



***Retirement and Insurance Service
Benefits Administration Letter***

Number: 99-702

Date: October 27, 1999

Subject: Free Investors' Town Hall Meeting, Albuquerque, NM

Background: The U.S. Office of Personnel Management (OPM) and the Bond Market Association are sponsoring a free Investors' Town Meeting in Albuquerque, NM. This seminar will allow you the chance to ask questions about your investments. Instructors for the seminars are members of the Steering Committee for the Investors' Town Meeting. The featured speakers will be Arthur Levitt, Chairman, U.S. Securities and Exchange Commission; William Verant, Acting Director of New Mexico Securities Division, U.S. Representative Heather Wilson, and U.S. Representative Michael Oxley.

Where: Albuquerque, New Mexico

Why Participate To get the facts on how to invest wisely and plan for your financial future. At the Investors' Town Meeting, you'll hear tips from the experts on how to make informed investment decisions, monitor your current investments, and avoid problems. And you'll learn how to make your hard-earned money work harder for you. Members of the audience will also be able to ask the experts questions and attend informative seminars on saving and investing.

**Seminar
Specifics:**

The Town Meeting is FREE.

When:

Saturday, November 20, 1999
9:00 to 10:00 a.m.-- Registration and Investor Education Displays
10:00 to 11:00 a.m. – Town Meeting and Q and A session
11:45 to 12:00 a.m. -- Break and Complimentary Refreshments
12:00 to 2:00 p.m. -- Investment Seminars

Where:

The Radison Hotel and Conference Center
2500 Carlisle Northeast
Albuquerque, NM
RSVP: Fred Chavez
By phone: (800) 216-6667 or
By fax: (303) 844-1010 or
By e-mail: chavezf@sec.gov

Scheduled, are eight one-hour seminars from 12:00 p.m. to 2:00 p.m. after the Town Meeting. You may attend one seminar in each time slot, space permitting. When you RSVP, be sure to indicate which seminars you would like to attend. The seminars are as follows:

12:00 p.m.

a. Successful Investing -- Basic Principles For New Investors

What are the ten most common mistakes that investors make?
What 10 principles should you follow to avoid those mistakes?
Presented by: Securities Industry Association

b. Investment Strategy – For Experienced Investors

Learn how to evaluate the three key elements of investment strategy—market conditions, investment policy, and asset allocation – and how to apply these elements to your personal investment strategy.
Presented by: Association for Investment Management and Research

c. Choosing a Broker – Online? Or Not?

Full service brokers, discount brokers, on-line brokers – How do investors decided what’s right for them? Advice from your State securities regulator.
Presented by: New Mexico Securities Division

d. Understanding Bonds (to be repeated at 1:00 p.m.)
Learn about the bond markets, how bonds might fit into your portfolio, and how to buy bonds. This seminar is for investors with some investing experience who want to learn about bonds.
Presented by: The Bond Market Association

1:00 p.m.

e. Introduction to Mutual Funds -- For Beginning Investors
You'll leave with a list of nine questions you should ask before you buy a mutual fund, so you can choose funds that match your goals.
Presented by: Investment Company Institute

f. Want to Work Forever? If Not, Choose To Save!
Bring your calculator to this hands-on workshop to get a Ballpark Estimate of how much you will need to save for your retirement. You'll also learn about tools to help you along the way.
Presented by: American Savings Education Council

g. Selecting Stocks for the Long Term
Want to invest in stocks, but don't know where to start? Learn how to look at company revenues and earnings, where to find information about companies, and five tests to choose a promising stock.
Presented by: National Association of Investors

h. Understanding Bonds (repeated from 12:00 p.m.)
Learn about the bond markets, how bonds might fit into your portfolio, and how to buy bonds. This seminar is for investors with some investing experience who want to learn more about bonds.
Presented by: The Bond Market Association Corporation

The Town Meeting is free so we encourage all agencies to participate. Reservations are being made on a first come first served basis, so make your reservations today. For those attendees who require auxiliary aids, such as a sign language interpreter, please call Fred Chavez at (303) 844-1035, or through TDD relay service by first dialing (800) 877-8339.



Mary M. Sugar, Chief
Agency Services Division
Retirement and Insurance Service

