

## 2018 Spring Newsletter



### President Dan Perlman's Message

As I look at the contents of this issue of the North Carolina BetterInvesting (BI) Chapter Newsletter, it is a joy to see the varied activities it announces and the Sage educational column Editor Louise Sechler has prepared. Activities include:

- The BetterInvesting Southeast Stock Study Webinar, Monday April 9th
- Celebrating 10, 15, 20, 25 and 45 year anniversaries of North Carolina BI Clubs!
- MoneySmart Week (April 23-27) events in Greensboro, High Point and the Triangle—Please advertise to all potentially interested individuals and come yourself to share your BI experiences and wisdom
- The BetterInvesting National Conference (BINC) in Orlando, Florida May 17-20
- The listing of timely BI webinars. I wish to remind readers of the North Carolina BI Model Club that meets the first Tuesday of each month. You are invited to attend either in person or via Go2Meeting webinar broadcasts. To get notices of monthly details of these meetings, write [contact@northcarolina.betterinvesting.net](mailto:contact@northcarolina.betterinvesting.net).

For those using BI software, updates have been made to the CoreSSG, SSGPlus and Stock Comparison Guide. See <https://lists.betterinvesting.org/link.php?M=2585670&N=15395&L=6966&F=H>

On the horizon: BI is updating each Chapter's web page to give it a cleaner, more modern look. North Carolina's page has not yet been updated but we are looking forward to the new design and navigation system.

As the sampling of activities in this Newsletter indicates, BI provides numerous resources and benefits for its members. BI's Central office does a lot but it doesn't do it alone. As a member driven organization, BI thrives—or withers—due to member participation. I am very appreciative of all that the members of the North Carolina Chapter Board and active Club members do to keep BI thriving in North Carolina. If you would like to become involved in BI in new ways we invite you to attend Board meeting to see how you can actively participate in Chapter activities. If the North Carolina BI Chapter can help your club or you individually in any way, we would be happy to do so. We especially welcome the opportunity to visit clubs either in person or via the Go2Meeting webinar system. I'd love to hear from you. Contact me at [president@northcarolina.betterinvesting.net](mailto:president@northcarolina.betterinvesting.net).

## North Carolina Chapter Club Anniversaries

BetterInvesting (BI) has presented established clubs across the country with Achievement Certificates commemorating their 5-year anniversaries.

Congratulations to the North Carolina Chapter clubs celebrating 2018 anniversaries in the following categories.

	<b>CLUB NAME</b>	<b>CITY</b>
	<b>TUCKASEEGEE TRADERS INVESTMENT CLUB</b>	<b>CHARLOTTE</b>
	<b>ST. JAMES INVESTMENT CLUB</b> <b>DAMES OF THE DOW</b> <b>PROMISELAND INVESTMENT CLUB</b> <b>BIG BUCKS CLUB - NORTH RALEIGH</b> <b>OCEAN INVESTORS CLUB</b>	<b>SOUTHPORT</b> <b>WINSTON-SALEM</b> <b>MEBANE</b> <b>RALEIGH</b> <b>WILMINGTON</b>
	<b>CAPITAL GAINS GROUP</b> <b>TRIAD INVESTORS CLUB</b> <b>PROFIT INVESTMENT CLUB</b> <b>CLIFF HANGERS INVESTMENT CLUB</b>	<b>HARRISBURG</b> <b>WINSTON-SALEM</b> <b>CHAPEL HILL</b> <b>RALEIGH</b>
	<b>TRIANGLE INVESTMENT CLUB</b>	<b>DURHAM</b>

## The Before, Later and Now Stock Study Process



Value Line data is an important resource for me when considering stock purchases. Recently I was reflecting on how the stock study process has evolved over the years. As I searched for information, I discovered some interesting YouTube videos presented by Value Line which I will share with you. The best news: if your local library has Value Line available for download you will have access to the Value Line screener at no charge when using your library card as the ticket to access Value Line.

### Before

- You went to the library and used a Value Line hard copy to research a company to study
- You paid a fee to the librarian to make a copy to use when entering data on your paper SSG
- You spent about 45 minutes using pencil and eraser to calculate many formulas to complete your SSG

### Later

- You used a Value Line hard copy to enter your data into an SSG computer program to do your stock study
- You spent about 10 minutes to enter the data into the program and like magic the program did the calculations for you
- You added judgment and your SSG was complete

### Now

- **ALL THAT IS HISTORY**
- You subscribe to BetterInvesting (BI) or StockCentral for company data
- You use Toolkit 6 or BI's Stock tools—instantly download the data into the program
- You add judgment and you are done in no time at all

As I promised at the beginning of this article, here is how to find some interesting videos on YouTube. When you point your browser to [YouTube](#) and search for Value Line you will discover over three million results, yes I said three million. However I quickly spied a series titled "One Stock to Buy Right Now." Do a search for this title to bring those videos to the top of the list. The format for each video is the same. I suggest you view the most recent one on the list to make it timely.

The presentation begins with a general overview of Value Line. The meat of the video begins about 5 minutes into the video.

I encourage you to watch the video and let me know what you think of the method used to screen for companies and then to study these companies using BI philosophy. The video I watched narrowed the

field to 5 stocks using the following parameters for the screening process.

The presenter then explains how he selects the one he would purchase now.

- P/E < Current P/E for the Value Line Stocks covered and P/E >5 (to remove companies that may have problems and/or may be unprofitable)
- Value Line Safety Rank of 1 to eliminate lower quality stocks
- Projected 3-5 year growth rate  $\geq 8\%$
- Median Dividend Yield  $\geq 3\%$  (Median of Estimated next 12 months of all dividend paying stocks under review)

The 33-minute video covers much more including some in-depth analysis of the "One Stock to Buy Now" and questions and answers from this recorded webinar.

I hope you have found this information helpful.

Email us at [contact@northcarolina.betterinvesting.net](mailto:contact@northcarolina.betterinvesting.net) to tell us of any investment ideas that you would like to share.



Article by Louise Sechler: BetterInvesting North Carolina Chapter Director

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## Save the Date—October 27, 2018



North Carolina & South Carolina

**Charlotte Investor Education Day**  
Coming Saturday 27 October, 2018

Sponsored by the North & South Carolina Chapters

Keynote presenter – Ken Kavula,  
of the Mid-Michigan Round-Table Webinars

A full day of BI investment classes with lunch included.  
Stay tuned for further information!

## 2018 Money Smart Week—North Carolina Programs

Wednesday, April 25—5:30 pm—High Point Public Library

Thursday, April 26—5:30 pm—Greensboro Public Library

The High Point Public Library and the NC Chapter of BetterInvesting present



**Better Investing:  
Why and How**

Come to this free workshop presented by the North Carolina Chapter of BetterInvesting and learn more about:

- ★ The benefits of investing
- ★ Finding an investing group
- ★ Resources for successful investing



Dr. Daniel Perlman  
President of the NC Chapter of BetterInvesting

Both new and experienced investors can benefit

**When?** Wednesday, April 25, 5:30 p.m. to 6:30 p.m.

This presentation is free and open to the public, and pre-registration is not required. Space is limited, however, and priority seating will be given to pre-registered attendees!

If you wish to pre-register, please contact John Raynor at [john.raynor@highpointnc.gov](mailto:john.raynor@highpointnc.gov) or 336.883.3216, or come to the Research Services desk on the second floor of the library.






**Money Smart Week**  
Investing Education Seminar  
Co-sponsored by the NC BetterInvesting Chapter

**Thursday,  
April 26**

**5:30-6:30 pm**



**Better Investing North Carolina Chapter**

Better Investing's North Carolina Chapter will present a workshop on investing: its benefits, finding groups interested in investing, informational and educational resources to succeed in doing it. Both new and experienced investors can benefit from this workshop.

**Central Library, Room 204**  
219 N. Church Street, (336) 335-5430

This program is sponsored by



**Greensboro  
Public Library**  
[www.greensborolibrary.org](http://www.greensborolibrary.org)




Thursday, April 26—6:00pm

Richard B. Harrison Library located at 1313 New Bern Ave. Raleigh NC 27610

Women on the Move Investment Club invites you to attend an open house Investment Club meeting. Members of the club will discuss their journey in starting an investment club, use of investing tools and the role BetterInvesting has played in the club's history.



## SPRING 2018 SOUTH EAST REGION STOCK WEBINAR

April 9, 2018—8:30 PM EDT

Two of our most experienced South East Region Chapter Directors will share one of their favorite stocks with you. They will explain why they like the stock and review the Stock Selection Guide. Join us for an evening of stock talk & investing insights.

### Presenters:

- Jim A. Stone, AL Chapter President—presenting CVS Health Corp. (CVS)
- William H. Morton, East-TN Chapter President—presenting Commerce Bancshares Inc. (CBSH)

Webinar Space is limited—please [register now](#). After registering, you will receive a confirmation email containing information about joining the webinar.

## May 17-20, 2018: BetterInvesting National Convention

This year's convention will be in Orlando, Florida. Be sure to click [here](#) for full details and online registration

## Always available to BetterInvesting Members

The listing of BI Webinar recordings can be found [here](#).

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