



SIF is a 501.C.3 nonprofit organization
www.stocksinthefuture.org

Dear Parents:

Stocks in the Future offers your child a special opportunity to learn about business and the stock market while earning the right to own publicly traded stocks that becomes theirs after graduation from high school. Your help is important! As they learn, they earn money by *attending class regularly and improving their reading and mathematics' grades*. With that money, they purchase stock. You can follow their progress by checking our web site: www.stocksinthefuture.org, and be encouraging your child to attend school every day. It's worth the investment.

Sincerely,
Pat Bernstein

Board Chair

Students Choose New Stock

Second year students last year conducted Internet research on a variety of NASDAQ companies and made a recommendation for SIF to include in our portfolio selections. Petsmart emerged as the company of choice with shares now available for purchase. Other companies are Coca-Cola, Disney, Sony, Time Warner and Toys R Us.

Savvy third year students will learn about mutual funds and along with regular stocks, can invest in the NASDAQ-100 Index Trading Stock which combines the 100 largest companies. Students purchase shares with money earned through regular school attendance and improved grades and keep these shares after high school graduation and turning eighteen.

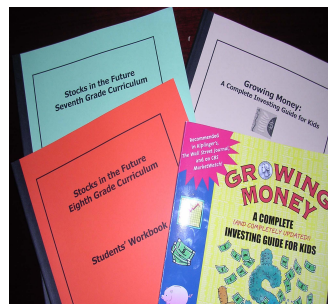
Attendance Scores

Does one class offered one hour a week change students?

In its second full year, the SIF pilot program examined attendance patterns from seven schools, comparing SIF classes with control groups in each one. The results conclusively show SIF DOES MAKE A DIFFERENCE. According to a study conducted by Johns Hopkins University, SIF students showed a significant change in students' attendance rates compared to their prior year. Their increasing inclination to attend school over their prior year was especially impressive since during that same time control school students actually

increased their chances of missing school.

And in a specially designed Hopkins short achievement test, seventh graders (who are generally in their second year of the program) bested results from the control students across the board by over half of a standard deviation. And



Johns Hopkins University designed an exciting scripted curricula

they outperformed in every category but especially on the vocabulary.

In speculating as to why students respond so positively, Board of Directors Chairwoman Pat Bernstein attributes the success to students finding SIF relevant. "Too often," she noted, "students fail to see how school has any direct application. With Stocks in the Future, students learn vocabulary and concepts that are repeated outside of school and become understandable for the first time. It turns on their curiosity and students come to school wanting to learn more."



Legg Mason, one of the leading investment firms in the country, believes that Stocks in the Future warrants support of students and is proud to help underwrite the cost of this

program. Corporate philanthropy is vital to nonprofit organizations and we thank them!



Praxis Engineering Technologies, Inc. is SIF's Webmaster and now joins us as an important sponsor. Praxis is dedicated to the practical application of software engineering that includes software consulting and development and real-time and embedded software solutions. Praxis personnel are the consummate professionals who understand the importance of balancing business with community spirit and support. Praxis is located near Ft. Meade, Maryland and can be reached at www.praxiseng.com.

Stock on Top

Students purchase publicly traded stock with money earned through attendance and improved grades. They can choose to buy Coca-Cola, Disney, Sony, Time Warner and Toys R Us. Which was the most popular stock the students bought? (answer below and to the right)

How much can be earned?

Perfect attendance \$8 - \$10 \$36 for the entire week (\$1 per week)	Possible per quarter
Perfect attendance \$1 \$4 for the quarter	Possible per year
Improving reading grade \$2 \$8 for the quarter	
Improving math grade \$2 \$8 for the quarter	
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 \$2 \$8	

A total of \$80 possible per year

Welcome to ACC

Stocks in the Future expands its pilot program to include the Academy for Career and College Exploration (ACCE), the newly formed innovative Baltimore City high school. This marks the first time high school students are participants. Future plans include rolling out SIF to all high school grades.

School	Principal	Teachers
Baltimore City The Barclay School	Trumella Horne	Kevin McGowan - 6 th Grade Renard Lews - 7 th Grade Eunice Davage-Jones - 8 th Grade
Crossroads School	Mark Conrad	Robyne Finney - 6 th and 7 th Grades
Francis Scott Key Middle Magnet	Mary Booker	Brian Powell - 6 th Grade Kevin Burnett - 7 th Grade Deneen McDonald - 8 th Grade
Mt. Royal Middle	Carolyn Freedland	Derrick Chase - 6 th Grade Dorothy Smith - 7 th Grade
Academy for College and Career Exploration	Chris Maher	Stephanie Borges - 9 th Grade
Baltimore County Loch Raven Technical Academy	Kevin Roberts	Michelle Lee Dresser - 6 th Grade
Howard County Elkridge Landing Middle School	Tom Saunders	Becky Hadeed - 6 th Grade Brianna Gibson - 7 th Grade Pat LoPiano - 7 th Grade
Murray Hill Middle School	Carolyn Jameson	Tonya Bachand - 6 th Grade Amber Wotjanik - 7 th Grade

Stock on Top Answer:

The most popular stock purchased among all 206 students was Toys "R" Us. Disney finished a close 2nd.