

A Message from our Chapter President:

BetterInvesting's headquarters defines chapters' function as **"providing local support and education through a nationwide network of local chapters. Chapters are brought to life by more than 1,500 experienced member volunteers. Think of them as mentors—ready to stand by your side to help you get the most from your BetterInvesting membership. These committed volunteers can play a vital role in your development as an informed, confident and capable investor."**

Whether we are assisting an individual looking for a better way to invest or a club looking to bring their group up to date on the latest tools, the bottom line is to educate in an atmosphere that is free from a sales pitch.

The shrinking number of volunteers in our chapter has meant that we have had to plan better with fewer resources. Webinar and Go-To-Meeting software allow us to provide online education and permit members far from our meeting place to follow along. We also plan to use Go-To-Meeting to visit clubs, especially those out of our immediate region, during one of their scheduled meetings. We continue to offer monthly investment book discussions and are encouraged by the number of regular and new visitors to our long term Virginia Model Investment Club as well as our newer Montgomery County Model Investment Club.

But the need for new chapter members shortens our reach into the community. The chapter needs instructors to offer online and live courses. We need volunteers to start up and maintain social media that reach younger investors. We need ideas for promoting our events and meeting the needs of clubs. If you are reading this letter, then you are a member of this chapter. Join us!

Sheryl Patterson

**AAII/BI Joint Program:  
 April 21**

**Two Leading Indicators That Predict Recessions and the Stock Market Crash that Follows** is the title of Nick Atkeson's talk. The lengthened bull market leads many to wonder when it will come to an end. Nick will show us how to reliably identify in advance an elevated risk for a sustained bear market, and how to situate one's portfolio. Also, in bull markets, indicators like relative strength momentum can be used to invest in the strongest sectors of the market. Nick Atkeson is a founding partner of Delta Investment Management and has co-authored the book *Win by Not Losing*. To register, go to [www.aaiddcmetro.com](http://www.aaiddcmetro.com) See page 2.



**Annual DC Chapter Meeting:  
 May 5**

Daniel Lee is a senior counsel for the SEC Office of Investor Education and Advocacy and will present the ins and outs of using EDGAR. EDGAR is the Electronic Data Gathering, Analysis and Retrieval database maintained by the U.S. Securities and Exchange Commission that is used to house the required filings of publically traded companies. Mr. Lee will provide practical information and tips for using the website that will help you to research companies that you already invest in or might want to invest in the future. See page 3.



**Montgomery County Model Investment Club (MCMC)**

The DC Chapter is proud to announce a new model club located in Montgomery County. The club known as Montgomery County Model Investment Club (MCMC) follows BetterInvesting principles and best practices of the organization. This is the second Model Club sponsored by the DC Chapter. The other Model Club is in Northern Virginia Club and is commonly known as MicNOVA. We have 7 members in MCMC and all meetings are free and open to the public. We meet on the 3rd Wednesday of the month at the Rockville Memorial Library, 21 Maryland Ave, Rockville, 20850. (See page 2 & 3 for dates and times). There is free parking (up to 2 hours) with validation at the library. Drop by for a visit and network with other like minded long term investors and become a Better Investor.

**Information about Webinars**

Stay connected to investors across the country and to volunteers in the local chapter of BetterInvesting—from the comfort of your home. There are many classes and stock studies offered. See calendar p. 2 & 3.

**How do I sign up?** Permit us to send you notices. Update your BI Profile to check *Receive Chapter News and Events*. BI members will receive an automatic email invite to register. Non-members need to send a request to Gladys Henriksen ([gladys.henrikson@verizon.net](mailto:gladys.henrikson@verizon.net)) to be included on BetterInvesting's DC Chapter guest list. When the invitation is received, click on "register" and fill out the online form.

**What equipment do I need?** Webinars are "listen only" so if you have speakers with your computer you need no additional equipment.



Every week, members from across the country contribute new stock studies. Visit the First Cut collection of completed Stock Selection Guides (SSG) to look for new investment ideas: [www.betterinvesting.org/Members/Tools/First+Cut/default.htm](http://www.betterinvesting.org/Members/Tools/First+Cut/default.htm)

**SPRING 2018 EDUCATION PROGRAM CALENDAR**

**Jan. 9 Money Matters Book Discussion** 7–8:30pm  
*Fundamental Analysis for Dummies*, by Matt Krantz. Parts 3-5.  
 Oakton Library, Fairfax Free. All welcome

**Jan. 10: Model Investment Club (MicNOVA)** 7–9pm  
 Tysons-Pimmit Library, Falls Church Free. Visitors welcome

**Jan. 17: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library, Rockville Free. All welcome

**Feb 5: Chapter Webinar** 8:30–9:30pm  
 Linda Hunt analyzes an industry for an investible stock  
 Register at: [www.betterinvesting.org/dcregional](http://www.betterinvesting.org/dcregional) \$10 fee waived

**Feb. 13: Money Matters Book Discussion** 7–9pm  
*Smart Women Love Money: Five Life-Changing Rules of Investing*, by Alice Finn. Oakton Library Free. All welcome

**Feb. 14: Model Investment Club (MicNOVA)** 7–9pm  
 Online meeting only this month Free. All welcome

**Feb. 21: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library Free. All welcome

**Mar. 13: Money Matters Book Discussion** 7–9pm  
*Warren Buffett's Ground Rules*, by Jeremy Miller.  
 Oakton Library Free. All welcome

**Mar. 14: Model Investment Club (MicNOVA)** 7–9pm  
 Tysons-Pimmit Library Free. Visitors welcome

**Mar. 17: (1) Stock Selection Method of Choice (SSG)** 9–4pm  
 Instructor: TBD  
 In depth understanding of the structure and method of BetterInvesting's fundamental analysis tool.  
 UVA Virginia Center Cost: \$50\* see note

**Mar. 21: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library Free. All welcome

**Mar. 24: (2) Software to Improve Stock Picks.** 9–12noon  
 Do the SSG using the Online Tools. Instructors: TBD  
 Bring your laptop. UVA Virginia Center \$30\* see note

**Mar. 24: (3) Improve Your Analysis Skills** 1–4 pm  
 Instructors: Garrish & Gilogly  
 Practice forming good estimates on the 5 judgment points of the SSG. UVA Virginia Center \$30\* see note

*Note: For Mar. 17 & 24 classes: \$80 total for both days & all three sections, or can pick & choose individual sections at prices indicated.*

**Apr. 3: Money Matters Book Discussion** 7–9pm  
*The Upstarts: How Uber, Airbnb, and the Killer Companies of the New Silicon Valley Are Changing the World*, by Brad Stone.  
 Oakton Library Free. All welcome

**Apr. 9: Chapter Webinar** 8:30–9:30pm  
 Ty Hughes discusses Index, mutual funds & ETFs in portfolio building. Register at: [www.betterinvesting.org/dcregional](http://www.betterinvesting.org/dcregional)  
 \$10 fee waived

**Apr. 11: Model Investment Club (MicNOVA)** 7–9pm  
 Online Meeting this month only. Free. Visitors welcome

**Apr. 14: Club Anniversary Day** 10:30am–12:30pm  
 Celebrate with clubs having anniversaries of 5, 10, 15, 20 or more years. Good time to network and to learn what holds successful clubs together and makes them profitable.  
 Rockville Memorial Library Free. All welcome

**Apr. 18: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library Free. All welcome

**Apr. 21: Joint AAIL/ BetterInvesting Event** 9:30am–12noon  
*Two Leading Indicators That Predict Recessions and the Stock Market Crash that Follows* by Nick Atkeson from Delta Management. Northern Virginia Community College, Annandale Campus. Register at [aaiddcmetro.com](http://aaiddcmetro.com)  
 \$35 (before Apr. 11; \$40 after; \$45 at door)

**Contact Info for BetterInvesting Washington DC Regional Chapter**

Title .....	Name	Phone	Email
President .....	Sheryl Patterson	(703) 314-7384	srp14@gmail.com
Virginia Model Investment Club .....	Gladys Henrikson	(703) 346-5758	gladys.henrikson@verizon.net
Montgomery County Model Investment Club .....	Joy Garrish	(301) 656-9159	joygrr@gmail.com
Club Support.....	Kathy Emmons	(703) 915-2299	kathy@emmonsgroup.com
Classes .....	Jo Murphy	(703) 532-9107	josephinemurphy@gmail.com
Membership and address changes .....	BetterInvesting	(877) 275-6242	service@betterinvesting.org

**SPRING 2018 EDUCATION PROGRAM CALENDAR**

**April 28: "Investment Clubs: What, Why, & How to Start"**  
 Presented by Chapter Directors 10:30am–12:30pm  
 Arlington Central Library. Free. Bring a friend

**May 5: Annual DC Chapter Meeting** 10:30am–12:30noon  
 Program and Business Meeting. Daniel Lee from SEC to explain  
 the revised and more friendly Edgar website  
 Arlington Central Library Free. All welcome

**May 8: Money Matters Book Discussion** 7–9pm  
*The New Rules of Retirement*, by Robert Carlson.  
 Oakton Library Free. All welcome

**May 9: Model Investment Club (MicNOVA)** 7–9pm  
 Tysons-Pimmit Library Free. Visitors welcome

**May 16: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library Free. All welcome

**May 17- 20 BINC National Convention** Orlando Florida

**June 4: Chapter Webinar** 8:30–9:30pm  
 Ken Williams and others talk stocks.  
 Register at: [www.betterinvesting.org/dcregional](http://www.betterinvesting.org/dcregional) \$10 fee waived

**June 12: Money Matters Book Discussion** 7–8:30pm  
*Get IT Together; Organize Your Records So Your Family Won't  
 Have to*, by Melanie Cullen. Oakton Library Free. All welcome

**June 13: Model Investment Club (MicNOVA)** 7–9pm  
 Tyson-Pimmit Library Free. Visitors welcome

**June 20: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library Free. All welcome

**July 10: Money Matters Book Discussion.** 7–8:30pm  
*Blockchain Revolution* by Don Tapscott  
 Oakton Library Free. All welcome

**July 11: Model Investment Club (MicNOVA)** 7–9pm  
 Tysons-Pimmit Library Free. Visitors welcome

**July 18: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library Free. All welcome

**Aug. 7: Money Matters Book Discussion** 7–8:30pm  
*The Industries of the Future* by Alec Ross  
 Oakton Library Free. All welcome

**Aug. 8: Model Investment Club (MicNOVA)** 7–9pm  
 Tysons-Pimmit Library Free. Visitors welcome

**Aug. 15: Montgomery County Model Club (MCMC)** 7–9pm  
 Rockville Memorial Library Free. All welcome

**Class/Event Locations:**

**Arlington County Public Library**, 1015 North Quincy Street, Arlington, VA 22201

**Northern Virginia Community College, Annandale Campus.** 8333 Little River Turnpike, Annandale, VA 22003. For map, go to [www.nvcc.edu/annandale/maps.html](http://www.nvcc.edu/annandale/maps.html)

**Oakton Public Library**, 10304 Lynnhaven Pl., Oakton, VA 22124 (Located near Oakton Shopping Center, Hunter Mill and Route 123). For map go to [www.fairfaxcounty.gov/library/branches/ok](http://www.fairfaxcounty.gov/library/branches/ok)

**Rockville Memorial Library**, 21 Maryland Avenue, Rockville, MD 20850. Park in Garage B for validated parking in Rockville Town Square garage. For map, go to [www.montgomerycountymd.gov/library/branches/rockville.html](http://www.montgomerycountymd.gov/library/branches/rockville.html)

**Tysons-Pimmit Library**, 7584 Leesburg Pike, Falls Church, VA 22043. For map go to [www.fairfaxcounty.gov/library/branches/ty/](http://www.fairfaxcounty.gov/library/branches/ty/)

**UVA Northern Virginia Center**, 7054 Haycock Road, Falls Church, VA 22043. (Located near the West Falls Church Metro Station)

**Detailed Directions and Maps Online:**

[www.betterinvesting.org/dcregional](http://www.betterinvesting.org/dcregional)

**Register Online with a Credit Card:**

[www.eventbrite.com](http://www.eventbrite.com) keyword BetterInvesting. You may also register online at [www.betterinvesting.org/dcregional](http://www.betterinvesting.org/dcregional)

**Pay by Check:**

Use the registration form on page 4 and mail with your check

**Model Investment Club of Northern Virginia (MicNOVA) 7–9pm**

**Meets monthly on the 2nd Wednesday**

**Montgomery County Model Investment Club (MCMC) 7–9pm**

**Meets monthly on the 3rd Wednesday**

Visitors are invited to attend monthly meetings to explore ideas for their investment clubs or to learn about starting an investment club. Come early and talk informally with others. MicNOVA was established jointly by our local chapter and the Fairfax County Public Library in order to encourage clubs—new and established. The mission is investment education. The club website ([www.micnova.net](http://www.micnova.net)) has information about upcoming meetings and the stocks and educational subjects being presented.

Calling all Marylanders! Come visit our newly formed club. (see p. 1 article.) Get ideas for strengthening your own investment group or just come and talk stocks with us. Meet other BetterInvestors. Our new Model club is here to help you become educated investors. Check us out. Visitors welcomed at all meetings.

**Money Matters Financial Discussion Group: 7–8:30pm**

**Meets monthly on the 2nd Tuesday  
 at the Fairfax County Public Library, Oakton Branch**

This informal group shares information about financial matters, learning from other participants and usually focusing on pre-selected books available through the library. The group voted for titles for the coming year (see the calendar). It is not necessary to have read the books but as with most things, you will benefit more if you have. A leader usually provides an overview of the book under discussion.

The beginning of the meeting is devoted to questions, sharing and the latest economic news. Topics range from personal finance to investing. The group is open to anyone interested in expanding their knowledge of the financial world.

**Support for Clubs**

Directors in the DC Chapter have been using GoToMeeting that allows participants to discuss various investment topics. Clubs that would like to set up a session with one of the directors can contact Sheryl Patterson at [www.srap14@gmail.com](mailto:www.srap14@gmail.com). Topics could range from club operations to issues related to stock studies. Club members decide.

**Learn Online at BetterInvesting**

Regular webinars and classes are offered on the website ([www.betterinvesting.org](http://www.betterinvesting.org)). You can hear nation-wide experts on all facets of investing—a great way to learn at your own pace. Unable to take the class or webinar on the date it is offered? Members have access to the recorded sessions. Join us online! Check us out also on Youtube ([www.youtube.com/betterinvesting](http://www.youtube.com/betterinvesting))

**The Nation's Largest Non-Profit Organization Dedicated to Successful Investing**

Since 1951, BetterInvesting's publications and educational resources have enabled millions of everyday people from all walks of life to take control of their own investments and make more informed financial decisions. Click on [www.betterinvesting.org](http://www.betterinvesting.org) for information about their Open House invitation to guests.

**BetterInvesting™ DC Regional Chapter Course Registration Form — Spring 2018**

Please submit one form per class at least one week before class begins, 2-day online registration deadline. No credit or refunds for missed classes. Request transfer to another course two weeks prior to course date from the Director of Education, [education@naicdc.org](mailto:education@naicdc.org). Please make check payable to: **DC Regional Chapter–NAIC** and mail with form to: BetterInvesting™ Course Registrar, 2004 Barnwood Terrace, Vienna, VA 22181.

Tuition:       **\$30** per ½-day class       **\$50** per all-day class       **\$80** per 2-day class

Course name: \_\_\_\_\_ Course date: \_\_\_\_\_

Your name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP \_\_\_\_\_

E-mail address: \_\_\_\_\_  Use only in reference to this class.

Phone number: \_\_\_\_\_ Amount enclosed: \_\_\_\_\_