A graphic with a light blue background and a yellow and white abstract shape on the left. The text 'Club Activity' is written in bold black font on the yellow shape. To the right, there is a bulleted list of three questions.

Club Activity

- What is your club's Magic CD Rate?
- Is it better than putting your money in the bank?
- Is it better than your benchmark rate?

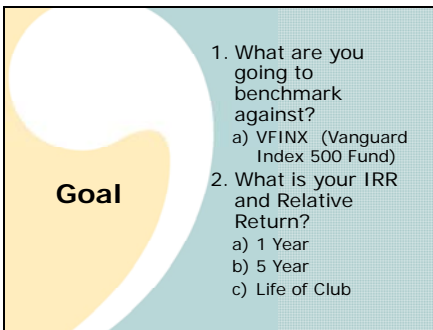
So here are some things you can talk about in your next club meeting.

What is your clubs IRR? What is your Magic CD Rate?

Is it better than putting your money in the bank?

Is it better than your benchmark rate?

If not, what is your portfolio telling you to do to try and improve it?

A graphic with a light blue background and a yellow and white abstract shape on the left. The text 'Goal' is written in bold black font on the yellow shape. To the right, there is a numbered list of two questions with sub-points.

Goal

1. What are you going to benchmark against?
 - a) VFINX (Vanguard Index 500 Fund)
2. What is your IRR and Relative Return?
 - a) 1 Year
 - b) 5 Year
 - c) Life of Club

I suggest you set a goal for your club (or yourself)

Take the first steps. Decide what you want to benchmark against.

You might try starting with the default benchmark, the Vanguard Index 500 fund.

Then, check how you've been doing. Look at your IRR and Relative returns for different time frames such as

1 year,

5 years and

the life of your club.

Use what you find as the beginning of a club discussion. If you need improvement, where is your portfolio telling you to make changes?