

SPECIAL SALUTE!

The generosity of individuals, foundations, corporations, and government resources enable significant changes in the lives of students. We salute:

SUPERSTARS

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

BROKER OF SUCCESS

- Baltimore City Foundation • Cecil Flamer
- Charlesmead Foundation • Legg Mason
- Lois & Philip Macht Family Philanthropic Fund
- Mid-Atlantic Security Traders Assoc.
- The John J. Leidy Foundation, Inc.
- William Rosenberg Family Foundation

CLASS INVESTOR

- American Trading & Production Corp.
- BB&T • Credo Capital Management
- DLA Piper LLP • Jack Laporte
- John Leidy Foundation, Inc. • Lois Feinblatt
- Marion I. & Henry J. Knott Foundation
- Maryland Capital Management
- Michael Spatacco
- Mr. & Mrs. Peter B. Rosenwald Foundation
- Ronnie Footlick • Summit Financial

MAKE A DIFFERENCE!

Eleven, twelve and thirteen year old students can absorb FINANCIAL LIFE SKILLS with your help. Participating in *Stocks in the Future* classes produces wise investors with enhanced academic skills, introductory business vocabulary, and insight into stock market trends. Underwriting can transform youngsters into investors both now in school and later in the business world.

YOU ARE THEIR CRITICAL POWER FORCE.



Broker of Success:

Enable 30 students at ten schools to each earn \$80 through steady school attendance and improved grades. Their earnings enable the purchase of publicly traded stocks redeemable at high school graduation. **\$2,400**



Class Investor:

Guarantee school supplies for a class of 25 students that includes text books, workbooks, \$80 earning potential for each student and teacher training sessions. **\$1,500**



Financial Parton:

Reward the winning class among all schools for January's best attendance competition. This includes a special off-campus trip to a financially related destination, bus transportation and souvenirs. **\$500**



Student Investor:

Underwrite purchase for all 25 students of text book "Growing Money" that ties integrally into the sixth grader curriculum. And it is a 'take-home present' at year's end. **\$250**

Name: _____

Address: _____

City _____

State _____ Zip _____

Telephone # _____

Email _____

Donation \$ _____

Please make checks payable to **Stocks in the Future** and return completed form and check to, 2701 N. Charles St., Suite 300, Baltimore, Maryland 21218 or **donate online; www.stocksinthefuture.org**



JOHNS HOPKINS UNIVERSITY

Spring/Summer 2012

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

On to High School

FROM THE EXECUTIVE DIRECTOR



In first reading about *Stocks in the Future*, I felt its mission made perfect sense! As a former teacher, I know the importance of thinking outside the general curriculum box. As a former banker, I know the inherent importance of the subject matter covered. Few adults have the knowledge these kids come away with after completing this program.

This is an especially exciting time to join the SIF team! Another successful school year is completed with 540 students. The positive outcomes attracted the Baltimore City School Administration and the Maryland State Government. And this recognition will facilitate growth in the 2012 — 2013 school year by 50%.

The middle school years are critical. If students fall behind academically before entering high school their chances of graduating are greatly diminished. SIF helps to reverse the middle school trend toward high absenteeism and has a positive impact on students' overall academic performance.

Frazier Bell
SIF Executive Director

Official congratulations to eighth grade graduates at Fallstaff Middle School and the Washington Jesuit Academy who culminated their three-year investment in SIF. 'Hi-five' go to the top ten students who qualified for the \$100 Club, having gained those high earnings through steady attendance and improved grades. The sixth, seventh and eighth grade students can earn up to \$80 each year which is used to invest in publicly traded companies they've studied.

Progress is tracked on personal portfolio pages that continue in high school. Trading is an option. When graduating from high school and turning eighteen, students set up their own online portfolio accounts and stocks are transferred to their names. They become official!!

Students anticipate holding their high school graduation certificates, knowing it's their "investments" that produced the desired results.

GLANCE BACK AND FORWARD

- In sixth grade, one student invested his \$32 earnings in Netflix. Value has practically doubled now.
- One student purchased a share of Disney at \$33; now worth \$45.
- A share of Petsmart purchased in 2008 was \$24 and Disney was \$33 for a \$57 investment that is now worth \$108; an 89% gain.
- A sixth grader purchased two shares of Sony at \$48 each; now each is valued at \$13.



Graduation ceremonies for students from Washington Jesuit Academy (top) and Fallstaff Middle School (bottom)

WISE INVESTOR



The wisdom of investment and community guru Eddie Brown, founder and President of the Brown Capital Management, can be heard directly on his confidence in the *Stocks in the Future* impact and importance. He can be heard by clicking the link onto www.stocksinthefuture.org. Included in his reflections is:

"It's a great concept of building basic knowledge of capitalistic system and how business work and companies can make money honestly by providing good products and service and employ good people...it teaches some basic fundamentals, and what I really like about it is they really have a chance to receive some rewards and I've watched the results..."



ATTENDANCE Wins

Nineteen classes competing in January for registering the best attendance for one month.

Not only did students get rewarding for being in school, they earned \$1 for each week of uninterrupted attendance. This important, prominent factor captured the incentives for students at the Maryland Academy of Technical and Health Sciences (MATHS) where the 6th grades won the grand prize. They registered an impressive 97.4% perfect attendance! Rewarding this level of excellence, the lucky students boarded the bus and traveled to the Art Deco headquarters of Baltimore's Bank of America, the 37-story high rise was built in 1929. Students checked out the rows and rows of vaults, and had lunch while engaging in budgeting strategies between needs and wants when investing money for the future.

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!"

EDUCATOR REFLECTIONS

"There is an emerging Latino population at John Ruhrah along with African Americans and a traditional Greek community originally in the community for many years...SIF has the opportunity to hit a variety of people in need financial literacy and the motivation to attend school to get their high school diploma."

Principal Mary Donnelly
- John Ruhrah Middle School

"SIF allows students to see and learn the fundamentals of business and the importance of financial literacy. Students are taught the concepts behind owning stocks and connect with it in a way that they never would... They make buy and sell decisions based on their perception of where a business is headed and that teaches them good judgment."

Teacher Nathaniel Eugene -
Barclay Middle School

"The SIF program is a great asset to our Math program. The kids learn everyday life skill and the teachers make it exciting for the students to learn."

Principal Jenny Heinbaugh
- Barclay Middle School

"Right now is a critical time for middle school students to gain exposure to a variety of options for managing their personal finances. SIF introduces them to investment and savings options that they have not considered previously. This puts them on track to think critically about their finances to achieve financial success."

Teacher Tiera Brown
from MATHS Middle School

"... there is a lot of value in this program. Students are learning real life skills. They are learning they will have the power to control their finances in the future... the power of investing; how to save as a holder in a company, how to make a profit and how to put all this into practice later in life."

Principal Faith Hibbert
- Fallstaff Middle School.



THREE CHEERS

Baltimore City's Superintendent of School Andres Alonso joined students at Mt. Royal Middle School learning financial life skills. Of the 9 schools offering this weekly program, 8 are located in Baltimore City and one is in Washington

D.C. And all but two school offered SIF in multiple years with The Barclay boasting nine years! And 5 schools offered SIF for more than 5 years! The importance of financial literacy was recognized last year by the Maryland State Department of Education that mandated it be taught to youngsters in third through twelfth grades. Stocks in the Future students have an 'extra' head-start.



Maryland Comptroller Peter Franchot while observing the teacher MS Kia Michelle Massey teaching sixth graders, saluted the critical importance taught in this supplemental program. It was during his reflections on his own introduction to financial literacy that he 'confessed' to being oblivious until his early twenty's. It was during a WJZ-TV interview that

he stressed the advantages these twelve, thirteen and fourteen year olds have in the SIF class. (See link on: www.stocksinthefuture.org)

"I guarantee you those kids in that classroom know more about economics and stocks and bonds than the average legislator does. All of us learn in the school of hard knocks. We were never taught," Franchot said.

HUNTING THE HUNT

Students in 7th and 8th SIF classes just chose a new investment option. During the 5-week mini-course called I-Hunt, they learn basics of a new industry investment category and ways to compare company performances. This year the automobile industry was center-front with students discovering value in various facets of the automobile industry with concentration on Ford, General Motors, Tesla, Harley Davison and Good Year. Voting weekly for their favored company, the company receiving the least votes was dropped. And students chose (...drum roll...)  **MOTORS** to join investment options in September.

BANKING THE WORLD

The Washington Jesuit Academy 'earned' an extra thank to Goldman Sachs who this summer will venture out to the World Bank. Accompanied by the corporation's investment advisors, students will learn of its 184 members who work to fight poverty and improve living standards for the developing world

INVESTMENT OPTIONS



Middle school youngsters learn to invest — in school, in business and in the stock market during weekly Stocks in the Future classes. Taught in sixth, seventh and eighth grades, the curriculum offers strategies for earning, preserving and investing in the financial markets while reinforcing educational fundamentals. As they learn, students earn money by attending school regularly, and improving grades. They can earn 80 SIF dollars each year which students use to purchase publicly traded company stocks they've studied. Progress is followed on personal web based portfolios. When graduating from high school and turning eighteen, stock ownership is legally transferred to their names.

For information:
www.stocksinthefuture.org

