John Diercks

Understanding Income Statements and Balance Sheets

Uncover the meaning of numbers in the income statement and balance sheet. Understand how these reports relate to each other and to the statement of cash flow. Learn to evaluate the liquidity, capital structure, profitability, and growth of a company through several key financial ratios.

10:30 AM – 11:20 AM

Galileo/Magellan

Doug Gerlach

A Closer Look: Comparing Companies in Toolkit 6

The Comparison Module in Toolkit 6 helps the investor find the best company among a group of peers. Learn to interpret each criterion on the report and identify which values are most critical to your comparison. Discover how to use weighted values to select the best overall stock that meets your needs.

Florence I-II

Phil Keating

Investing Lessons from Five Decades

From *gogo* to *oh no!*, we review the major investment features and themes of the past five decades and how individual investors have fared. How should investors deal with bull, bear, and range-bound markets? Learn principles espoused by Benjamin Graham and Warren Buffett, and discover how successful investors are able to create sustainable wealth.

Florence III

Brad Taylor

Developing a Great Portfolio

Learn how to manage a successful investment portfolio. As investments grow in value, successful portfolio management has a more significant impact on success than adding a new investment. Learn about the importance of portfolio management, tools to manage your portfolios, and reasons to sell an investment.

Venice III

Pam Wilkes

Juicing Your Portfolio with Dividends

Should healthy, growing dividend stocks be a part of your portfolio? History reveals that dividends have been the overwhelming source of stockholder returns over time. Learn how to locate and identify high quality dividend stocks. Explore taxation issues and other considerations. Discover the role dividends play in a bear market.

11:30 AM – 12:20 PM

Galileo/Magellan

Mary Ann Davis

Selling Covered Calls

Selling covered calls is a way of earning additional income on stocks you already own. We will start with the basics, terminology, and examples and then show you how to actually get started. This strategy is so conservative that it can be used in your Individual Retirement Account (IRA). If you are new to options, this is the class for you.

Florence I-II

Bob Adams

The Past and Future of Investing

History is a great teacher. By looking back to the origins of our investment teachings, we can strengthen our present and future resolve. George Nicholson clearly laid out what we should expect from a portfolio from year one through maturity. Learn how to apply today's technology -- software and Internet -- to those teachings.

Florence III

Brian White

Breaking Down the Stock Selection Form

How comfortable are you with your stock analysis? What information does the front side of the form provide? Which metrics on the back of the form deserve the most attention? How should we judge trends and outliers? What are the differences among choices for high and low price estimates and how do they affect the stock analysis?

Venice III

Jerry Pillans

Don't Let Your 401(k) Manage You

Is your 401(k) managing you? Learn mistakes to avoid when investing in your employer's plan. The session focuses on helping investors make informed choices and keep expenses low, as well as rebalancing a portfolio and making other decisions regarding your 401(k).

Sunday Afternoon, June 10, 2012

2:40 PM – 3:50 PM

Galileo/Magellan

Mary Ann Davis

Tips for Option Selling

Geared for investors with some experience selling options, this session emphasizes benefits of options, selling strategies, price charts, examples, support and resistance, delta, and how to use the Fibonacci ratio. This class will build on Price Chart Reading Part Two.

Florence I-II

Bart Womack

How Much do I Need to Save for Retirement?

Examine a list of events that retirement dollars must cover. Calculate how many dollars must come from investments. Where will more dollars materialize? Learn how to structure retirement goals, savings contributions, time value of money concepts, and more, using an Excel spreadsheet.

Florence III

Don Cassidy

How to Invest in an Economy Stuck in the Mud

An investor should envision three macroeconomic scenarios (positive, flat, and difficult) and decide which industries and companies would be good investments in each. At a minimum, a portfolio ought to include an exposure to each to provide some effective hedging against inaccurate forecasting of the future economic environment.

Venice III

John Diercks

Dividends: The Forgotten Profit Maker

Dividend-paying equities can provide rates of return far superior to money market funds and certificates of deposit. How can an investor determine when a dividend payout is safe? Learn the pros and cons of investing in common and preferred stocks, as well as other poorly understood investment vehicles offering high rates of returns.

4:00 PM – 4:50 PM

Galileo/Magellan

Lynn Ostrem

So Many Stocks – So Little Time: Shopping for Stocks to Study

Can you pick a handful of stocks from 10,000 without becoming an expert screener? Absolutely! The presenter discusses her criteria, methods, and shortcuts for identifying winning stocks and industries. She also demonstrates clever combinations of her favorite screening tools that winnow thousands of stocks into a manageable few.

Florence I-II

Brian White

Helping Children Catch the Investing Bug

Would you like to see your children or grandchildren interested in investing early in their lives? Gain some ideas about creating that interest and about how you might act as the market for their investments. In addition, explore options for you to invest in their future through 529 plans, Coverdells, the Universal Gifts to Minors Act, and other plans.

Florence III

Brad Taylor

Dividends for Growth Investors

Dividends can play an important role in a growth stock portfolio. Learn how to find growing companies that also pay a dividend. Explore the different types of equities that pay dividends. Understand the tax considerations and how to determine if a dividend can be judged *safe*.

Venice III

Pam Wilkes

New Kid on the Block – The Basics of Exchange-Traded Funds

Exchange-Traded Funds (ETFs) quickly became a new darling of the investor. Learn the ins and outs of ETFs and the major players. Gain knowledge about selecting and managing these funds. Explore how they may fit into your basket of securities.