



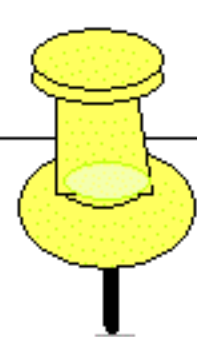
STOCKS

in the future

...investing in students

March 2005

Volume 4, Issue 2



Dear Parents,

Sometimes it is hard for students to apply school work to the world outside of school; this is not true for Stocks in the Future students. They learn the value of advertising, the importance of pricing an item correctly, and how to compare one company's performance to another's.

SIF teaches the importance of investing money, time in school, and in research. Regular school attendance is essential to your child's education. SIF rewards students with perfect attendance with money they can use to buy stocks. I hope that you will help your student improve attendance and earn money to buy his/her own stocks.

Your student is of a lucky few able to participate in this program. I hope you encourage their involvement.

Sincerely,

Pat Bernstein
Board Chair

Student Success!

Recent results of studies by Johns Hopkins University show that SIF is making a difference in the lives of students. The two main goals of SIF are to increase attendance and improve academic achievement. The latest findings show that our students are doing both!

Results from this year are encouraging. According to the analysis by Johns Hopkins University, SIF students came to school more often and performed better than comparison groups. SIF students attend school approximately three more days. SIF students also perform better on a short achievement test used to assess financial vocabulary and business topics.

This is a direct result of the hard work of our teachers and students. THANK YOU!

Francis Scott Key Welcomes Dan Shapiro

FSK Middle School's seventh (Teacher Kevin Burnett) and eighth (Teacher Deneen McDonald) grade classes welcomed Dan Shapiro of Goldman Sachs from Philadelphia. This animated guest speaker introduced students to a framework for evaluating stocks, using examples such as Microsoft, Gap Stores, and Gillette. It was great for students to get the opportunity to meet and speak with a professional from the world of finance and investment.



Fun facts from Dan Shapiro...

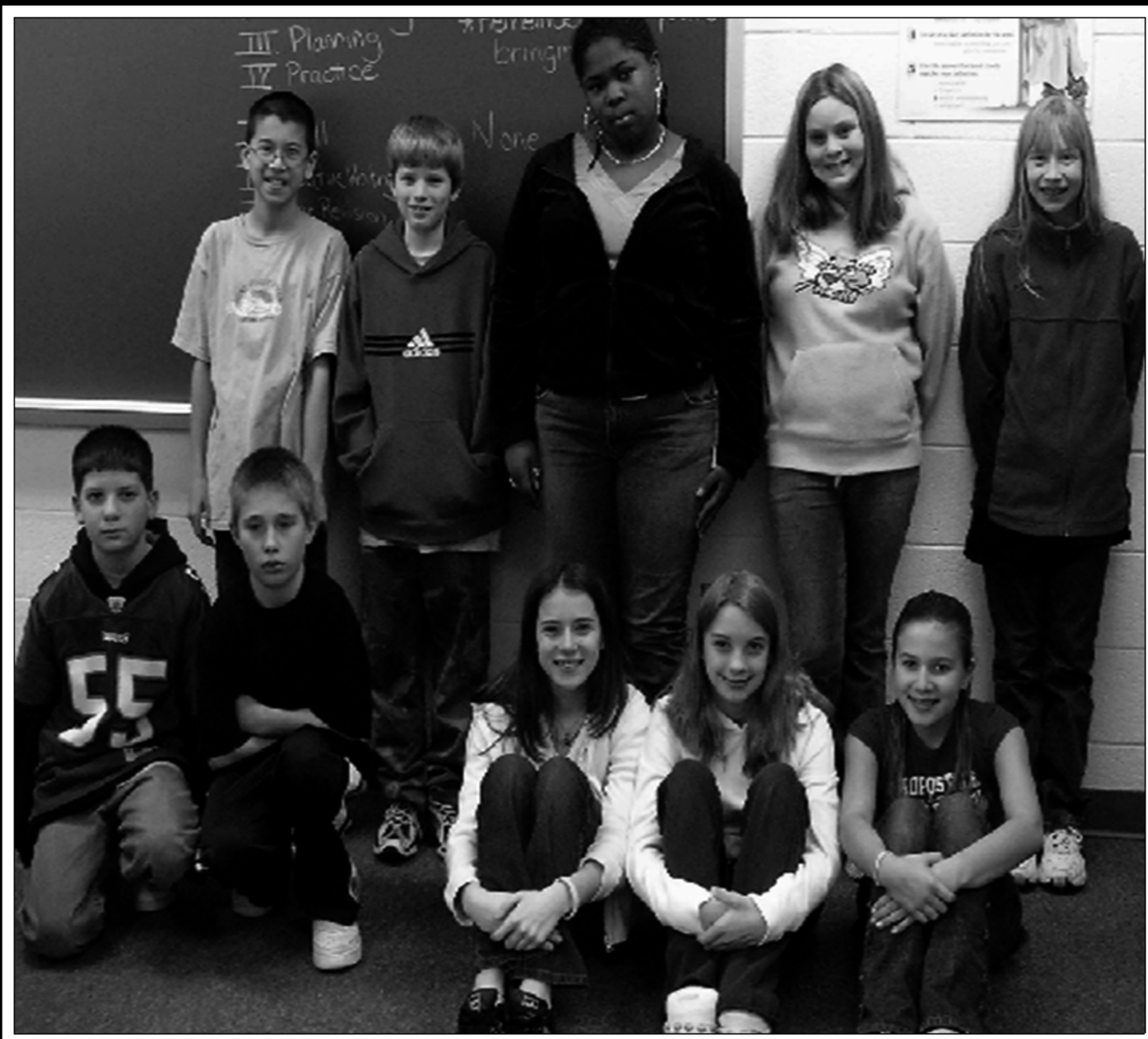
\$10.00 of Kleenex stock became \$193.00 20 years later.

\$10.00 of Coke stock became \$230.00 20 years later.

\$10.00 of Band-Aid stock became \$404.00 20 years later.



Investments really do pay off!
This is true for both the stock market
AND your education!



Congratulations to Elkridge Landing Middle School Brianna Gibson's 7A class for winning the January Attendance Contest!

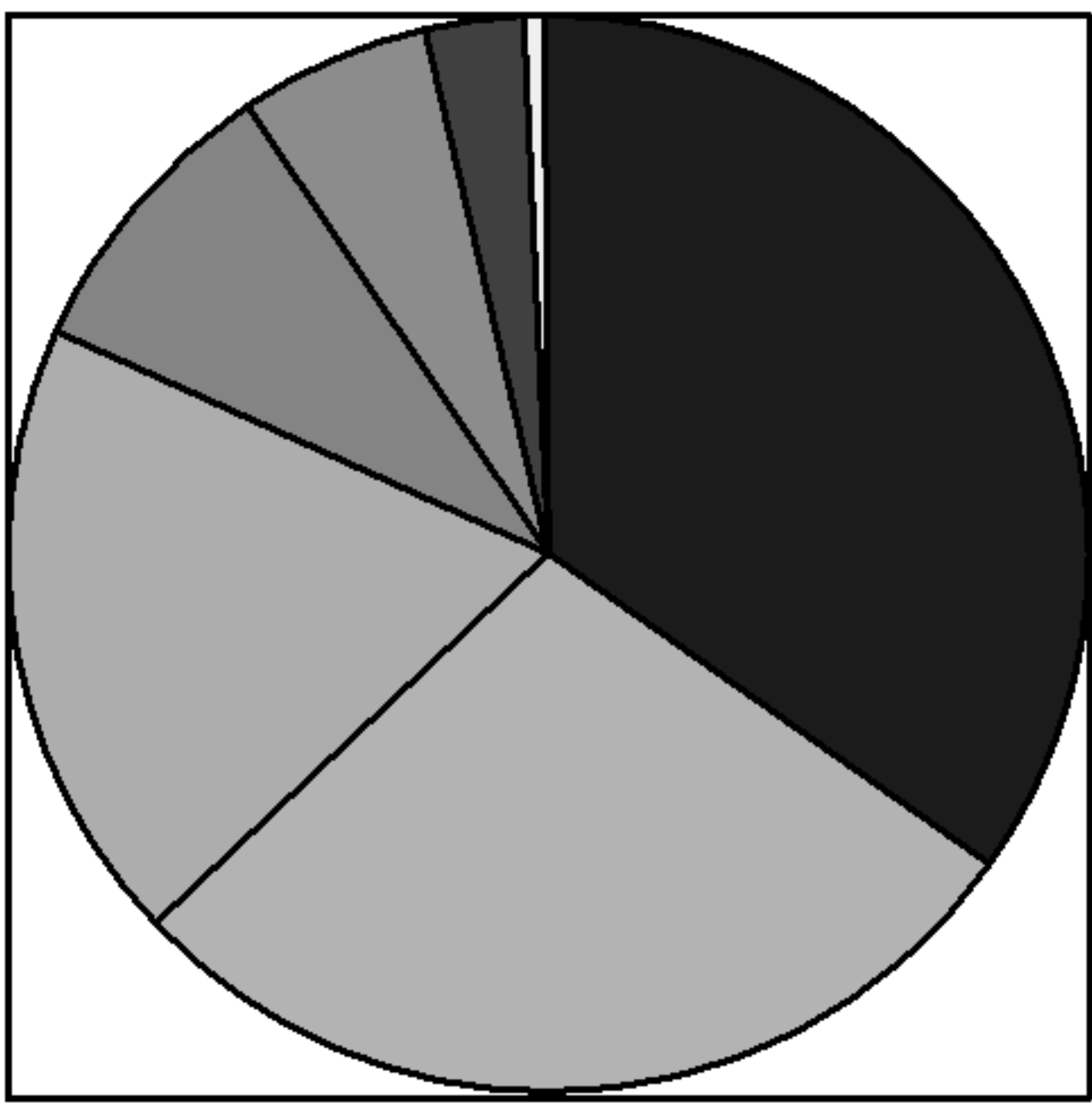
Announcing the SIF Essay Contest!



Stocks in the Future will be hosting an essay contest in April. This is a great chance to show off your ideas and writing skills. The essays will describe the valuable lessons students have learned through their participation in SIF. The first prize winner will receive a \$50 savings bond, and there will be second and third place prizes as well!

STUDENTS! You will be receiving a flyer in March with all the details.

SIF'S MOST POPULAR



- Toys R Us
- Disney
- Time Warner
- Coca-Cola
- Sony
- Petsmart
- NASDAQ

SIF students know it when they see it! The pie chart shows SIF students' favorite stocks. SIF students believe Toys 'R' Us is the hot stock to buy. Coming close in second is Disney. Which is the least popular?

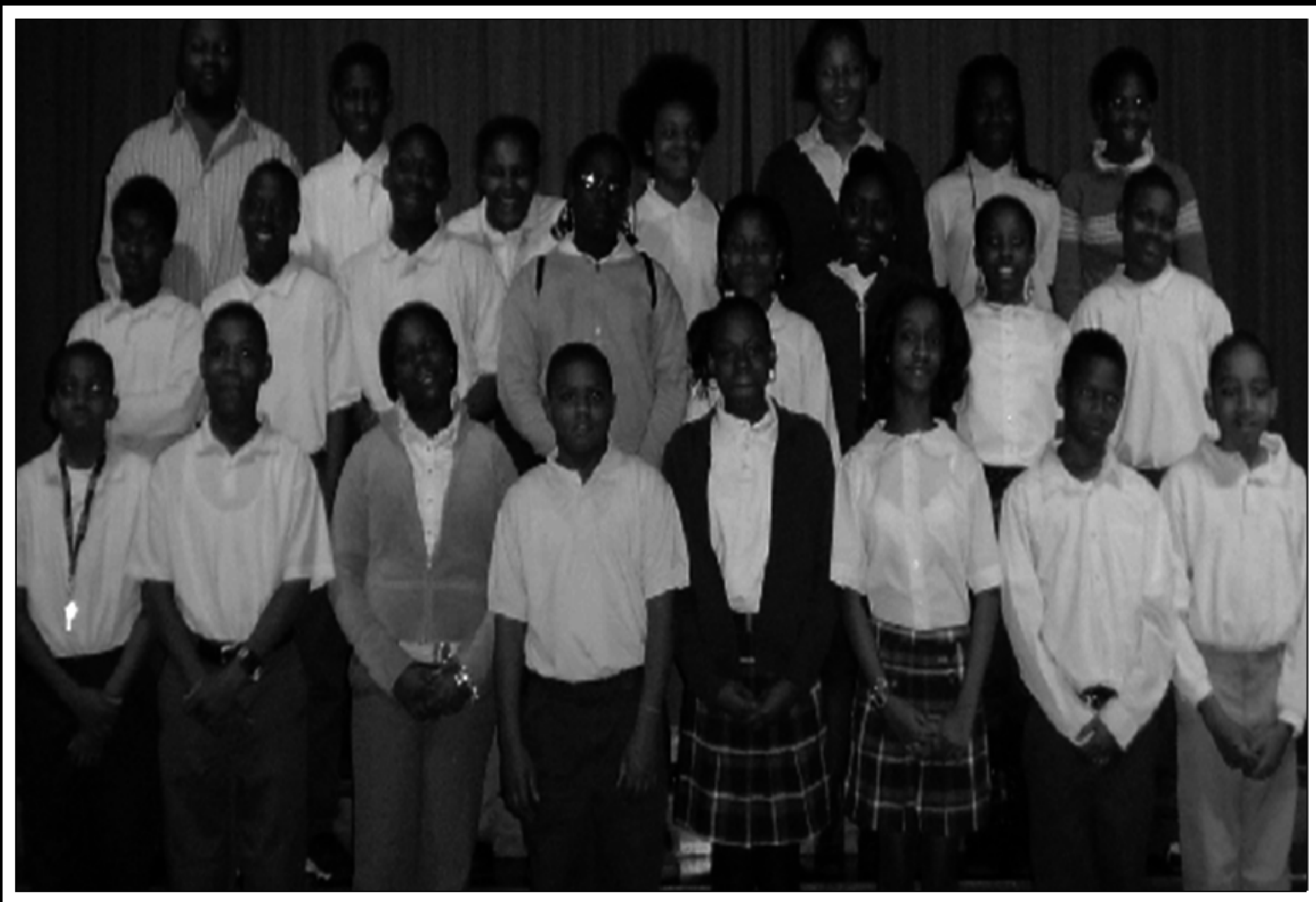
Creative Idea Makes a Difference!

The seventh grade teachers at Elkridge Landing Middle School recently implemented a new classroom activity called the "Fiat Game." Students earn fiats by exhibiting the traits of successful students during SIF classes. The two classes formed small corporations and are competing with each other to see which business can earn the most fiats.

Teacher Pat LoPiano states, "The game reinforces a lot of the things we are trying to teach in the class and helps the students focus on what's really important while having fun."



Students from Pat LoPiano's class pose by the poster keeping track of their earned fiats.



Congratulations to Mt. Royal Derrick Chase's 6th grade class for winning the February Attendance Contest! Which class will win the March Attendance Contest?

SIF Schools 2004-2005

School	Principal	Teacher(s)
ACCE	Chris Maher	Angela Jones- 9 th
Barclay School	Trumella Horne	Renard Lewis- 7 th & 8 th
Crossroads School	Mark Conrad	Liza DeBolt- 6 th & 7 th
Elkridge Landing	Thomas Saunders	Donald Chiarella- 6 th Brianna Gibson- 7 th Pat LoPiano- 7 th
Francis Scott Key	Mary Booker	Brian Powell- 6 th Kevin Burnett- 7 th Deneen McDonald- 8 th
Loch Raven Academy	Kevin Roberts	Michelle Dressel- 6 th
Mt. Royal Middle	Carolyn Freeland	Derrick Chase- 6 th Dorothy Smith- 7 th
Murray Hill Middle	Caroline Jameson	Tonya Bachand- 6 th Amber Wojtanik- 7 th