



## THE SUN BULLETIN

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### Welcoming Winter

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As we welcome our little slice of winter, the rain and the cold have many of us sticking close to home. That makes this the perfect time to dig into some ways to increase your investing knowledge! Keep reading and you're sure to find something that catches your interest.

#### **WELCOME...San Diego**

BetterInvesting clubs and individuals in the San Diego area have joined Golden West Chapter. We look forward to sharing and learning with you!

#### **SAY HELLO TO.... Money Smart Week March 30 – April 6, 2019**

Started by the Chicago Federal Reserve in 2002, this is a public awareness campaign designed to help consumers manage their finances better. BetterInvesting is once again partnering with MSW to offer programs to all demographics and income levels covering all facets of personal finance. And this year it has been expanded to become **Financial Literacy Month**, March 30 – April 30.

Golden West Chapter speakers are doing their part to promote financial literacy to the public at the following 3 events. All events are at no charge. *All BetterInvesting members are encouraged to attend, with friends, to support the speakers and be an additional resource to the attendees.*

## **In Pasadena April 6 and April 27:**

La Pintesca Branch Pasadena Library  
1355 North Raymond Avenue  
Pasadena CA 91103

Date: April 6, 2019

Time: 3:30 PM

Topic: **Money Smart Basics: What You Need to Know**

In a nutshell, being smart about money - what is called Financial Literacy by some - can best be summed up with knowledge relating to these five topics:

Budgeting - Not only counting your pennies, but also planning the use of your pennies

Banking - A financial relationship to be used to execute your financial plan

Debt & Credit - Buying homes and autos, using credit wisely and only when needed

Risk Management - Planning for emergencies, using insurance, protecting your credit

Investing - Build wealth via knowledge-based investing, preparing for retirement

Presented by directors of the Golden West Chapter of BetterInvesting.

Date: April 27, 2019

Time: 3:30 PM

Topic: **FINRA Outsmarting Investment Fraud Program**

FINRA (Financial Industry Regulatory Association) offers resources to equip audiences for financial success. The purpose of this program is to arm investors with the tools and knowledge needed to recognize and prevent investment fraud.

Presented by directors of the Golden West Chapter of BetterInvesting.

## **In San Diego March 30:**

The Rancho Bernardo Public Library Community Room  
17110 Bernardo Center Drive  
San Diego CA 92128

Date: March 30, 2019

Time: 10 AM - 12 PM

Topic: **Life-Long Financial Planning and Investing to Grow Your Wealth**

Learn how life-long financial planning (LFP) enables realistic financial goal setting, exposes the challenges people face as they navigate through their financial lives and quantifies how much wealth will be needed and how that wealth needs to grow in order to reach life-long goals. Also, learn how Investing works to build wealth to reach financial goals and how stocks, bonds and funds compare as a means to meet those long-term goals. Presented by Dale Davis. Dale is a director in Golden West Chapter

of BetterInvesting and has been an active investor for over 40 years. He has taught workshops and hosted BetterInvesting events over the last 20 years.

Register for this workshop [HERE](#).

**INTRODUCING... Golden West Chapter Annual Meeting**  
**Saturday June 9, 2019**  
**1:30-4:00 PM**

Buena Park Library District  
7150 La Palma Ave.  
Buena Park, CA 90620

### How to Find and Research Small Companies

Finding good small company holdings to improve portfolio performance can be difficult. When Value Line and Morningstar don't have analysts following your small stock, how do you even start your research? Join us as our keynote speaker, Carol Theine, guides us through the resources available to identify and research small companies. You will also learn how to get the most out of BI Online screening and research tools. In addition, you can look forward to Anniversary Clubs recognition, BIGW Club Portfolio Contest winners, networking with other BI investors, chapter elections, door prizes and more!

*Not yet part of our Club Portfolio Contest? Be planning right now to participate in the next contest. Details will be available soon. Here are the current standings in this year's contest.*

BIGW Clubs Annual Portfolio Contest 2018-19		
February 28, 2019	Portfolio Value	% Inc/Dec
Valhala Investment Club	\$ 119,060	19.1%
Orange County Model Investment Club	\$ 111,217	11.2%
Fast Forward Investment Club	\$ 101,972	2.0%
Silver Talents	\$ 99,850	-0.1%
Premiere Investment Club	\$ 99,493	-0.5%
On Target	\$ 95,901	-4.1%
F.E.M. Unlimited	\$ 95,539	-4.5%
Gelt Gals Investment Club	\$ 93,675	-6.3%
Women In Stock	\$ 90,631	-9.4%
Sum Seekers	\$ 87,888	-12.1%
So. Calif. Model Investment Club	\$ 83,820	-16.2%

**GREETINGS TO**... Upcoming investment education you might want to check out:

### **TICKERTALK**

Investing education in bite-size pieces is offered at every TickerTalk session to help you become a successful investor. You will also find here recordings of past sessions that you will find useful.

**March 28** - Topics include: Finding Stocks Using BetterInvesting Online Screener and Five in Five! (stock ideas).

### **STOCKUP**

Offers members a unique perspective on investing topics designed to improve your ability to conduct a stock analysis, manage a portfolio, make sell decisions and more.

**March 6** - Stock Study on Veeva Systems (VEEV)

In this session, Betsy Wills takes a close look at Veeva Systems (VEEV), a leader in cloud-based software for the global life sciences industry. VEEV is a small and fast-growing company.

**April 3** - Dissecting pre-tax profit margins

The relationship of sales and expenses to pre-tax profit margin is investigated in light of a company's ability to make money. Attendees will come away from the webinar being able to recognize developing problems in pre-tax profit margin

**May 1** - Research Starter Kit

Good research is essential to making profitable investment decisions. In this session, Marion Michel highlights some common sources of research and what to look for in the reports.

For all this and more...go to [Tools and Resources](#) on the BetterInvesting website.

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There's still time to plan on attending the **BetterInvesting National Convention (BINC)**. This year it is being held on May 16-19 in Chicago, IL. The Spring Special rate for members is good through March 31, 2019. You can check out all the details and how to register [HERE](#) at the BetterInvesting website.

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Have you ever read about a club in BI magazine and wondered how your club could be profiled? Well the answer is easy. Just follow the steps below to submit a profile of your club to the magazine. Other readers would enjoy hearing your story!

Send your Member Stories to BetterInvesting Magazine. Write a description of your investment club similar to the stories that run in the back of the magazine. You'll find them around pp. 44-46.

The type of information to include is:

- how your club got started,
- where it's located,
- what makes it special,
- how it reaches investing decisions,
- what social activities and charities the club engages in,
- professions of members,
- what members enjoy about the club and
- what's in your portfolio.

Also, please include information about how BetterInvesting has helped your club. You might use the published stories as an example.

Stories should be about 575-600 words long.

Include a picture of your club. The photo should be high-resolution (300 pixels per inch). List members' names from left to right, plus the names of members who aren't in the picture.

Email this material to [janj@betterinvesting.org](mailto:janj@betterinvesting.org).

All submitted stories will appear in the magazine. But often there's a waiting list. The magazine is only printed 10 times a year and stories are printed as space permits on a first-come basis to be fair.



BetterInvesting Golden West Chapter