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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 SILICON VALLEY CHAPTER MEETING

Saturday  
September 27, 2008  
***ARE WE THERE YET?***

discussed by:

**JEANETTE GARRETTY**  
Senior Wealth Manager, Senior Vice  
President, The Private Bank Wells Fargo  
Bank

## REASONS TO ATTEND

- Economic information useful to financial planning
- Economic analyses for various investment sectors
- Informative Q&A with experts and interested investors



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

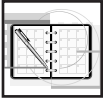
## SUBGROUPS

### Sunnyvale Discussion Group



The Sunnyvale Discussion Group meets on the fourth Tuesday of each month at 6:30 pm in the Coco's Restaurant located at 1209 Oakmead Parkway in Sunnyvale. The meeting is held every month except December.

## MARK YOUR CALENDAR FUTURE MEETINGS!



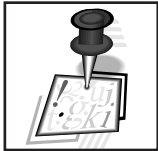
### Saturday, October 18, 2008

Topic: Financials: Stocks, Mutual Funds, ETFs, and Real Estate  
Speaker: Harvey Baraban

### Saturday, November 8, 2008

All-Day Meeting  
Topic: Computerized Investing, "What Works, What Doesn't and Why" in Today's Market  
Speaker: TBD

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## MEETING DETAILS

SATURDAY

SEPTEMBER 27, 2008

### Lookout Restaurant at Sunnyvale Muni Golf Course

605 Macara Ave.  
Sunnyvale  
maps.yahoo.com

### Registration/Social/Breakfast

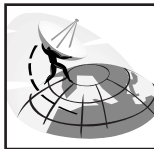
9:00 a.m.  
9:30 a.m.

### Q&A

11:00 a.m.  
In Advance (by 9/20)  
Everyone, \$15/person

At the Door  
*space permitting*  
Everyone, \$20/person

No Refunds



## CHAPTER INFORMATION

Chapter E-mail Address  
aaiichapter\_siliconvalley@yahoo.com

Chapter Web Page  
www.aaii.com/localchapters

THE AAI SILICON VALLEY CHAPTER PRESENTS ...

## ARE WE THERE YET?

discussed by

### JEANETTE GARRETTY

Senior Wealth Manager, Senior Vice President, The Private Bank Wells Fargo Bank

This presentation will discuss the causes and long-term damage of 2008's market turmoil. What is ahead for us in the economic and financial outlook for fourth quarter 2008 and early 2009? How do the longer-term structural changes in global economic and financial markets affect the individual investor? Jeanette will provide a forecast for interest rates, earnings, consumer spending, capital spending, the trade deficit and the dollar. She will also discuss the information needed for financial planning and provide economic analyses for various investment sectors.

## ATTEND THIS MEETING AND LEARN

- the causes & long-term damage of 2008's market turmoil
- the economic and financial outlook for fourth quarter 2008 and early 2009
- the longer-term structural changes in global economic and financial markets

### ABOUT JEANETTE GARRETTY

Jeanette has worked with ultra high net worth clients and senior executives in various capacities for more than 25 years. Prior to Wells Fargo, she was chief domestic economist and head of industry analysis at Bank of America, and she continues to speak nationally on economic conditions and financial strategies. Jeanette has a Ph.D. in economics from Stanford and an M.S. in mathematical economics from Santa Clara University. Her board memberships have included the National Association of Corporate Directors, Santa Clara University Board of Regents, Santa Clara University Board of Fellows, Joint Venture Silicon Valley, Bay Area Economic Forum, American Cancer Society Grand View League, Redwood City/District 52 Little League, Catholic Charities of San Jose and the SAMCEDA Economic Advisory Council. She currently serves on the Business Advisory Board for Northern Arizona University and the Stanford Institute for Economics and Policy Research. In 2001, 2003 and 2005 she was named one of the 75 Most Influential Bay Area Business Women by the San Francisco Business Times. In 2008, Jeanette was named as one of the Top 30 Investment Advisors in the Bay Area by the Winner's Circle, and one of the Top 25 Wealth Managers in Silicon Valley.

FREE!

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## AAII SILICON VALLEY CHAPTER

Advance Registration Form for Saturday, September 27, 2008



# REGISTRANTS/TOTAL FEES

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

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

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

AAII Silicon Valley Chapter  
P.O. Box 58  
Cupertino, CA 95015

*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.