

April 2017

2017 Get Smart, Get Help, and/or Have a Club Visit



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The Presidents' Letter: 2017 is the Year of the Club!

By John Radford and Bob Smith (Co-Presidents ...and a Variety of Other Titles)

First and foremost, we want to congratulate the 19 BI Portland Clubs who have achieved Anniversary milestones in 2017 and give a special callout to the Millennium Club with 50 years of BetterInvesting!

Your BI Chapter has a variety of investment education programs lined up for 2017 including Money Smart Week, Club Visits, and our Education Day/Annual Meeting **September 23rd**. See the last article for more information.

What is your Club Education Plan?

Please share your Club Education Plan for 2017. Do you plan to learn the BI Online Tools? Do you read BI Magazine monthly or attend online webinars offered through BI? Are you attending a Company Annual Meeting (to Apple, Costco, or to a small company no one has ever heard of)? We would like to share your ideas with other clubs.

Volunteering is Learning

We are always looking for Volunteers. Our Volunteers learn leadership and technical skills. If you have any experience with skills in the following areas:

- Accounting
- Photography (stills and video, such as YouTube)
- Teaching/Mentoring/Training
- Writing, copy editing
- Social Media
- Web Authoring and Website Maintenance

OR, do you want to **learn these or investing skills**? Contact John or Bob at President@Portland.BetterInvesting.net and Get Smart, too!

Get Smart: Money Smart Week, April 22-29

Money Smart Week began as a coordinated effort of the Money Smart Advisory Council, a diverse group of more than 40 Chicago-area organizations working together to promote personal financial literacy. The Chicago Fed convened the Council's first meeting in July 2001, during which members agreed to share resources and ideas to achieve greater public awareness of the programs and services available to help managing money easier.

Money Smart Week has spread across the nation. Events will be taking place at libraries and other meeting places all across the nation, helping people understand how to better manage their money.

And your Portland Chapter Board of Directors is no exception. Directors will be presenting information and leading discussions on money management and investing at locations stretching from Portland to Ashland.

Watch for notices of a presentation near you!

Babes in the Woods? Not these women! They're celebrating 20 years with BetterInvesting!

By Shell Whittington, Director

About 40 miles southeast of Eugene lie the communities of Oakridge and Westfir, nestled in the foothills of the Western Cascade Mountains. In this small community (~3500), resides a finance-savvy group of women calling themselves the **Babes With Bucks Investment Club**. The club recently celebrated their 20th anniversary.

How They Started

A few friends who were putting money away for the future in the usual vehicles – mutual funds, IRA's, retirement plans – and generally using a professional financial advisor, started hearing about how individuals – people just like them – were selecting and buying stocks on their own.

The trigger for these women was the story of the **Beardstown Ladies**. A call went out to friends, coworkers, sorority sisters, and casual acquaintances – with great response. An open meeting was held and, before they knew it, they had a club. The BWB club was set up very carefully, covering partnership issues including a limit of 20 members. The club typically comprised 15-18 members; meetings were held at restaurants & other businesses that had meeting rooms. More recently, their membership is a little smaller, so they can meet in homes.

Education was the Foundation, and Still Is

To start their education, they contacted the **Portland Chapter of BetterInvesting** and requested a speaker. A gentleman came to Oakridge to speak to the group about investing using the Stock Selection Guide (SSG) and Value Line as a data source. In addition to the Beardstown Ladies' **The Beardstown Ladies' Common-Sense Investment Guide**, the club read “How to Be a Value Investor” (Lisa Holton) and “How to Invest the Smart Way: In Stocks, Bonds and Mutual Funds” (Stephen Littauer).

The group uses BetterInvesting-recommended methods & has since the beginning – **stock checklists, the Stock Selection Guide** (starting with the manual, logarithmic-scale version and graduating to the on-line CoreSSG). Each member is assigned 2-3 of the club's stocks, to monitor & report on at each meeting. One of the founders taught Personal Finance at Oakridge High School; being in the investment club has kept her involved in investing.

The Babes stick to a **strict agenda and keep the meetings to an hour** (okay, maybe an hour-and-a-quarter occasionally). The minutes include only stock transactions, votes and the IClub Valuation statement. Three of the founding members are still active. Members research their stocks thoroughly and the group has thoughtful, informed discussions about the stocks.

The club invites local personal finance hobbyists to attend their meetings, with whom they have **lively post-meeting discussions** ranging from how the club is doing to how the Market is doing to interesting business developments.

One of the founders says the club's mantra is: ***“Keep investing until you can afford a trip around the world!”***

Sounds like a great incentive to me! - Shell

Get Help: BetterInvesting Online Tools

Each year, the Online Tools at the BI website change and get better. See www.betterinvesting.org It used to be common knowledge that Toolkit 6 was the leading Stock Selection Guide tool preferred by our members. Now the consensus is that the Online Tools match the features in Toolkit and exceed the Toolkit features in several areas (particularly when subscribed to SSGPlus. We encourage all members and guests to visit and subscribe to the BetterInvesting YouTube Channel at <https://www.youtube.com/user/BetterInvesting>

To become familiar with the Online Tools, go to the Help screen

On the home page click **My Studies...**



The Online SSG appears. One of these screen appears...



The SSG^{Plus} ...or



The CoreSSG

Click ? icon



The following Help page appears:

Tutorials - archived webinar recordings of 60-80 minutes each

Basic Usage of the CoreSSG Stock Selection Guide Application
Basic Usage of the SSGPlus Stock Selection Guide Application
Basic Usage of the Stock Comparison Guide (SCG) Application
Easy Research Using the Stock Selection Guide
Screening and Stock Ideas
What's New in Tools - CoreSSG and SSGPlus
Portfolio Reports in SSGPlus

Quick Start Guides - short documents that explain just the basics

CoreSSG Quick Start Guide (PDF)
SSGPlus Quick Start Guide (PDF)
Screening & Stock Ideas Quick Start Guide (PDF)
Portfolio Quick Start Guide (PDF)
Using the Portfolio Summary Report (PDF)

Reference Materials

Comparison Chart - CoreSSG & SSGPlus (PDF)
SSG Guidelines for Beginners (PDF)
SSG Calculation Reference (PDF)
Glossary of Investing and Online Tools Terms
Stock Tools Frequently Asked Questions (FAQ)
User Feature Request Forum: feedback.betterinvesting.org

If you are new to Betterinvesting

1. Print out the Quick Start Guides.
2. Review the corresponding video tutorials. If you have the CoreSSG tool only, you need only watch the CoreSSG videos.
3. Practice your stock studies using the CoreSSG tool and step through the 5 Steps using the **Next** button and reading the Education window content.
4. If you have both tools as part of your membership and you are new to BI, a good goal is to do 30 stock studies (beginners should use medium or large companies and no banks) for practice before moving to the SSGPlus videos or learning how to study small companies and banks using the CoreSSG. Note: there are more bank stock study features in the SSGPlus.

If you are familiar with the Online Tools or Toolkit

You may find it easier to use the SSG^{PLUS} tool and practice your studies using that tool. You can also import your Toolkit files into the online tools.

The video that changes most frequently is the “What’s New With the Tools” video. This month (on March 8, 2017) a new StockUp webinar will introduce [new features in all the online tools](#) using a presentation titled “*Better Bank Stock Analysis*.” If you miss the webinar, find it in the **Tools & Resources** menu under **Webinar Recordings**.

Have you visited My Classes?

Members also have a series of free Video Tutorials. From the main page, go to **Education> My Classes** to see a list of the video classes available to you.

BetterInvesting National Convention 2017

Join Us in Cincinnati for the 2017 BetterInvesting National Convention

You’re invited to join us at the 66th annual BetterInvesting National Convention (BINC), from May 18 - 21, 2017 at the Hilton Netherland Plaza in the heart of downtown **Cincinnati, Ohio**. BINC is a great place to increase your investing knowledge with friends old and new. This year’s BINC will offer 65 educational sessions. The **focus** this year is on **investment education** that will increase your stock investing knowledge. There will be classes on a variety of topics for investors of all levels. The convention program includes panel discussions, corporate presentations, industry studies, corporate Expo and more.

The Cincinnati Hilton Netherland Plaza is just 15 minutes from the Cincinnati/Northern Kentucky International Airport. Consider a pre- or post-convention vacation and enjoy everything that the Cincinnati area has to offer. Join us for what will prove to be a fantastic event.

Registration, pricing and other conference details can be found at www.betterinvesting.org/biconvention or register online by clicking [here](#).

Doug Gerlach to Keynote Education Day: September 23, 2017

Save the Date! Three Speakers already signed up!



Doug Gerlach will be the keynote speaker at our Education Day event September 23, 2017. Many of you know Doug as the President of ICLUBcentral, the Software Development company for Toolkit 6, Club Accounting and various other tools used by many BetterInvesting members and Clubs.

Doug is also the Editor-in-Chief of *iCLUBcentral's* investing newsletters: the long-term market-beating Investor Advisory Service and the SmallCap Informer.

The ***Investor Advisory Service*** is one of the top-performing stock newsletters in the country and has been named to the *Hulbert Financial*

Digest's Investment Newsletter Honor Roll for seven consecutive years from 2010 through 2016, in recognition of its outstanding performance in both up and down markets over the past decade. **Doug** will also be joined by **Gary Ball** and **Mike Torbensen** of the Puget Sound Chapter:

Gary Ball has been an individual investor for over 40 years. He has been affiliated with the BetterInvesting organization (NAIC) since 1984. He served as President of the Puget Sound Chapter of BetterInvesting from 1999 until 2002 and was a Director on the NIA Board from 1994 until 2006. In 2007 he was elected as a National Director for BI.

Mike Torbensen has been a member of BetterInvesting since 1987, a member of Puget Sound Chapter since 2004, former member of the BI Volunteer Advisory Board serving as BINC educational program manager, and currently active with three investment clubs and winner of various Chapter service awards.

More to follow in future newsletters!