

SUPER STARS

Student 'investors' thank these supporters:

Abell Foundation	
The 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
- Enable development and administration of program
- Design, maintain and enhance web site
- Conduct research for SIF Mini-Course
- Underwrite redesign of website

Additional Cheers for Support!

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

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
- ★ Teaches financial literacy mandated 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 applications in 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 resources
- ★ Parents say: "I wish I had that when I was your age."
- ★ 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, JHU Visiting Scholar*),
- Jimmy Berg (*Entrepreneur*),
- Honorary Member Eddie Brown (*Brown Capital Management*),
- Celso Brunetti (*Commodity Futures Trading Commission*),
- Ron Fairchild (*Smarter Learning Group*),
- Shana Harris (*Warschawski PR Agency*),
- Hersch Langenthal (*ML3*),
- Susan Schuster (*Notre Dame University*),
- Richard Talkin (*Talkin & Oh, LLP*), and
- Marc Terrill (*The Associated*).



JOHNS HOPKINS
UNIVERSITY

Fall 2011

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

Who, What, Where?

Stocks in the Future (SIF) targets middle school students who 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 markets 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 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.

Founder's Corner

Individuals often indulge in wishful thinking that market trends are set to make quick upturns. While so-called experts pontificate on economic factors impacting these trends, their wisdom comes into question and is joined by our ability to actually understand what these folks are saying. Numerous efforts are in motion to better educate the general public on financial fundamentals. A new initiative is the educational mandate initiated by the Maryland State Department of Education. Starting in September, third through twelfth grade youngsters must be taught financial economics.

Already engaged in absorbing monetary basics are the lucky youngsters taking weekly Stocks in the Future classes. Offered for the past ten years, wise school principals and gracious underwriters enabled this three-year curriculum that teaches investment options, business practices and factors for judging the stock markets. It also teaches ways to invest in school that offers rewards in the students' future.

Continued on page 2

Investor Highlights

- ★ 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.
- ★ Of the 140 eighth grade SIF 'graduates', twenty-six earned entry to the \$100+ Club (earning more than \$100)!
- ★ Baltimore's financial community, during valuable guest appearances, gave SIF students and teachers the 'insiders' perspective on finance. Our thanks to: 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).
- ★ The Barclay School proudly boasts offering SIF classes for 8 years!



In June, thanks to Goldman Sachs, 7th graders from the Washington Jesuit Academy watched the US Dept. of Engraving & Printing produce dollars.



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 PNC's Philadelphia traders to compare the performances of Coca-Cola and Pepsi.

Founder's Corner

Continued from page 1

Their understanding of the media's economic messages enables them to discover school's relevancy when leaving the classroom.

The increasing number of students taking Stocks in the Future bodes well for the emerging next generation. This school year's enrollment increases more than 50% over last year, with 540 lucky students reinforcing their academics while enhancing their business acumen. And we can all stand while delivering applause in recognition of the generous corporate, foundation and individual support enabling this expansion. And these youngsters can be especially grateful since their financial learning process starts at eleven years old!

Pat Bernstein
Board Chair & Founder



A Glance Forward

- ★ Expansion! The total number of future investors jumps from 360 students to 540 in 21 classes at 10 schools.
- ★ In the spring, students will 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. After recording perfect weekly attendance on personalized websites, students check their earning and value of their stock holding. Recording of quarterly grades can enhance their buying ability. Choices are: Ford, General Motors, Tesla Motors, Harley-Davidson and Goodyear Tire & Rubber Co.

SIF in Action

SCHOOL	PRINCIPAL	CLASS
Arlington Middle	Ms. Terrell Gray	6 (1)
The Barclay School	Ms. Jenny Heinbaugh	6 (2), 7(2)
Fallstaff Middle	Dr. Faith Hibbert	6 (2), 7(1), 8 (1)
Federal Hill Prep. Middle	Ms. Sabree Barnes	6 (1)
John Ruhrah Middle	Ms. Mary Donnelly	6 (1), 7(1)
MD Academy of Technology & Health Sciences	Ms. Rebekah Ghosh	6 (1)
Mt. Royal Elem/Middle	Ms. Carolyn Freeland	6 (1)
Thomas Jefferson Middle	Ms. Angela Henry	6 (1), 7 (2)
Washington Jesuit Academy	Mr. Marcus Washington	6 (1), 7(1), 8(1)
William C. March Middle	Ms. Iona Spikes	6 (1)
STUDENT TOTAL		540



Teacher Training

'Eavesdropping' at last year's Teacher Training session (taking place this year on September 15) would disclose teacher conversations voicing their delight with SIF's curriculum that inspired in-depth business discussions, introduced active exchanges on historic and current events, and included reinforced academics. And there was universal approval when one teacher suggested that SIF be offered as a regular every day class to elementary school students and be used as a centerpiece with other academics wrapped into the lessons.



In-School Results

In addition to learning financial life skills, it is the students'

improvements in mathematics and reading grades that enable them to earn money and purchase stocks. Success in this special class can be easily seen by the company shares in their portfolios. However, another indicator is comparing their grades from the start to end of the year. Last year SIF students in general showed a 7.3% increase! Sixth graders showed an impressive 16.6% increase; and 8th grader's reflected an 8.2% improvement. There were too few 7th grade classes to include in the calculations.

Students are also tested on reading comprehension, financial vocabulary and applied math skills. The Hopkins Short Achievement Test administered at the start and end of the year shows 6th and 7th graders increased reading scores (5.9% and 10%), and 8th graders were shining in math. If gender is important, last year's classes had 58% males and 42% females.

Wise (?) Investments

Way-back-when (2008), after participating in the 5-week mini I-Hunt course, SIF students voted Netflix as their favorite speculative company. That enabled the company to be included for future buys. At that time Netflix sold for around \$17. Recent ups and downs



in the market don't erase the 'wisdom' of students who added Netflix to their portfolios as the current share price is over \$200. And don't question the wisdom of students whose

stock holdings reflect the currently value at \$1.70. When they bought Sirius Satellite Radio back in '08, it was purchased at 50 cents, its value now tripled! And if their returns are not impressive, wisdom shines through at high school graduation when they walk away as stockholders!

How Much Can Be Earned?

	POSSIBLE PER QUARTER	PRINCIPAL PER YEAR
Perfect attendance for the entire week (\$1 per week)	\$8 — \$10	\$36
Perfect attendance for the quarter	\$1	\$4
Improving reading grade for the quarter	\$2	\$8
Improving math grade for the quarter	\$2	\$8
A reading grade of A	\$3	\$12
A reading grade of B	\$2	\$8
A math grade of A	\$3	\$12
A math grade of B	\$8	\$8

Potential Yearly Earnings: \$80

Student Choices

After recording their weekly perfect attendance on personalized websites, students can check the value of their stock holdings and see the remaining balance of their earnings. Quarterly grades are recorded and this can enhance their buying ability.

Time Warner

NETFLIX

SONY

nutrisystem

Disney

PETSMART

Coca-Cola

SIRIUS SATELLITE RADIO

NASDAQ

High Water Marks!

- SIF reverses 5th graders' tendency for poor attendance
- SIF students demonstrate statistically significant improvement in school attendance
- Seventh graders scored 31% higher and sixth graders 18% higher on Johns Hopkins Short Achievement Test.