

## 2018 Fall Newsletter



### President Dan Perlman's Message

In this column I will cover some past and future North Carolina Chapter events. The first highlight is the North Carolina-South Carolina Educational Day, Saturday, October 27, 2018.

Duke Energy will be the premier sponsor for the Event and Joseph P. Crapster, Director – Shareholder Services will be there in person to speak with attendees. Read more about Duke Energy and Joe on page 4.

Ken Kavula, one of BetterInvesting's most highly regarded educators will be the educational presenter. For more information and to register, go to page 6 of this newsletter. Do attend, you will benefit from doing so.

If you haven't already done so, check out the NC Chapter's new web page, <https://new.betterinvesting.org/north-carolina>. The new site is a more streamlined, attractive page that will be easier for you to navigate. It is also easier for the chapter to update.

The Chapter's Portfolio Contest is underway with seven entrants. See page 3 for a listing of the clubs and the current value of their portfolios in mid-September. We will be updating their progress throughout the year and hope your club will consider entering future contests.

The Chapter congratulates the Market Mavens Club whose portfolio is featured for *Repair Shop* column analysis in the October issue of the *BetterInvesting* (BI) magazine (page 15). Also it was a pleasure for me on behalf of the chapter to present Anniversary certificates to two clubs, the St James Investment Club in Southport (page 6), and the Big Bucks Club in Raleigh. The Chapter thanks the Big Bucks Club for joining the Visit-a-Club program.

The North Carolina Chapter held its annual meeting August 25, 2018 in High Point. Nick Stratigos, President/Chairman of the Pittsburgh BI Chapter, gave an informative, engaging talk on how investors can both protect themselves against losses and maximize gains using BI investment principles.

New Directors and officers were elected. Brenda Jones was elected as a Director and Secretary. Dan Perlman (President), Terry Gilbert (Vice President), Ron Cox (Assistant Secretary for data & membership), Susan Jordan (Treasurer), and Warren Leggett (Assistant Treasurer) were elected as 2018-19 officers. Sandra Scales, Kathy Dougherty, Louise Sechler, and Will Sechler were re-elected as Directors to serve 3-year terms.



Special thanks to Sandra Scales, Kathy Dougherty and Terry Gilbert who completed terms as Vice-President, Secretary and Treasurer, respectively.

The North Carolina BI Chapter is arguably a medium large chapter with active programs. It is fair to say the Chapter is doing well but the desire to further enhance the Chapter's presence among Chapter members was discussed at the meeting. To advance this goal, two significant developments during 2017-18 were planning for the October 27, 2018 joint NC and SC Educational Day and the 2018-19 Club Portfolio Contest (see page 3). Both are additions to the set of activities that the Chapter has done in the past few years.

For some time, the Directors of the Chapter have primarily been located in the Triad area. The Chapter serves all of North Carolina and the Southwest Virginia Area. An effort is underway to have Directors more widely dispersed throughout the area.

The success of the Chapter partially depends on what it does for NC chapter members but it is not just a one-way street. The Chapter hopes you will engage in BI activities (e.g., Club visits, the Visit-a-Club program, attending Model Club meetings, etc.) and contact Directors for whatever help we can offer.

If you have Club members who have not elected to receive Chapter emails, we would love for them to add their email addresses to our email list. They can do this by [signing into the BI web site](#) (clicking the Update Profile tab, scrolling down, and checking "Local Chapter News and Events: Occasional communications from your local BetterInvesting chapter about news and events taking place in your area," and saving the change.

If you have Club members who aren't BI members who attend your meetings we ask that you encourage them to join. We would be happy to provide them with a three month free membership to try BI and better appreciate the benefits of joining BI through your Club (or individually). [Email](#) me for the trial membership application form.

## 2018-2019 North Carolina BI Chapter Portfolio Contest

All entrants indicated 3 to 5 stocks they would like to have in a dream portfolio with a starting value after the market close on August 31, 2018 of \$10,000, and will end with closing prices Friday, August 2, 2019. The contest will evaluate capital gains, independent of dividends. The value of the portfolios on September 12<sup>th</sup> and the URL where their stocks can be viewed are shown below. Since August 31, 2018 the S & P 500 has dropped approximately 0.4% from \$2901.52 to \$2887.89 or the equivalent of \$10,000 going to \$9953.03. Thus three of the seven contestants are beating the S & P 500 return.

Club Name	URL	Value
PPP Investment Club	<a href="https://www.manifestinvesting.com/dashboards/public/RJANQ4Z">https://www.manifestinvesting.com/dashboards/public/RJANQ4Z</a>	\$10,279.67
Triangle Investment Club	<a href="https://www.manifestinvesting.com/dashboards/public/DXXCMF4">https://www.manifestinvesting.com/dashboards/public/DXXCMF4</a>	\$10,187.27
Big Bucks	<a href="https://www.manifestinvesting.com/dashboards/public/GNG37PC">https://www.manifestinvesting.com/dashboards/public/GNG37PC</a>	\$10,058.77
Hickory Investment Club	<a href="https://www.manifestinvesting.com/dashboards/public/PVNKFN3">https://www.manifestinvesting.com/dashboards/public/PVNKFN3</a>	\$9,871.58
Piedmont Investment Club	<a href="https://www.manifestinvesting.com/dashboards/public/VPFXDKG">https://www.manifestinvesting.com/dashboards/public/VPFXDKG</a>	\$9,865.67
Model Club	<a href="https://www.manifestinvesting.com/dashboards/public/L6NJRGM">https://www.manifestinvesting.com/dashboards/public/L6NJRGM</a>	\$9,815.85
Market Mavens	<a href="https://www.manifestinvesting.com/dashboards/public/XPTX77A">https://www.manifestinvesting.com/dashboards/public/XPTX77A</a>	\$9,369.32

**Do Not Miss the First Ever  
Joint North and South Carolina Educational Event  
Successful Investing with Ken Kavula  
October 27, 2018**

**Sponsored By**



*BUILDING A **SMARTER** ENERGY FUTURE<sup>SM</sup>*

**Corporate Presenter**

**Joseph P. Crapster, Director—Shareholder Services**

Joe is responsible for managing the company's relationships with its retail investors. He began his career with Duke Energy working as a summer student. He joined the company full time in 1987 as a retail assistant in the marketing department in Winston-Salem. After a series of promotions including supervisor of office administration in Greenwood, S.C.; supervisor of customer service in Greenville, S.C.; and supervisor of consumer service in Charlotte; he was named supervisor of service response for the electric distribution department in Charlotte in 1995.

He was named supervisor of business, industry and collections in customer services in Charlotte and Hickory in 1998; manager of shareholder communications in the investor relations department in 1999; and director of investor relations in October 2004. He was named to his current position in January 2016.

The Goldsboro, N.C., native received a bachelor's degree in business administration from Catawba College in Salisbury and a master's degree in business administration from Queens University in Charlotte. Crapster served as Catawba College Chiefs Club president 2015 to 2017. He was president and zone chairman for the Lion's Club from 1995 to 1999 and chairman of the Chamber of Commerce Executive Sales Team in 1994. He also served as a loaned executive for the United Way in Winston-Salem in 1988.

***Duke Energy***

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**Do Not Miss the First Ever  
Joint North and South Carolina Educational Event**

**Successful Investing with Ken Kavula**

**October 27, 2018**

**9:00 am - 4:00 pm**

**Sun City Carolina Lakes—Lake House Ballroom**

**1353 Del Webb Blvd.**

**Fort Mill, South Carolina 29707**

**SHOW ON MAP**

**Cost: \$30 until October 13, 2018 includes continental breakfast and a light lunch  
\$35 after October 13, 2018 or at the door (lunch only if available)**

Join us for this exciting all day Investor Education and networking in the Charlotte area. Our instructor for the day is Ken Kavula who has volunteered for BetterInvesting (BI) for almost 25 years. He is past president of the BI Mid-Michigan Chapter of and teaches extensively for both his chapter and around the country at various BI events and at the BI National Convention (BINC).

Ken participates in the Mid-Michigan Round Table discussions, as well as the Turnout Tuesday programs and as a regular on BI's monthly TickerTalk. He has received many BI awards for his volunteer work, most recently the 2017 George Nicholson award for outstanding contributions to investment education.

The topics range from topics for the beginner to the experienced investor and will include some specific stocks for investors to research and study.

Topics include:

- Finding Stock Ideas
- Visual Analysis and the New Tax Laws
- New Bank Features in SSGPlus
- Work Arounds for Tax Adjustments
- Nicholson's Triple Play
- Screening for Stocks
- Managing a Portfolio the BI Way
- A look at Some Local Portfolios
- Let's Talk Stock

Register today to reserve your seat, save money and to guarantee lunch.

**You can register one of two ways.**

- **Register online [here](#) using Eventbrite** (\$2.23 additional fee if using Eventbrite)
- **Use printable form found [here](#) to pay by check**
- **Make check payable to: BetterInvesting North Carolina Chapter**  
**Mail check to: Jane Chatterjee**  
**PO Box 2483**  
**Chapel Hill, NC 27515**

Event Contact

**[president@northcarolina.betterinvesting.net](mailto:president@northcarolina.betterinvesting.net)**

## St. James Investment Club, Southport, NC Celebrates 20 years

Dan Perlman presents BetterInvesting Anniversary Certificate to  
Cindy Hauman, Club President



Pictured above:

Front Row: Dan Perlman, Ann Hazelton, Cindy Hauman, Susan Sokoloski, Carol Favicchio, Donna Myers, Lucy Henjes

Back Row: Frank Urbanski, Jim Schwertz, Bob Movelle, Nick Mastorides, John Nowell, George Myers, Sid Schwartz, Alan Favicchio

Missing from Photo: Ellen Morrow, Walt Fierti

Dan Perlman, President of the NC BetterInvesting Chapter, recently visited the St. James Investment Club to share in the celebration of the club's 20<sup>th</sup> birthday.

The St. James Club currently has 16 members, 2 of whom are charter members, the maximum allowed. Over the years 6 couples have been members and there are 40 former members.

The Club uses a discount broker and 3 members have on-line trading privileges. All members have viewing privileges of the broker portfolio screen. We buy and sell using both market orders and fixed price limits and also utilize stop loss orders.

Current by-laws allow the purchase of ETF's and options. We only sell options and never buy options. We use online voting.

Our biggest success is Apple. We know we are overweight with Apple, but it's hard to get off the rocket ship.

Our biggest failure was selling Netflix at \$21.56 and we don't want to talk about that!

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## Have You Discovered the



## BetterInvesting Channel?

Click [here](#) to view 25 different presentations.

Let us know how you like the presentations by sending an email to  
[contact@northcarolina.betterinvesting.net](mailto:contact@northcarolina.betterinvesting.net)

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## Directors

Dan Perlman—President  
Terry Gilbert—Vice President  
Brenda Jones—Secretary  
Ronald Cox—Assistant Secretary &  
Chapter Data Manager  
Susan Jordan—Treasurer  
Warren Leggett—Assistant Treasurer

Nancy Armstrong  
Tanya Robinson-Caldwell  
Jane Chatterjee  
David DeBruhl  
Kathy Dougherty  
Saundra Scales  
Louise Sechler  
Will Sechler

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