

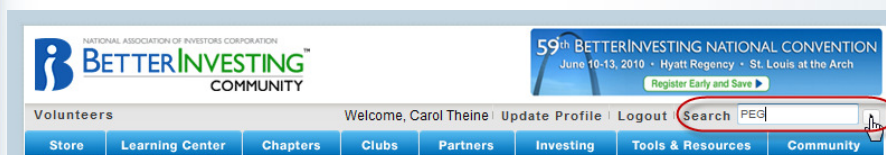
BetterInvesting Website Tips



www.betterinvesting.org

NOTE: Website always changing!

1) Use Search



- ▶ Search on topics or terms that you want to learn more about.
- ▶ BetterInvesting Magazines archived
- ▶ Special Web-Feature Articles

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 NATIONAL ASSOCIATION OF INVESTORS CORPORATION
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2) Learning Center

Getting Started Courses for New Folks

Great Stuff under Additional Courses

- Additional Courses
 - Introduction to Stocks
 - Introduction to Mutual Funds
 - Financial Foundation
 - Classes To Go
 - National Convention Atlanta 2005
 - BetterInvesting TV Series

The Learning Center Overview
View Demo

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3) Clubs

Club Management has sample documents

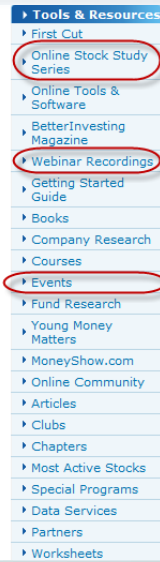
Find-A-Club – A Must for Anyone Looking for Members

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4) Tools & Resources: Webinars

- ▶ Online Stock Study Series shows upcoming event registration link and handouts. Archived recordings and handouts also found here.
- ▶ Webinar Recordings – Currently only the Online SSG Tutorial found here.
- ▶ Events – Where you can find a list of upcoming webinars. You can also get directly to this page with: www.betterinvesting.org/webinars



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5) Tools & Resources: First Cuts

- ▶ Library of Stock Studies by Members – Over 115 companies!
 - Some with more than 1 Study
- ▶ Great source for Stock Ideas
- ▶ Can list stocks by sector
- ▶ Email sent every other week notifying you of 3 new stocks each week. (Update your Profile on the website or email service@betterinvesting.org if you are not receiving these emails.)

First Cut Stock Study Report

Company Name:	MVI Veterinary Supply Inc.	Ticker:	EVSN
Code or ticker:	EVSN	Phone:	253-751-1111
Your Name:	Carol Thoma		
Email address:	cthoma@inget.betterinvesting.net		
City:	Shelburne	State:	USA
Chapter Name (if applicable):	Puget Sound		

Discuss why you consider this to be a high quality, growth company that should be investigated further. Please include comments on historical sales and EPS growth, pre-tax profit margin, return on equity, and debt.

While it is a low profit margin business (4%), the profit margins have steadily increased. They have very low debt. For a medium-sized company, ~10% growth for both sales and EPS is good. I have been impressed with their positive growth during the recession; sales of animal health products appear to be a recession-resistant business.

Briefly describe how the company makes money:

MVI Veterinary Supply Inc. is a leading distributor of animal health products in independently service the United States. They distribute more than 15,000 products sourced from over 400 vendors to more than 18,000 veterinary practices nationwide from thirteen strategically located distribution centers.

Projected growth rate for sales: 10.5%

Why did you select this rate? Disclose from where future growth will come, what the historical growth rate has been, and how you arrived at your estimate for revenue growth for FY12 was 5.0%.

Projected growth rate for earnings per share: 10.5%

Why did you select this rate?

I used the return-based method (aka the return procedure) and then went slightly lower. Additionally I looked the estimates for the next two years from Yahoo Finance.

Note: Looking at EPS estimates vs. actuals, it appears MVI has a history of setting lower expectations resulting in positive earnings surprises.

Projected high P/E: 21

Why did you select this value?

This stock study will be judged on the quality of the study and not on investment recommendations. Instead, readers should conduct their own research before making an investment decision.

Choose a sector to view company list:

- [Consumer Discretionary](#)
- [Consumer Staples](#)
- [Energy](#)
- [Financials](#)
- [Health Care](#)
- [Industrials](#)
- [Information Technology](#)
- [Materials](#)

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6) Tools & Resources: BetterInvesting Magazine

- ▶ Have a favorite author? Find articles by Author Archives.
- ▶ Even NAIC co-founder George Nicholson's articles back to 1958.



Print Archives
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Tools & Resources

- ▶ First Cut
- ▶ Online Stock Study Series
- ▶ Online Tools & Software
- ▶ **BetterInvesting Magazine**
 - ▶ Print
 - ▶ e-Magazine
 - ▶ **Print Archives**
 - ▶ e-Magazine Archives
 - ▶ Staff

Print Archives

BetterInvesting online article archives put a wealth of information and investing know-how at your fingertips. Knowledgeable investing experts explore topics ranging from market trends to sector screening, and stock analysis to asset allocation. This searchable database includes hundreds of articles from past issues of *BetterInvesting Magazine* and other sources organized by issue, author and column.

Print:
[Issue Archive](#)
[Author Archives](#)
[Column Archives](#)

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7) Tools & Resources: Articles by Topic



Articles

- ▶ Getting Started
- ▶ Investing Basics
- ▶ Stocks
- ▶ Mutual Funds
- ▶ Clubs
- ▶ Chapters
- ▶ Personal Finance
- ▶ Youth
- ▶ Events
- ▶ Archives

- Betterinvesting covers more than just Stocks!
- Articles by Topic categorizes more than just BI Magazine, includes other online articles.

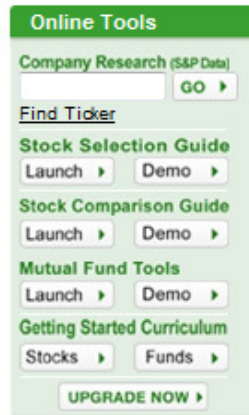
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8) Online Tools – Subscription Required

- ▶ Some members don't know they already have access to these premium tools. Give it a try!
- ▶ The Online SSG has unique features like mapping competitors sales & earnings.
- ▶ Mutual Fund Tools provides key metrics for you to evaluate funds.

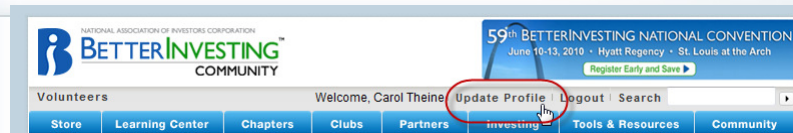


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9) Update Profile



- ▶ Let us know when you change your email, phone or address so we can stay in contact with you!

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