

Summer 2011

## Founder's Corner

Closing the school books for 2010–2011 allows time to initiate a round of applause accompanied by moments of pride for **Stocks in the Future**.

"We've come a long way baby!"

From conception to fulfillment, this program boasts improved attendance especially among underperforming students and successful academic reinforcement through lessons on financial fundamentals.

Students don big smiles attending the weekly classes and when checking their online portfolio pages. And teachers can also be heard cheering as their own financial acumen is enhanced when using the Johns Hopkins scripted curriculum. This program accomplishes these giant steps while partnering with outstanding supporters, and together we look forward to expanding the scope and depth of this opportunity.

Happy Investing,  
*Pat Bernstein*

**Stocks in the Future** (SIF) targets middle school students that need extra incentives to improve school performances. The weekly curriculum, taught in sixth, seventh and eighth grades, offers strategies for earning, preserving and investing in the financial market while it reinforces educational fundamentals. As they learn, students earn money by attending school regularly, and improving grades in reading and mathematics. With the potential for earning 80 SIF dollars each year, students purchase publicly traded company stocks they've studied and follow progress on personal web based portfolios. When students graduate from high school and turn eighteen, stock ownership is legally transferred to their names.

SIF is a 501(c)(3) Non-Profit Organization

# Impact, Success & Satisfaction



In June, Goldman Sachs enabled 7th grade students at the Washington Jesuit Academy to explore printing dollars at US Dept. of Engraving & Printing.

## Highlights for 2010

- ★ We congratulate **East Middle School's** student **Edward G.** who was the top earner among *all* graduating 8th graders with an impressive \$156 accumulated over three years.
- ★ The financial community treated SIF students and teachers to the 'insiders' perspective in class presentations: **PNC Bank (Frank McNeill/Joe Jennings/Ramsey Harris)**, **Bank of America (Brooke Hodges)**, **Goldman Sachs (Dan Shapiro)**, **Summit Financial (Jim Weglein w/ Denise McKissock)** and **Legg Mason (Barry Bilson w/ Kelly Spilman)**
- ★ Of the 140 eighth grade SIF 'graduates', twenty-six earned entry to the **\$100+ Club** (earning more than \$100)!
- ★ The Barclay School proudly boasts offering SIF classes for **8 years!**
- ★ Ms. McDonald from Francis Scott Key School celebrated her **7th year** teaching SIF classes.



PNC Bank congratulates Fallstaff Middle School students for winning the month-long attendance contest by enabling 7th graders to explore the bank's vault, observe commodity traders, and conduct video-conferencing with traders in Pennsylvania to compare the performances of Coca-Cola and Pepsi.

## Forecast for September 2011

- ★ **Expansion!** Starting in September, the total number of lucky next-generation-investors is expected to increase from 360 students to close to 600 students in 22 classes at 12 schools.
- ★ Students get to choose a new stock option through a 5-week mini-course called I-Hunt. **Deutsche Bank** conducted research on new investment opportunities and suggested the automobile industry as our next focus. Five companies are studied and as the 7th and 8th graders learn more, they vote online each week, they vote online for their favored company. The least favored one is dropped. By week five, students select a new company to be added to their portfolio options.

## SIF is Special

- ★ Improves school attendance for students needing extra motivation
- ★ Teaches financial life skills
- ★ Captures students' attention with discussions regarding real money
- ★ Reinforces Maryland School Assessment (MSA) fundamentals
- ★ Introduces financial literacy mandates by Maryland State Department of Education
- ★ Builds business vocabulary to understand media events outside the classroom
- ★ Stimulates discussion between parent and child
- ★ Encourages Internet research, updates on current events, and quizzes
- ★ Allows teacher application of their life experiences
- ★ Provides students with short and long-term investment concepts
- ★ Elevates students' self-esteem
- ★ Enables students to gain a sense of control over their ability to succeed
- ★ Allows students to learn the benefits of saving rather than spending money
- ★ Empowers comprehension of economic and business news in the media
- ★ Supplies knowledge of financial life skills generally unavailable from other sources
- ★ Hearing parents say: "I wish I had that when I was your age."
- ★ Hearing students' say: "**I feel smart!**"

## Board of Directors Transition

Accolades extend to former SIF Board members whose advice enabled our successful early evolution. In the newly-formed governing body, we now welcome: **Dean David Andrews** (Johns Hopkins School of Education), **Pat Bernstein** (Founder), **Jimmy Berg** (Entrepreneur), **Eddie Brown** (Brown Capital Management), **Celso Brunetti** (Johns Hopkins University's Carey Business School), **Ron Fairchild** (Smarter Learning Group), **Shana Harris** (Warshovski), **Susan Schuster** (Notre Dame University), **Richard Talkin** (Talkin & Oh, LLP), and **Marc Terrill** (The Associated Jewish Charities).

## Making Connections

SIF's business fundamentals help students to reinforce other academic skills when clever teachers like Kellye Stevens (Arlington Middle) do 'crossovers'. Teaching her math students about ratios—rationale for creating them, placements and analysis of results—generates "aha!" moments for students when they apply this logic to analyzing publicly traded company performances. The debt to equity ratio suddenly becomes reasonable!

## Super Stars

Student 'investors' thank these supporters:

Abell Foundation	 
Law Offices of Peter G. Angelos	
Bank of America	
Bernstein Family Foundation	
Eddie C. & C. Sylvia Brown Family Foundation	
Deutsche Bank	 
France-Merrick Foundation	
Goldman Sachs	
Jarnetta & William Kroh	
M&T Bank	
PNC Bank	
Praxis Engineering	 
Harry and Jeanette Weinberg Foundation	 

### Key

-  Underwrites one lucky class of 25 students
-  Design, maintain and enhance web site
-  Underwrite redesign of website
-  Enable development and administration of program
-  Conduct research for SIF Mini-Course

## Additional Cheers for Support

Baltimore City Foundation  
 Blaustein Foundation (ATAPCO)  
 Charlesmead Foundation  
 Marion L. & Henry J. Knott Foundation  
 John J. Leidy Foundation  
 Legg Mason  
 Morton & Sophia Macht Foundation  
 Mid-Atlantic Security Traders Association  
 Summit Financial Group