



625 N. MICHIGAN AVE., SUITE 1900  
CHICAGO, IL 60611-3151

The American Association of Individual Investors is an independent nonprofit corporation formed in 1978 for the purpose of assisting individuals in becoming effective managers of their own assets through programs of education, information and research.

- AAII RECORDS INDICATE THAT YOU ARE SIGNED UP FOR THE MEETING. ANNOUNCEMENT MAILING LIST(S) OF THE FOLLOWING CHAPTER(S). TO MAKE A CHANGE, CONTACT MEMBER SERVICES, 312/280-0170 OR 800/428-2244.

# AAII ST. LOUIS CHAPTER MEETING

Tuesday  
January 13, 2009

## ACTIVE INVESTING WEALTH MANAGEMENT FOR HIGH NET WORTH INDIVIDUALS

discussed by:

**DR. GARY J.  
HARLOFF, PH.D.**

Founder, Harloff Capital Management

### REASONS TO ATTEND

- Increase your knowledge of wealth management and asset allocation strategies
- Increase your understanding of and ability to evaluate wealth managers
- Gain insights into modern portfolio management and risk management



*More exciting meeting and chapter information inside...*

### DISCUSSION GROUP

Tuesday, January 13, 2009; 6:30 p.m.  
(same day as the chapter meeting)



Don Kelley will lead a discussion on "Current Outlook From the Media."

### SUBGROUPS

#### Computer Investing

Wednesdays, December 10, 2008 and January 21, 2009

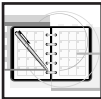
Location: Thornhill Branch County Library at 7:00 p.m.  
Joe Yokly, 636/928-0415 or joeyokly@hotmail.com



**Retirement Planning in the New Millennium**  
Thursday, December 18, 2008 (*New Date!*)  
& Tuesday, February 17, 2009

Location: Samuel C. Sachs Branch of the County Library at 7:00 p.m., 16400 Burkhardt Place, Chesterfield, MO, 63017-4660. The library is located just off Chesterfield Parkway and just south of Highway 40.  
Joe Davis, 636/537-8282 or jdavis@gatewaywealth.com

### MARK YOUR CALENDAR FUTURE MEETING!



Tuesday, March 17, 2009

Topic: "Ten MUST-Follow Rules for Investing Success"  
Speaker: Mike Turner, President, Turner Trends, Austin, Texas

### CHAPTER LEADERS

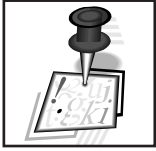
**President**, Ed O'Hearn, 636/458-0904  
**Vice President**, Joe Swift, 314/997-0410  
**Secretary**, Don Kelley, 314/921-5246  
**Treasurer**, Quong Leong, 314/361-2139



### DIRECTIONS TO MARYLAND HEIGHTS CENTRE



Take I-270 to the Dorsett exit. Go west 1/4 mile and turn right on McKelvey. Turn right on Ameling and then left on McKelvey. The Maryland Heights Centre is located next door to Aquaport.



### MEETING DETAILS

**TUESDAY  
JANUARY 13, 2009**

#### Maryland Heights Centre

2344 McKelvey Rd.  
Maryland Heights  
314/434-1919

**Directions:** (see directions)  
<http://maps.yahoo.com/>

**Registration/Social,**  
6:30 – 7:30 p.m.

**Discussion Group,**  
6:30 p.m. (see description)

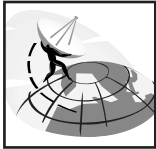
**Refreshments,** 7:00 p.m.

**Program,** 7:30 p.m.

**In Advance (by 1/7)**  
Everyone, \$9/person

**At the Door**  
*space permitting*  
Everyone, \$12/person

**No Refunds**



### CHAPTER INFORMATION

#### Chapter Contact

Ed O'Hearn  
636/458-0904  
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#### Chapter E-mail Address

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#### Chapter Web Page

[www.aaii.com/localchapters](http://www.aaii.com/localchapters)

THE AAII ST. LOUIS CHAPTER PRESENTS ...

## ACTIVE INVESTING WEALTH MANAGEMENT FOR HIGH NET WORTH INDIVIDUALS

discussed by

**DR. GARY J. HARLOFF, PH.D.**

Founder, Harloff Capital Management

Dr. Harloff will present concepts from his book on the investing portion of wealth management. The emphasis will be on educating the investor to understand investment basics to evaluate their advisor's investment expertise as well as strengths and limitations of the investment industry. Today there are many high net worth individual investors with \$1 million investable, and the rest want to be. Topics to be discussed include active allocation strategies, modern portfolio theory basics and risk management. Also, investment foundational literature will be reviewed.

### ATTEND THIS MEETING AND LEARN:

- How to evaluate your wealth manager's investment expertise
- Do I keep my wealth manager because of his/her investment skill or because of his/her personal attention to my family?

#### About Dr. Gary J. Harloff, PH.D.

Harloff Capital Management (HCM) is a fee-based investment advisory company that specializes in active discretionary money management. HCM works with client-centered planners as a third-party money manager. Dr. Harloff has been a member of AAII since 1985 and is on the board of the Cleveland, Ohio, AAII Chapter. His is the author of the new book "Active Investing Wealth Management for High Net Worth Individuals" and editor of his monthly newsletter, "Harloff's The Intelligent Fund Investor," since 1993. He authored "Dynamic Asset Allocation: Beyond Buy and Hold" in the January 1998 Stocks and Commodities magazine. He placed 3rd and 5th in the yearlong mutual fund switching contests in The United States Trading/Investing Championships in 1993 and 1992, respectively. Timer Digest follows his S&P, bond, and gold timing signals and he was their #1 gold timer of 60 monitored in 2003. He won first place in all four investment contests held by Pittsburgh AAII from 1990 to 1994. He has an earned doctorate in aerospace engineering and worked for a decade at NASA Cleveland. Rocket science helps!

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**FREE!**

Sign-up to receive the latest chapter meeting information by mail and E-mail. It's easy, go to [www.aaii.com/chapterEmail/](http://www.aaii.com/chapterEmail/) and follow the directions. Questions: call 800-428-2244 or 312-280-0170. (AAII Member Privacy—Your E-mail address will not be shared with any other company or service.)

## AAII ST. LOUIS CHAPTER



Advance Registration Form for  
Tuesday, January 13, 2009

# REGISTRANTS/TOTAL FEES

# \_\_\_\_\_ Everyone \$ \_\_\_\_\_

Total Fees \$ \_\_\_\_\_

Mail completed advance registration form with your check (payable to AAII) to:

**AAII St. Louis Chapter  
c/o Sam Leong  
P.O. Box 8264  
St. Louis, MO 63156**

*No confirmation will be sent;  
your canceled check is your receipt.*

REGISTRANT INFORMATION (PLEASE PRINT)

Member Name \_\_\_\_\_

E-mail \_\_\_\_\_

Phone (\_\_\_\_\_) \_\_\_\_\_

Family/Guest Name(s) \_\_\_\_\_

( ) YES, I would like more information about **volunteering** to help this chapter plan and present investment education programs.