1999
NLC Winning Reports

Partnership with Business
First Place

Future Business Leaders of America
Partnership with Business Project

The Bull & The Bear
Investment Challenge

David H. Hickman High School
Columbia, Missouri
Chapter #8966
# Table of Contents

**Explanation of Bulls and Bears** .................................................................................. i

**DEVELOPMENT**
- Business Relationships .................................................................................. 1-2
- Chapter Member Relationships .................................................................. 3-5
- Business Operation Concepts .................................................................... 6-8

**ROLES AND RESPONSIBILITIES OF LEADERS**
- Business Leader Responsibilities .............................................................. 9-10
- Officer Responsibilities ........................................................................... 11
- Committee Responsibilities ...................................................................... 12

**BUSINESS INVOLVEMENT**
- Interaction with Business Leaders ............................................................ 13-15
- Results of Interaction with Business Leaders ......................................... 16

**DEGREE OF INVOLVEMENT**
- Time Spent by Business Leaders ............................................................... 17

**CHAPTER INVOLVEMENT**
- Chapter Member Involvement ................................................................. 18
- Group Involvement .................................................................................. 19

**EVIDENCE OF PUBLICITY**
- Publicity ..................................................................................................... 20-21

**APPENDICES**
- Photo Album ............................................................................................. 22
- College Savings Plan Brochure ................................................................. 23
- Internet Scavenger Hunt ........................................................................... 24
- Flyer for Panel Discussion ....................................................................... 25
- Investment Challenge for Mill Creek Elementary .................................... 26
- Investment Challenge for FBLA Members ............................................... 27
Bulls and Bears
Every time the stock market gets a little jumpy, you always hear Wall Street pundits talking about a "bull market" or a "bear market." We all know livestock isn't being traded, so what in the world are they talking about? "Bull" and "bear" are code words for the general direction of price for stocks and many other investments.

People in the market who are optimistic are known as bulls. They buy shares heavily because they expect the price to go up. Because of their optimism, prices may tend to rise. So in a bull market, prices are generally rising. We are currently in a bull market.

The market, like many things, goes in cycles. When the optimists are not driving the prices up, the pessimists (known as bears) prevail, driving prices down. These pessimists sell shares of stock because they feel the price will soon drop. This feeling can spread to other investors, causing many shares to be sold and the price to drop. This creates a bear market -- one in which prices are generally falling.

The Hickman High School FBLA Chapter sponsored a Partnership with Business program entitled, The Bull and The Bear Investment Challenge benefiting our FBLA members, student body, faculty, parents and community.
The idea of *The Bull & The Bear Investment Challenge* was to help educate our students, faculty, parents, and citizens of our community about the stock market and investing for the future. Students learned the importance of investing their money at an early age in order to be able to pay for college, purchase a house, and eventually even pay for their children’s education. Aside from learning the benefits of investing, participants learned about the process of investing and some strategies through our partnership with local stockbrokers. Our first step in developing a business relationship was to determine some possible events to educate as many people as possible on investing. In order to make our project successful, we next chose and contacted local businesses with investment specialists to assist with our project.

Columbia is home to many brokerage firms and banks. The Partnership Committee created a list of local brokerage firms from the yellow pages of the local phone directory. Since banks often have investment specialists, the committee also created a list of banks to contact. After compiling this list of businesses, the committee faxed them a tentative list of events and called each business to discuss their potential sponsorship. After conferring with several businesses, the final list of sponsors included:

- Commerce Bank
- Mercantile Bancorporation Inc.
- A.G. Edwards & Company
- Edward Jones Investments
- Stifel, Nicolaus & Company, Incorporated
- Merrill Lynch

Our project was entitled *The Bull & The Bear Investment Challenge*. Our partnership program provided twelve events teaching FBLA members, business students, faculty, and our community about stock market and investment awareness. The Hickman FBLA chapter provided a broad based, well-balanced program utilizing local companies resources and knowledge to go beyond a typical stock market seminar. The twelve events described in this report targeted all age groups and impacted over 2,500 people during the months of February through April 1999. Our business partners were instrumental in the success of our Partnership with Business Project.
Hickman FBLA Partnership with Business Project:  
THE BULL & THE BEAR INVESTMENT CHALLENGE

Business Relationships

Representatives from Stifel Nicolaus, Co., A.G. Edwards, Commerce Bank, and Mercantile Bank spoke on a panel of stockbrokers to students and faculty. A brochure was provided to inform participants about the representative and his or her job, and general information about their firm. In addition to serving on the panel, Stifel Nicolaus Co., also provided prizes for games, a tour and videos for business students, help with the Stock Market Challenge, a stock market tip of the day for faculty and students, a college savings guide for elementary parents, and an educational CD ROM game for our project. A.G. Edwards gave a seminar to parents at a local elementary school through the project and provided a tip of the day. Edward Jones, Co., Merrill Lynch, Commerce Bank, and Mercantile Bank assisted by providing prizes, a tip, and help with the Stock Market Challenge. Commerce Bank also provided a tour for FBLA members.

The student and FBLA member involvement in investing and the relationship with the businesses was far from over, even when the activities ended. Many students were motivated to enroll in the Financial Management course at Hickman in order to learn more about financing and investing. Other students and parents have decided to use their knowledge gained from seminars and events to invest in their future through the stock market. The enthusiasm for the project was widespread. All participants were made more aware of our student organization, FBLA. The press exposure and participation levels highlighted the leadership skills of our members. The wide variety of events targeted a broad base of individuals, thus expanding the impact of our Partnership with Business Project.

Mill Creek fifth grade students learn about the Stock Market from Hickman FBLA members using a CD ROM program provided by Stifel Nicolaus, Co.

Investment Competence CD ROM program being used at our Mill Creek Elementary assembly.
Chapter Member Relationships

Students, parents, and members developed relationships with local stock brokerage firms and banks through the following activities during The Bull & The Bear Investment Challenge. The relationship with these businesses continues to develop as the students and their families become permanently involved in the stock market and investing in their future. The twelve events incorporated in The Bull & The Bear Investment Challenge project are highlighted below:

Ticker Tape Party
In the stock market, symbols are used to represent each stock. These symbols run across a screen referred to as the ticker tape. We had an event named after this part of the market to kick off the activities. At the party, FBLA members were informed about the project, watched a video on the stock market and the basics of investing, and ate “bull” and “bear” refreshments in the form of gummy bears, Teddy Grahams, and milk. This “kick-off” party helped introduce FBLA members to the market and investing.

Stock Market Challenge
The best way to learn about investing in the stock market is to gain experience. To help our students receive first hand experience, they participated in a mock stock market game. Each fourth hour class at Hickman High School was given a list of stocks and their current prices, provided by the brokers and FBLA members. Each class invested a hypothetical $100,000. Each day the classes were given the closing prices of the stocks via an online Portfolio Tracker provided by Stifel Nicolaus, Co. These updates were posted as a portfolio on a web site made by an executive at Stifel Nicolaus, Co. Committee chairs were able to access the customized portfolio using a user name and password. The portfolio only listed the stocks selected for the Hickman stock market game. At the end of two weeks, the amount of money each class had made was figured using the Internet Portfolio Tracker. The class that made the most money received prizes from the stockbrokers, a pizza party, and, more importantly, gained knowledge about investing successfully in the stock market.

Stock Market Challenge for FBLA Members
This event was a continuation of the Stock Market Challenge for the fourth hour classes. Each FBLA member could participate in the competition. Members used the same list of stock suggestions as the Stock Market Challenge for Hickman students and a hypothetical $100,000 to spend. At the end of two weeks, the member who had secured the most money received a U.S. Savings Bond for $50.00. The savings bond was purchased by our chapter and made available by Stifel Nicolaus, Co. See Appendices for an example of the Stock Market Challenge.

Stock Tip of the Day
To supplement the Stock Market Challenge, students were given a tip on how to invest in the stock market successfully each morning. During the month of February, a “Stock Tip of the Day” was read on the school’s morning announcements. The tips were provided by our business partners. It was read to help educate both students and faculty about a variety of topics.

Dan McCabe, a student, makes his choices for the Investment Challenge.
Chapter Member Relationships

Panel of Stockbrokers
A group of stockbrokers from the business partners fielded questions from FBLA members, business students, and other faculty and students. See Appendices to view the flyer about the panel. This activity helped to educate the students on the basics of investing, investment strategies, career opportunities, and the daily duties of the brokers. The panel answered student questions on a variety of topics. Some of the questions asked are listed below:

- What is the stock market's effect on the global economy?
- How does the change in the European currency effect the U.S. stock market?
- If the stock market crashed today, what similarities would there be to the 1929 crash?

Brokerage Brochures
A brochure about each of the speakers and their brokerage firm or bank was provided at the panel presentation. The information and pictures were provided by the businesses and created by our FBLA members. The brochures informed the students of the general activities of the firm and the stockbroker and helped them to learn what is involved with a career such as those involved with their businesses. The brochures also helped to introduce the students to local resources for investing in the stock market.

Ticker Tape Game
At the panel of stockbrokers presentation, students played a game to learn about the symbols which are used on the market to identify individual stock companies. Members of the audience were given a ticker tape symbol as they entered the room. Random symbols were drawn from a hat. If the person could identify the company representing the symbol, they received a prize. Prizes such as pencils, water bottles, and pens with company logos on them were donated by our business partners. The game was played both before and after the brokers spoke. The Ticker Tape Game was a fun way to learn more about companies represented in the market.

Internet Scavenger Hunt
The committee created a scavenger hunt which FBLA members and business students participated in throughout the month of February and March. The scavenger hunt not only contained questions which helped teach students about the stock market and investing, but it also helped them become acquainted with our business partners' firms and business operations. The Internet is a valuable source of information, and it is important when beginning the investment process to know where to find information. This activity helped students explore the Internet as a source of knowledge relating to sound investments. The Internet Scavenger Hunt can be found in the Appendices.
Chapter Member Relationships

Faculty Retirement Advice
Saving for the future is important at all ages, not just for those preparing to be adults. The committee felt it was also important that adults learned about saving for their future and for retirement. To educate the Hickman faculty about saving for retirement, the committee distributed, with information provided by the stock brokers, retirement advice booklets. These booklets were distributed to our 200 faculty members to make them aware of the need to invest wisely in order to prepare for retirement.

Educating Elementary Students
After the Hickman FBLA members had learned so much about the stock market from prior events, they decided to teach four local fifth grade classes about the stock market. FBLA members used the knowledge gained from the video presented at our Ticker Tape Party, the information provided at our Panel of Stockbrokers presentation, and online information provided in our Internet Scavenger Hunt to teach the fifth grade students stock market terminology and how stock is traded. In addition, a stock market education CD ROM provided by Stifel Nicolaus, Co. was used at the elementary presentation. The presentation taught students how and why they should save money and invest. The definition of a stock and what is involved in investing in the stock market as well as how the market operates were discussed with the students. After the presentation, the stock market challenge game was played in the four classes. Each class invested a hypothetical $100,000 in stocks of their choice from a list provided. Prizes and college savings guides (provided by Stifel Nicolaus, Co.) were handed out. These guides provided parents with information about how much money they need to be saving for their children's education. The event gave the students a chance to learn about the market, and the Hickman FBLA members were able to share their knowledge. See Appendices for a game sheet of Mill Creek students.

Investment Seminar
After teaching both the elementary students and the high school students, the committee felt it was important to help the community learn about investing as well. The seminar was given by an area stockbroker from A.G. Edwards. The committee helped to facilitate and otherwise assist with the seminar. It was given at Mill Creek Elementary School to parents of all students during their annual fair. Press releases were sent to area television, radio, and community calendar segments to invite Columbia-area citizens.

Tours
After learning about the stock market, investing and the duties of stockbrokers, the committee felt it would be beneficial for students to see first hand some of the activities of the brokerage firms. Several of the firms agreed to give tours to a group of FBLA members and business students. On these tours the students learned about the firm and their activities, as well as more about the market and how it works. Brokers demonstrated how a trade is transacted and other daily procedures needed to run a branch office.

Kim Merriman and Naina Velagaleti guide Mill Creek students in their own stock market game.
Business Operation Concepts

The purpose of involving the local stockbroker companies in our project was to allow the students, faculty, and community to gain vital knowledge and expertise concerning the stock market. It is extremely important to learn the advantages and strategies of investing money even at an early age in order to prepare for the expenses experienced throughout life. It is also important to learn how a company operates and how a mission statement outlines the purpose of such a company. The business operation concepts are listed below.

Stifel, Nicolaus Co., Inc

Bert Walker
Chairman of the Board

- Ron Krusevski
  CEO
- Scott McCuaig
  National Sales Director
- Brian Forrest
  VP & Branch Manager
  - Brokers
  - Support Staff

Stifel Nicolaus Co. is a full-service brokerage and investment banking firm. The company provides securities brokerage, investment banking, trading, investment advisory, and related financial services. They serve individual investors, professional money managers, businesses, and municipalities. By serving on the panel, providing information for our brochure, providing a tour, giving freebies, tours, videos, stock market tips, and helping with the Stock Market Challenge, they enabled students to learn about the stock market and career opportunities in an enjoyable manner.

Stifel Nicolaus, Co. Web Site: http://www.stifel.com

Mission Statement

Stifel Nicolaus Co. is committed to listen and consistently deliver innovative financial solutions, while putting the welfare of clients and community first. They strive to exceed clients’ expectations.

Edward Jones, Co.

John Bachman
CEO

- Roger Bennett
  Regional Manager
- Chuck Dobins
  Investment Representative
  - Support Staff

Edward Jones, Co. is an international investment company. The company helps to make professional investment advice easily accessible to individuals. The company offers personal one-on-one service to each client. In our project, they assisted by providing prizes and a stock market tip, and helping with the Stock Market Challenge.

Edward Jones, Co. Web Site: http://edwardjones.com

Mission Statement

Edward Jones, Co. is committed to quality investing, and finding the right investments that will meet the customer’s needs and perform well over the long term.
Hickman FBLA Partnership with Business Project:
THE BULL & THE BEAR INVESTMENT CHALLENGE

Business Operation Concepts

A.G. Edwards
Benjamin F. Edwards III
CEO
- Charles Galli
  Regional Manager
- Stephen Pease
  Manager
- Mike Riley and Joe Reardon
  Financial Consultants
- Support Staff

A.G. Edwards is a national investment firm with the industry’s fourth-largest retail distribution network, including more than 6,000 financial consultants in over 600 offices throughout 49 states and the District of Columbia. A.G. Edwards is also a member of all major stock commodity exchanges, such as the New York Stock Exchange. In addition, A.G. Edwards Trust Company is affiliated with the A.G. Edwards & Sons, Inc. in assisting clients with professional trust services in addition to structuring bond issues for many private and public entities. They assisted us by participating in the panel discussion, by providing stock market tips, information for a brochure, and by participating in the Mill Creek Seminar.


Merrill Lynch
David Komansky
CEO
- Lonnie Steffens
  National Sales Director
- Jim Shaw
  Executive VP
- Jim Pearson
  District Director
- Patt Stansberry
  Vice President
- Financial Consultants
  Personal Assistant
- Support Staff

Merrill Lynch is a leading global financial management and advisory company in 43 countries across six continents. It serves the needs of both individual and institutional clients with a diverse range of financial services. Merrill Lynch provides planning-based financial advice and management for individuals and small businesses. As an investment bank, it has been a running and leading strategic advisor to corporations, governments, institutions and individuals worldwide. Through Merrill Lynch Asset Management, the company operates one of the world’s largest mutual fund groups. They assisted us by providing prizes and a stock market tip, and helping with the Stock Market Challenge.


Mission Statement
A.G. Edwards works diligently to carry out its mission statement of providing clients trusted advice and exceptional service at an affordable cost.

Mission Statement
The Merrill Lynch principles are the foundation for their actions as leaders, colleagues, employees, and citizens. Their commitment to guide the individual and organizational conduct by the principles help them in achieving status as a world class company.
Hickman FBLA Partnership with Business Project: 
THE BULL & THE BEAR INVESTMENT CHALLENGE

Business Operation Concepts

**Commerce Bank**

Jim Schatz  
Regional Chief Executive Officer

- Theresa Rouse  
  Senior Executive Vice President
- Charlie Pickle  
  Investment Manager
- Terry Kennedy  
  Regional Investment Specialist
- Support Staff

Commerce Bank is a banking franchise that balances technology with customer convenience, delivering sophisticated financial services to their customers in the Midwest. Commerce Bank has committed itself to providing customers with quality financial products and customer service. They assisted in our project by providing a tour, stock market tips, prizes, and information for brochures, as well as serving on the panel.

Commerce Bank Web Site: [http://www.commercebank.com](http://www.commercebank.com)

**Mission Statement**

Commerce Bank will be the preferred provider of targeted financial service in our communities based on strong customer relationships. We will strengthen these relationships by providing the right solutions that combine our technology, expertise and financial strength. Our goal is to create customer loyalty, shareholder value and employee satisfaction.

**Mercantile Bank**

Thomas H. Jacobsen  
Chairman of the Board

- Chuck Johns  
  Regional President
- Chris Widmer  
  Senior Investment Representative
- Support Staff

Mercantile Bank operates in six states in the heartland of America. It is one of the largest correspondent banks in the U.S. Among a stable, diversified, and growing economy, Mercantile provides a full range of services, including business and personal banking, as well as institutional and personal trust services. They assisted in our project by serving on the panel, and by providing stock market tips, prizes, information for a brochure, and helping with the Stock Market Challenge.


**Mission Statement**

Mercantile Bank strives to be the best relationship bank in the market.

The numerous stock brokerage companies that participated in our project informed FBLA chapter members, Hickman students, Mill Creek Elementary students, and the community about the stock market as well as information dealing with their careers. Business students, including FBLA chapter members and the community were informed of the advantages and methods of investing their money. By informing students of the stock market, with helpful tips from knowledgeable stockbrokers and involving them in a stock market game, they became interested in investing their money and were opened to the world of economics.
Hickman FBLA Partnership with Business Project:
THE BULL & THE BEAR INVESTMENT CHALLENGE

Roles of Leaders

Business Leader Responsibilities

A business leader must be an expert in their field, a good communicator, able to take initiative to complete tasks, and also be able to organize their time and resources. The investment executives must be able to work with both their peers and clients. They have to be able to educate people, help them make decisions, help them make money and minimize losses, and answer all their questions. They not only work with many people each day, but also with a large amount of data and information which must be taken in and interpreted for the client. After the information is received, decisions are made and advice is given. All of these activities must be done on a daily basis and require superior organization and communication skills. Our FBLA members, business students, elementary students, and the community learned about these daily responsibilities through our project events. The duties of each business leader and their responsibilities within the project are listed below:

Stifel Nicolaus Co.
Brian Forrest, Senior Vice-President of Investments, provided us with videos, attended our panel discussion, helped provide information for our brochure, provided us with prizes and stock market tips, provided us with stock quotes during the stock market challenge, and allowed us to tour his facility. Mr. Forrest's daily activities at Stifel Nicolaus Co. include reading the morning market commentary and trade publications, such as The Wall Street Journal and Barons. He talks to clients, and when the market closes, Mr. Forrest handles the managerial paperwork.

A.G. Edwards
Mike Riley, Financial Consultant, attended our panel discussion and provided us with information for our brochure and stock tips. His daily activities at A.G. Edwards include checking the daily stocks, scheduling office appointments with clients, handling incoming calls, and contacting clients with investment advice.

A.G. Edwards
Joe Reardon, a Representative for the Columbia Branch of A.G. Edwards, attended the Mill Creek Seminar on February 16. His daily activities are centered around clients. Reardon begins his day by giving financial advice on a local TV news program. Afterwards, he discusses options with his clients, and then around 8:30 a.m. when the stock market opens, his job turns to more market oriented duties. After the market closes, Reardon follows up on the day's trading and conferences with his clients.
**Roles of Leaders**

**Business Leader Responsibilities**

**Edward Jones, Co.**
Chuck Dobbins, Investment Representative, provided us with help concerning the Stock Market Challenge, and contributed stock market tips and prizes for our competitions. His daily activities at Edward Jones, Co. include researching stocks, and talking to and advising clients.

**Merrill Lynch**
Patt Stansberry, Vice President, provided us with help concerning the Stock Market Challenge, contributed stock market tips and prizes. His daily activities at Merrill Lynch include checking on stocks, meeting with clients and advising them with daily information, as well as management duties within the firm.

**Commerce Bank**
Terry Kennedy, Investment Specialist, provided us with help concerning the stock market challenge, allowed us to tour his facility, gave us stock market tips, prizes, and information for our brochure, and participated in the panel discussion. At Commerce Bank, Mr. Kennedy provides clients with comprehensive investment information and personalized, professional service. He has been in the securities industry since 1991.

**Mercantile Bank**
Chris Widmer, Senior Investment Representative, provided us with stock market tips and prizes, information concerning the Stock Market Challenge and the brochure, and participated in the panel discussion. His daily activities at Mercantile Bank include getting news stories on the market, and individual stocks, reviewing portfolios of clients, and meeting with clients.
Roles of Leaders

Officer Responsibilities

An FBLA officer must have several leadership characteristics. The person must be self-motivated, organized, dedicated, and dependable. Our chapter secretary, Naina Velagaleti, exhibited all of these through her participation and dedication to this project. Elisha Newsome, the chapter president, helped with educating the chapter and elementary students as well as promoting the events throughout the project. Seth Lammers, Matt Harris, Mike Denzel, and Will Higginbotham, chapter webmasters, created a web page hosted on our chapter website for the project. Lanita Hawkins, chapter historian, was in charge of publicity. She coordinated efforts to publish our events and thank you to businesses in local media, such as the Columbia Missourian. Along with the specific duties, all of the officers helped with many steps of organization, including:

- Made phone calls to local stock businesses to collect final information to be put in the pamphlet for panel discussion, and answered any final questions concerning the panel
- Faxed sheets to businesses encouraging them to participate in our project and planned activities included in this project
- Informed teachers of class-stock competition
- Helped teach the fifth graders about the stock market
- Recruited and introduced guest speakers
- Created information sheets about the investment challenge and distributed them
- Created chart to keep track of progression in stocks
- Helped to organize and plan tours
- Helped with publicity
Committee Responsibilities

The leadership characteristics an FBLA committee member must possess are very similar to those of an officer. The member must be organized, motivated, dependable, and responsible. The committee members for this project exhibited all of these characteristics. The committee chairpersons were Christine Lamberson, Naina Velagaleti, and Trev Wise. The committee members included Kim Merriman, Matt Harris, Elisha Newsome, Emily Stansberry, and Kim Williams. Co-chairs were responsible for formulating and carrying out ideas, and the committee members helped these ideas to run smoothly and successfully. Many responsibilities were taken on both by co-chairs and members in planning and executing the program. These responsibilities included:

- Planning the ticker tape party
- Getting the video and the refreshments for the ticker tape party
- Creating information sheets about the investment challenge and distributing them
- Making a list of stocks and their daily prices for the challenge
- Getting prizes for all events
- Preparing daily stock tips and announcements for students
- Recruiting and introducing guest speakers
- Creating brochures about the panel speakers
- Creating the ticker tape game
- Typing the retirement fact sheet
- Helping teach the fifth graders about the stock market
- Organizing the tours
- Preparing and submitting publicity for the project
- Creating chart to keep track of progression in stocks
Interaction with Business Leaders

Each of the activities during The Bull & The Bear Investment Challenge provided opportunities for students and faculty to interact with successful business leaders and to learn more about their business operations. The local and national companies provided interaction with students and faculty via pamphlets, panel discussions, online communications, and technology. The interactions of each event with investment businesses and leaders are outlined below:

Stock Market Challenge For Classes and FBLA Members
Brian Forrest from Stifel Nicolaus, Co., Chuck Dobbins from Edward Jones, Co., Patt Stansberry from Merrill Lynch, Terry Kennedy from Commerce Bank, and Chris Widmer from Mercantile Bank provided a list of stocks and prizes for the Stock Market Challenge. The committee took this list of suggestions and compiled a list of choices for the Stock Market Challenge. Scott Angel from Stifel, Nicolaus Co. provided a daily update on how our selected stocks were doing on the Internet. This helps students learn about the processes of investing and observing stocks in the market and the long and short term benefits. See Appendices for an Stock Market Challenge sheet.

Ticker Tape Party
At the Ticker Tape Party, FBLA members learned about bonds through a video provided by Brian Forrest of Stifel Nicolaus, Co. This helped provide students with an introductory knowledge of stocks, bonds, and investing.

Stock Tip of The Day
Brian Forrest of Stifel Nicolaus, Co., Mike Riley of A.G. Edwards, and Chuck Dobbins of Edward Jones, Co. provided us with a stock tip of the day for two weeks during The Bull and The Bear Investment Challenge, which the committee read on the morning announcements. These tips provided students, faculty, and FBLA members with useful tips about investing in the stock market.

Hickman High School
ANNOUNCEMENTS
Thursday, February 11th, 1999

ATTENTION STUDENTS:

FBLA: The Bull and Bear investment challenge stock tip of the day
The term "high yield" bond will often indicate a junk bond. A junk bond is one that pays high interest rates but, has a high-risk rate.

An example of one of the stock tips given to students and faculty is shown above.
Interaction with Business Leaders

Panel of Stockbrokers
Brian Forrest of Stifel Nicolaus, Co., Mike Riley of A.G. Edwards, Terry Kennedy of Commerce Bank, and Chris Widmer of Mercantile Bank participated in *The Bull & The Bear Investment Challenge* by speaking on a panel to business students and FBLA members, which was organized by the committee. Each investment expert's involvement helped educate the members and students on aspects of the stock market and its career opportunities. The open forum format provided all participants with the opportunity to have their individual questions addressed. The panel discussed many topics, including the following:

- The relationship between the stock market and the economy
- The effects of global economies on the stock market
- Types of stocks
- Types of bonds
- The education required for stockbrokers and investment executives
- Main duties of a stock broker and investment executive
- The client/broker relationship

All questions were generated by students and FBLA chapter members. Over 250 people were in attendance. See Appendices for the flyer about the Panel.

Broker Brochures
Brian Forrest from Stifel Nicolaus Co., Mike Riley from A.G. Edwards, Terry Kennedy from Commerce Bank, and Chris Widmer from Mercantile Bank participated in our stock brochure which was handed out to students during the panel discussion. The brokers provided information about themselves, including: their names, pictures, information, and background information. The committee took this information and created a brochure about the panel speakers. This interaction helped students learn about the background of the speakers before the discussion.

Ticker Tape Game
The ticker symbols for this game were compiled, by committee co-chairs from the Web pages of the numerous businesses involved in this project. This interaction helped students learn about the way stocks are discussed and identified in the actual market, and gave them examples of such symbols. Interaction in the game helped students attempt to identify certain symbols on their own in a fun, interactive atmosphere.

Internet Scavenger Hunt
The Internet Scavenger Hunt, created by committee members, enabled participants to learn more about the business subjects through the exploration of the relevant web sites. Also providing participants with instant feedback to individual questions. See Appendices for a sample of the Internet Scavenger Hunt.
Interaction with Business Leaders

Faculty Retirement Advice
The retirement advice provided by the businesses helped the faculty to be more aware of the need to invest and how to investigate some of the different investment options. The committee distributed the brochures to all Hickman faculty. This type of information will help prepare our faculty for retirement.

Educating Elementary Students
Brian Forrest from Stifel Nicolaus Co. provided information for the committee to give to the parents of Mill Creek Elementary School fifth grade students. This information was provided for the students and their parents to teach the importance of investing money for college plans. The committee distributed the college planning guides to the students after holding an assembly where the students were taught the basics about investing and the stock market. The fifth graders also participated in a Stock Market Challenge, similar to the one held at Hickman. Scott Angel of Stifel Nicolaus, Co. created a Portfolio Tracker, which enabled classes to keep track of their investments progress. See Appendices for a sample stock market challenge sheet used by Mill Creek students and for a sample college guide.

Investment Seminar
Joe Reardon from A.G. Edwards and the committee provided a seminar for Mill Creek faculty, parents, and community. Reardon talked to the group on the importance of investing and saving for the future. This interaction helped the group by creating awareness of the need to invest and ways to invest.

Tours
The tours of the local investment businesses helped students see what the brokers do on a daily basis. It allowed them to view the process of investing and just what is involved. This interaction helped the students get questions answered and allowed them to better grasp careers relating to investments.

**Portfolio Tracker**

<table>
<thead>
<tr>
<th>Portfolio Tracker provided by Stifel Nicolaus, Co. for Mill Creek students and faculty to use to keep track of</th>
<th>Holdings: Millcreek (hypothetical)</th>
<th>Updated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Symbol</td>
<td>Name</td>
<td>Price</td>
</tr>
<tr>
<td>BKE</td>
<td>BUCKLE INC</td>
<td>USD 23 13/16</td>
</tr>
<tr>
<td>CPB</td>
<td>CAMPBELL SOUP CO</td>
<td>USD 41 1/2</td>
</tr>
<tr>
<td>DIS</td>
<td>WALT DISNEY CO</td>
<td>USD 35 13/16</td>
</tr>
</tbody>
</table>
Results of Interaction

The Bull and Bear Investment Challenge not only proved to be an enjoyable partnership but also a valuable learning experience for the FBLA members, students, and faculty members alike. As a result of this project, the participants learned a multitude of information about a variety of business leaders and their occupations. Prior to this project the committee and a majority of the students and faculty were not aware of all the varied institutions and business professionals involved in investing in the stock market. They were also informed of the unique education backgrounds of these business professionals and the amount of technology they use in performing their jobs.

Prior to the project, many participants thought a brokerage firm was the only tool available when planning on investing their money in the stock market. Through the participants’ exposure to numerous unique businesses involved in the process of investing, they discovered that one can invest through their bank or even the Internet, in addition to using the full service brokerage firm.

During the project, the participants also learned through direct contact with the investment advisors, that the process of investing in the market involved more than just the investor on the floor of the New York Stock Exchange or NASDAQ. By direct contact and involvement with investment advisors, participants learned that there are traders and research executives that aid in the process of investments. Participants were also informed of the responsibilities of stockbrokers and investment advisors to their clients. The professionals meet with clients, advise them on the best methods to invest their money, and then electronically order or call the traders on the floor of the stock exchange, who negotiate prices and then purchase and sell the actual stock.

When talking with the actual business professionals involved in the area of investing, students were informed of the varied backgrounds in education and qualifications of each investor. In addition to earning a college degree, being informed on issues relating to the stock market, and having the ability to work with people, participants learned there were many other qualifications required of a stockbroker. An stockbroker must also have an extensive knowledge of the current national and international economy, of economics in general, and of the history and trends relating to the economy. They must know hundreds of stock symbols, as participants learned during the ticker tape game. These additional qualifications were learned as the committee and participants spoke with the brokers in all of the events and especially during the panel discussion and the tours.

Lastly, participants learned of the large role technology plays in the business world of today. Statistics and prices involving stocks on the market are now all available on the Internet. An investor is now able to gain knowledge on the stock market and investing through the sites created by all the different investment companies rather than just speaking with their stockbroker. Investors are also now able to check their stock portfolio any time over the Internet.

Throughout the project, participants learned a variety of aspects about the stock market and about the roles of the stockbrokers. The limited base of knowledge concerning the process of investing was expanded upon, and this information will be useful to the participants for the rest of their lives.
The committee and chapter members spent approximately one hundred hours over a three month period of time completing the project and making contact with the businesses. The committee called and faxed information to the businesses to help coordinate the activities for the project. All of the investment executives contributed a great deal of their time, effort, and resources to our project helping in a large way to insure its success. The degree of involvement for our business leaders are outlined below.

**Stifel Nicolaus Co.**
Brian Forrest, Senior Vice-President of Investments, came to Hickman delivering video tapes and prizes for use in our project. Forrest also came to Hickman on February 9, 1999 during fourth hour to talk with students about his career and provide them with insight on the stock market and related fields. Forrest's colleague, Scott Angell, Investment Executive, provided us with updated stock prices for the Stock Market Challenges at Hickman High School and Mill Creek Elementary School by making daily prices available to participants using an online Portfolio Tracker system customized for our business project. The business executives also assisted by administering a tour to FBLA members.

**A.G. Edwards**
Michael Riley, Financial Consultant, came to Hickman during fourth hour to participate in the panel discussion and gave insight on his career and investment strategies to business students. Riley also faxed us information on his company and himself for the brochure, and with stock tips for our daily announcements. Riley's colleague, Joe Reardon provided the Mill Creek Elementary School Investment Seminar.

**Edward Jones, Co.**
Chuck Dobbins, Investment Representative, provided us with stock market tips for our daily announcements and prizes for our competitions. Dobbins also provided information that helped us a great deal with our Stock Market Challenge.

**Commerce Bank**
Terry Kennedy, Investment Specialist, participated in our fourth hour panel discussion with investment specialists. He gave us pertinent information relating to his career along with investment strategies and advice. He also provided us with information for our brochure, stock market tips of the day, prizes to give out to winners of our competitions, and he allowed us to tour his facility. Charlie Pickle, Investment Manager, provided us with prizes to give out to the winners of our events as well as faculty retirement information.

**Mercantile Bank**
Chris Widmer, Senior Investment Representative, spent an hour participating in the panel discussion as well as providing prizes, information for the Stock Market Challenge, and a stock market tip of the day.

**Merrill Lynch**
Patt Stansberry, Vice President, helped educate students by providing information for the project. Stansberry provided prizes, a stock market tip of the day, and information for the Stock Market Challenge.
Chapter Member Involvement

Officer participation was primarily organized by the secretary of the Hickman FBLA chapter and committee chairpersons. In addition, committee chairpersons planned, participated, and recruited members to get involved in the project. They were also involved in the writing and revising of the project report. Committee chairs also contributed a large part of their time implementing all the activities.

The Hickman FBLA president, vice-president, treasurer, and other chapter officers participated in all events of the project. The president of the chapter was the person who actually came up with the idea and encouraged people to form a committee for it. A detailed list of duties can be found on page 12 of this report.

The committee co-chairs also delivered pizzas to Mr. Morgan's fourth hour class that won the stock market challenge, and presented them with prizes donated to us by our local business partners. Committee co-chairs were also responsible for selecting the stock market tip of the day each day, and were responsible for announcing the winner of the stock market challenge over the morning announcements on February 12. A detailed list of duties can be found on page 12 of this report.

The participation of the FBLA chapter members in this project is what made it such a great success. They helped generate the actual idea for the Partnership and Business Project during one of the chapter's meetings. They also participated in several of the different activities included in the project, such as the panel discussion, the seminars at Mill Creek, the stock market challenge, the Internet scavenger hunt, and the ticker tape party and game. Their dedication to being involved in all these various activities insured the project's success.
Hickman FBLA Partnership with Business Project:
THE BULL & THE BEAR INVESTMENT CHALLENGE

Chapter Involvement

Group Involvement

Business students not involved in the Future Business Leaders of America organization were also encouraged to participate in many of the activities included in the project. Some of these activities which generated large participation by the students of the business classes offered at Hickman participated in the panel discussion, the stock market challenge, and the Internet scavenger hunt.

The astounding participation of the Hickman student body in this project helped to make it a success. They were given the opportunity to participate in many of the events involved in the project. Some of these events including the Stock Market Challenge, the panel of stockbrokers, and the Internet scavenger hunt. In addition to these events, the students also benefited from the stock tip of the day that was played on the daily announcements for the two week period, which updated students on the stock market game.

Hickman faculty also benefited greatly from the stock market game. All fourth hour teachers participated in the stock market challenge. Teachers also participated in the stock tip of the day that was on the daily announcements. In addition, all of the Hickman faculty received booklets from Commerce Bank offering tips for preparing for retirement.

Every fifth grade class and their teacher at Mill Creek Elementary School came to an investment assembly sponsored by the Hickman FBLA chapter. Members went to each fifth grade class to begin a stock market competition between the fifth grade classes. At the end of the competition, the winning class received a cupcake party, put on by the FBLA members.

Committee chairs contacted Stifel Nicolaus Co, partners to establish an online portfolio for Mill Creek students. After two weeks FBLA members returned to Mill Creek to award prizes to the students and the winning class. Prizes were donated by our partners. In addition, a college savings plan brochure was sent home with the students for their parents.
Hickman FBLA Partnership with Business Project:  
The Bull & The Bear Investment Challenge

Publicity

Columbia Missourian
The chapter paid for an advertisement in the Columbia Missourian, which appeared on Friday and Sunday, February 26 and 28, 1999. These advertisements thanked our local business partners that participated in The Bull and the Bear Investment Challenge.

Web Page
A web page was created promoting all activities in The Bull and the Bear Investment Challenge. The businesses that participated in the project and the winners of the contests involved are included on this web page. View the web page at: http://www.bized.columbia.k12.mo.us/FBLA/index.htm

Flyers and Banners
Numerous flyers and banners promoting the different activities included in The Bull and the Bear Investment Challenge were posted throughout Hickman High School and were handed out to all business students and FBLA members. Along with these flyers, seven larger banners were displayed throughout Hickman, including classrooms, halls, and computer labs.

KEWP Radio
KEWP Radio (AM 640) ran announcements every day for several days preceding the events involved in our investment challenge including the panel discussion, Mill Creek seminars, and the stock market challenge. These announcements increased both student and community awareness of The Bull and The Bear Investment Challenge and encouraged their participation in events.

A banner with the events of the project was displayed in Hickman High School.

An advertisement thanking the businesses for their help was placed in the Columbia Missourian.
**Intercom Announcements**

The Stock Tips of the Day were announced each morning on the announcements. The class and FBLA member who won the stock market challenge were also announced to the entire over 2300 students and 200 faculty members over the morning announcements on Friday, February 12, the morning after the termination of the challenge.

**Press Releases**

Press releases were sent to three television stations, two local newspapers, school administrators, faculty, school newspaper and yearbook staffs, and Hickman’s PTSA representative. Articles explaining and promoting the Investment Challenge were also included in the Hickman student paper, The Purple and Gold.

---

**High hopes for FBLA in February with competitions, fundraisers**

February was a busy month for Hickman’s Future Business Leaders of America (FBLA) organization, which has been working hard with their Bull and Bear Investments Challenge, FBLA Week and a statewide fundraiser.

Melinda Forrest, FBLA’s Hickman sponsor, was feeling a lot of what she likes to call “positive stress” this past month.

“In February, we had FBLA Week, which is a nationwide celebration of our organization, along with our district contest on Saturday, February 27th,” said Forrest.

FBLA Week consisted of many activities, including a breakfast for members, and the unveiling of the Hickman FBLA website.

FBLA began one of their district events called the Bull and Bear Investment Challenge on February 1 and is currently making revisions on the report they entered in district competition for state. The Challenge allowed classes to participate in their “stock game.” Each fourth hour class at Hickman could buy and share stocks to see who could earn the most money. Bill Morgan’s 4th hour English class won a pizza party by making over $15,000 in play dollars. Other activities from the Bull and Bear Investment Challenge included FBLA members teaching fifth grade students at Mill Creek about the world of business, an investment seminar at Mill Creek for parents and a meeting with a panel of brokers to inform members on how to invest their money into stocks.

FBLA’s president, senior Elisha Newsome, commented on their past success.

“It’s contest time and we usually do well. Last year we had nineteen people make it to state and we’re shooting for that kind of success again this year.”

FBLA also participated in a statewide fundraiser on February 27. Each FBLA chapter in the state designed a poster for a pre-designated theme. Members voted on their favorite poster by money donations, and the proceeds go to Camp Quality, which supports children and families of children with cancer.

Member Treia Wise had a positive attitude about the fundraiser.

“I think this is a good experience for Hickman FBLA members to help people who may not have the same opportunities that we have.”

Members of FBLA were hoping that their hard work throughout February would pay off for the district competition. With an overall win at districts, and 24 members attending the state competition on April 18, it is safe to say that their dedication paid off.

Newsome added, “We are confident about continuing on to nationals this summer. Visit FBLA’s website at www.hied.columbia.k12.mo.us/FBLA/index.htm.”

---

**Parent Teacher Student Association Newsletter**

Promotions for the investment seminar held at Mill Creek and open to the community, were included in the monthly school newsletters. The PTSA newsletter was sent to over 3,000 parents of Hickman High School students, faculty, and alumni.

**Purple and Gold Newspaper**

The Bull and the Bear Investment Challenge project was the featured article in the Purple and Gold, the Hickman High School newspaper publication in March, 1999.

---

*A story to inform the Hickman student body about the activities of The Bull and The Bear Investment Challenge was placed in the Hickman newspaper, The Purple and Gold.*

---

21
Sample college savings guide provided by Stifel Nicolaus, Co.
for Mill Creek Elementary School parents.
Bull & Bear
Investment Challenge
A Partnership Program

Q: What is a stock as defined by A.G. Edwards?

Q: What is a mutual fund as defined by Stifel, Nicolaus Co. Inc.?

Q: How does Nations Bank define a certificate of deposit (CD)?

Q: Describe a US Savings bond and its advantages given at the address http://www.dccc.edu/pda/hr/hr/rog/ben/bonds.htm.

Q: List all the professional career opportunities listed by Stifel, Nicolaus Co. Inc. and define two of these careers.

Q: List the five core competencies needed to be a Branch Office Administrator (BOA), listed by Edward D. Jones, and explain 2 of these traits.

Q: In what areas are jobs offered at A.G. Edwards?

Q: What is the stock quote provided by A.G. Edwards for the stock symbol MCD?


Q: What are the company names represented by the ticker symbols AVP, TOYOY, ROAD and TOY?

Q: When typing in "hot stocks" at www.yahoo.com, and then clicking on "What's Hot and What's Not," what are the three most expensive "top stocks" provided by the StockMaster for July 23, 1999.

After going to http://www.e-analytics.com/bonds/bond10.htm, and looking under the "History of the Dow Jones Industrial..." answer the following 2 questions
Q: Who was Charles Dow?

Q: When did Dow originate his averages and what was the purpose of creating these?
Attention 4th Hour Classes:

You are invited to attend a Panel Speaker Presentation on Tuesday, Feb. 9 in the Little Theater. Local Stockbrokers will field questions from Students & Faculty on the stock market, career opportunities, and investments. Please join us! Prizes awarded.

— Sponsored by the Hickman FBLA Members The Bull & Bear Investment Challenge Project Partnership with Business Event
HICKMAN HIGH SCHOOL FBLA
THE BULL & THE BEAR INVESTMENT CHALLENGE
FOR MILLCREEK 5TH GRADE

YOUR TEACHER'S NAME: Just K. Crews

Your class can choose up to 5 stocks for an investment of $100,000. You may not spend more than $100,000. Any extra money will be considered "broker fees." Winners will be determined by profit/loss between February 19 closing prices and March 4 closing prices.

We need your Investment Challenge Sheets by FEBRUARY 24 - PLEASE FAX THEM TO MELANIE FORREST, 886-2508.

Please fill out the No. of Shares Purchased and Total Amt. Spent below.

We will determine the winners of the contest and fill out the remaining columns.

The winning class will receive a CUPCAKE PARTY and prizes from local stock brokerage firms.

<table>
<thead>
<tr>
<th>STOCK COMPANY</th>
<th>TICKER SYMBOL</th>
<th>Feb 19 Closing Price</th>
<th>NO. OF SHARES PURCHASED</th>
<th>TOTAL AMT. SPENT (Price * Shares)</th>
<th>Mar 4 Closing Price</th>
<th>CHANGE (Mar. 4 Closing * No. of Shares)</th>
<th>Profit/Loss (Change minus Total Amt. Spent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Campbell Soup</td>
<td>CPB</td>
<td>$41.625</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coke</td>
<td>KO</td>
<td>65.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disney</td>
<td>DIS</td>
<td>34.125</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gap</td>
<td>GPS</td>
<td>62.375</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hershey</td>
<td>HSY</td>
<td>62.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mattel</td>
<td>MAT</td>
<td>26.0625</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maytag</td>
<td>MYG</td>
<td>56.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>McDonald's</td>
<td>MCD</td>
<td>85.5625</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nabisco</td>
<td>NA</td>
<td>42.8125</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nike</td>
<td>NKE</td>
<td>48.6875</td>
<td>10</td>
<td>29991.50</td>
<td>51.39</td>
<td>31,647.00</td>
<td>+1,655.50</td>
</tr>
<tr>
<td>IBM</td>
<td>IBM</td>
<td>171.625</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pepsi</td>
<td>PEP</td>
<td>39.1875</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smucker's</td>
<td>SJMA</td>
<td>23.50</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sony</td>
<td>SNE</td>
<td>75.25</td>
<td>399</td>
<td>30,247.75</td>
<td>9.06</td>
<td>31,645.94</td>
<td>+1,521.19</td>
</tr>
<tr>
<td>The Buckle</td>
<td>BKE</td>
<td>26.375</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tommy Hilfiger</td>
<td>TOM</td>
<td>63.75</td>
<td>627</td>
<td>39971.25</td>
<td>70.81</td>
<td>44,399.44</td>
<td>+4,428.19</td>
</tr>
<tr>
<td>Toys R' Us</td>
<td>TOY</td>
<td>13.6875</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wal-Mart</td>
<td>WMT</td>
<td>84.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wendy's</td>
<td>WEN</td>
<td>24.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

$ 49971.50 GRAND TOTAL SPENT (must not exceed $100,000

$ +7,634.68
Attention HICKMAN FBLA Members
THE BULL & THE BEAR INVESTMENT CHALLENGE
DUE BY 3:00 P.M. Friday, FEB. 5
YOU CAN WIN A U.S. SAVINGS BOND!!

MEMBERS NAME: **Megan Usovsky**

- Circle the stocks for your $100,000 investment and fill out the investment totals.
- Leave blank the stocks you do not choose.
- You may not spend more than the $100,000 budget. Any extra money left over that cannot be spend will be considered "broker fees."
- An example is provided.
- There no longer is an entry fee. You have the chance to win a $50 dollar U.S. Savings Bond just by filling out this form!

<table>
<thead>
<tr>
<th>STOCK COMPANY</th>
<th>TYPE OF COMPANY</th>
<th>TICKER SYMBOL</th>
<th>CURRENT PRICE PER SHARE as of Jan 29. closing</th>
<th>NO. OF SHARES PURCHASED</th>
<th>TOTAL AMT. SPENT (Price * Shares)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example Co.</td>
<td>Food</td>
<td>EXCO</td>
<td>$58.50</td>
<td>50</td>
<td>$2,925.00</td>
</tr>
<tr>
<td>Dupont</td>
<td>Science</td>
<td>DD</td>
<td>51.19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monsanto</td>
<td>Science</td>
<td>MTC</td>
<td>47.66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dow Chemicals</td>
<td>Science</td>
<td>Dow</td>
<td>80.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ionics</td>
<td>Technology</td>
<td>IOM</td>
<td>7.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intel</td>
<td>Technology</td>
<td>INTC</td>
<td>140.94</td>
<td>50</td>
<td>7,047</td>
</tr>
<tr>
<td>Applied Materials</td>
<td>Technology</td>
<td>AMAT</td>
<td>63.19</td>
<td>500</td>
<td>31,550</td>
</tr>
<tr>
<td>Cisco</td>
<td>Technology</td>
<td>CSCO</td>
<td>111.58</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oracle</td>
<td>Technology</td>
<td>ORCL</td>
<td>55.38</td>
<td>200</td>
<td>11,076</td>
</tr>
<tr>
<td>Compaq</td>
<td>Technology</td>
<td>CPQ</td>
<td>47.63</td>
<td>50</td>
<td>2,381.50</td>
</tr>
<tr>
<td>Applebee's</td>
<td>Food</td>
<td>APPB</td>
<td>21.88</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outback Steakhouse</td>
<td>Food</td>
<td>OSSI</td>
<td>36.50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>McDonalds</td>
<td>Food</td>
<td>MCD</td>
<td>78.81</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sonic Corp.</td>
<td>Food</td>
<td>SONC</td>
<td>25.25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Papa John's</td>
<td>Food</td>
<td>PZZA</td>
<td>40.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Polo Ralph Lauren</td>
<td>Merchandise</td>
<td>RL</td>
<td>24.88</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gadzooks</td>
<td>Merchandise</td>
<td>GADZ</td>
<td>7.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Depot</td>
<td>Merchandise</td>
<td>HD</td>
<td>60.50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3M</td>
<td>Merchandise</td>
<td>MMM</td>
<td>77.63</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tommy Hilfiger</td>
<td>Merchandise</td>
<td>TOM</td>
<td>70.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gap Inc</td>
<td>Merchandise</td>
<td>GPS</td>
<td>64.19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Abercrombie &amp; Fitch</td>
<td>Merchandise</td>
<td>ANF</td>
<td>76.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Barns And Noble</td>
<td>Merchandise</td>
<td>BKS</td>
<td>37.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merck</td>
<td>Medical</td>
<td>MRK</td>
<td>148.75</td>
<td>100</td>
<td>14,875</td>
</tr>
<tr>
<td>American Home</td>
<td>Medical</td>
<td>AHP</td>
<td>58.69</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Products</td>
<td>Medical</td>
<td>MDT</td>
<td>79.69</td>
<td>300</td>
<td>23,907</td>
</tr>
<tr>
<td>Johnson &amp; Johnson</td>
<td>Medical</td>
<td>JNJ</td>
<td>85.13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pfizer Pharmaceuticals</td>
<td>Medical</td>
<td>PFE</td>
<td>128.63</td>
<td>500</td>
<td>12,863</td>
</tr>
<tr>
<td>Procter and Gamble</td>
<td>Medical</td>
<td>PG</td>
<td>90.88</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**GRAND TOTAL:** (must not exceed $100,000) **$99,012.50**

**Tiebreakers:** if the event there is a tie, we will ask each member to pick a stock of their choice. The closing price of that company's stock on February 11 will be used to break the tie. The highest amt. of change in price between Feb. 3 and Feb. 11 will determine the winner. © We need 100% participation from all of the FBLA members.