



2017 Newsletter

President's Message



Greetings—as we enter into the winter season with thoughts of a beautiful wonderland scene, many of us will begin to envision how well our portfolios will respond to the energy sources that we will use to ensure our families are warm and comfortable during the cold, snow and ice. The NC Chapter volunteers serve as a resource ensuring BI's methodology and teachings serve as the energy source for members needing assistance with club and investing matters.

With anticipation for 2017 and the uncertainties and changes it may bring, as each new year always does, clubs may consider using this time to review your club's principles and goals as you would with your personal life to determine if actions are necessary. As a BetterInvesting member, now is a great time to review BI basic investing principles and foundations, to determine if your club is accessing and using appropriate online resources to determine your club's growth when evaluating your portfolio. Investing returns are never a given but having valuable resources and tools will provide greater knowledge and understanding of a company with resources such as the Stock Selection Guide, Portfolio Management, Judgement, First Cut, The Learning Center and more to guide your choices. We hope that 2017 brings great growth, returns and dividends as we follow the principles of BetterInvesting.

Have a great Year of Investing,

Tanya Robinson-Caldwell
NC Chapter President



The NC Chapter welcomes and thanks each of the following for supporting the Chapter.

Ann Rollins returns as a Director. She served as an officer for many years. We look forward to having her to return to the board.

David DeBruhl, an Associate Director, comes to the Board with expertise in BI and stock investing. David became a member of the North Carolina Model Club prior to joining the Board and has contributed immensely to the club. We are happy to have him aboard both the club and board.

Brenda Jones joined the Chapter as an Associate Director and is coming to us as an experienced BI Member and currently serves as President for her Club, Woman on the Move. The club celebrated its 15th anniversary in 2016.

Speaking of Volunteers

The NC BetterInvesting Chapter volunteers know the rewards of volunteer work. Click [here](#) to read **5 Surprising Benefits of Volunteering** by Mark Horoszowski found in a March 2015 article on the Forbes.com site.

We would love to see your name added as a volunteer. Instructors, writers, helpers are all welcome. Be sure to check your upcoming emails for Chapter meeting dates and details. Plan to join us in person or online at the next meeting.



Wanted: Social Media Technical Assistant

If you have a small amount of time, experience and enjoy social media, we would love for you to support the Chapter and lend your services with promoting the Chapter and the Model Club on social media outlets such as: Twitter, Instagram, FB, LinkedIn and etc. These outlets will allow the Chapter to reach out and connect with a greater number of Southeast Region Members.

To volunteer email:

Tanya Robinson-Caldwell: president@northcarolina.betterinvesting.net

Featured Club

Women on the Move Investment Club



Pictured in the photo left to right:
Doreen Pearson, Brenda Jones, Carolyn Perry, Audrey Williamson, Paula Lindsey,
Glenda Pettiford and Jane Chatterjee presenting a certificate to the club.
Missing: Alice McCoy, Astra Kirksey, Doris Boddie and Sygrid Elston.
Photo courtesy of Mia Sutton

Congratulations to the WOTMIC which recently celebrated its 15th anniversary. Jane Chatterjee, BetterInvesting Assistant SE Region Manager and a NC BetterInvesting Director, presented the club with a certificate commemorating the anniversary. The club was formed in 2001 with coworkers and friends. Of the 18 original members, 9 remain in the club. WOTMIC currently has 10 active members. Since the beginning all members have belonged to BetterInvesting.

The Club follows BetterInvesting guidelines for investing. In addition to learning about and following the stocks they own, they take time to enjoy fellowship and have fun. They have traveled to places like Potomac Mills and New York for shopping and most recently visited and toured a local winery. They have also donated to food drives and needy families.

Tech Tip



Importing Stock Information into Excel

Thanks, to Dan Perlman, BetterInvesting NC Chapter Vice President, for sharing a method that allows many investors an easy way to do what so many of us have always wanted to do.

For some time I have wanted a simple, free system for downloading and subsequently updating stock quotes and other stock information into an Excel spreadsheet. In the past I had seen systems that required computer knowledge beyond my own level of skill as well as Technitya's Excel add-on app, [Marketxls](#), costing \$89.00. Before Christmas I stumbled upon a free, simple system for getting and updating stock information. I believe even non-techie investors who have Excel 2013 or 2016 will find it useful. With an add-in this system is also purported to work with Excel 2003, 2007 and 2010 (see below).

At its core, this system involves inserting a formula in an empty Excel cell and poof; it will retrieve the desired information. Here is the prototype of the magical formula:
`=NUMBERVALUE(WEBSERVICE("http://finance.yahoo.com/d/quotes.csv?s="&A1"&f=l1"))`

To see how this works, open a new Excel spreadsheet, in the first cell of the spreadsheet (A1) insert the symbol for a favorite stock (e.g., V for Visa). Paste the aforementioned formula (=number...) into the next cell in the first row (B1). Press enter and the quote will appear.

Here is an example, with labels in row 1, you can copy and paste into Excel:

Equity	Shares	Last Price
AAPL	20	<code>=NUMBERVALUE(WEBSERVICE("http://finance.yahoo.com/d/quotes.csv?s="&A2"&f=l1"))</code>
AL	25	<code>=NUMBERVALUE(WEBSERVICE("http://finance.yahoo.com/d/quotes.csv?s="&A3"&f=l1"))</code>

(If you are wondering, in the above l1 is the lower case letter l followed by the number 1.)

There are two variable parts toward the end of this formula statement to which I want to draw your attention:

- 1) The "&A2&" (A3) part of the formula indicates the spreadsheet cell containing the stock symbol for which you are seeking information. If I had put the stock name (Apple) in cell A2 and the symbol (AAPL) to the right of it in cell B2, you would need to change A2 to B2. To see this change compare the placement of AAPL in the table above vs. the table below and the ="&A2&" vs ="&B2&" in the far right of the table above vs. the below tables.

Equity	Shares	Last Price
Apple	AAPL	=NUMBERVALUE(WEBSERVICE("http://finance.yahoo.com/d/quotes.csv?s="&B2&"&f=l1"))

- 2) The "&f=l1" requests a stock price per share quote. I could retrieve various other bits of information. For example, if I replaced the =l1 with =y, I would be able to access the dividend yield my stock pays.

The prototypical formula for dividend yields is

```
=NUMBERVALUE(WEBSERVICE("http://finance.yahoo.com/d/quotes.csv?s="&A3&"&f=y"))
```

Come back tomorrow and want updated information? Again simple: Press ctrl+alt+F9 to update all the information in the spreadsheet.

Basically, this is all you need to do to retrieve a wealth of information about stocks you follow via an Excel 2013/16 spreadsheet. I learned about this from [Dave Goodwin's LinkedIn pulse article](#).

There are at least 85 bits of information you can retrieve with this system by just changing the end of the prototypical formula. For a listing of those options and another description of how to download information into Excel see <https://kx.cloudingenium.com/content-providers/how-to-obtain-stock-quotes-from-yahoo-finance-you-can-query-them-via-excel-too/>

If you have a spreadsheet with a portfolio of stocks, once you insert the statement to retrieve information about one stock, you can use Excel's standard ways to populate all the cells in a column (or row) with that statement but automatically adjust it to correctly identify the cell for which information is being requested. In the cell where you first place the formula, get the cross-hairs (cursor over the right, lower corner of the cell) and then drag the cursor down the column.

For an example see <https://www.youtube.com/watch?v=4qOdjsuXJ2o>

According to the Office Support web site “The WEBSERVICE function is not available in Excel Online, and it is not available in Excel 2016 for Mac.” Furthermore, the WEBSERVICE function per se will not work with pre-2013 versions of Excel, although

OfficePowerUps offers an Excel add-in for Excel versions 2003, 2007 and 2010 that includes a pwrWEBSERVICE function that will allow you to implement this stock quote retrieval system on those versions of Excel (see <http://officepowerups.com/2013/04/10/how-you-can-add-the-50-new-functions-in-excel-2013-to-your-copy-of-excel-2010-or-excel-2007/>).

Hope this works for you. If you have questions or problems, contact me at d_perlma@uncg.edu.



IRS regulations have changed!

This year, your club’s federal (and in many cases, your state) 2016 tax returns must be filed by March 15, 2017.

February: Invite a Friend Month

February has traditionally been observed as the month to invite friends to your investment club meeting. This is a wonderful opportunity to introduce them to BetterInvesting’s methods of investing and lead them towards the road to creating wealth.

April 22-29, 2017: Money Smart Week

Be sure to watch for upcoming emails telling you about Money Smart week. We will let you know if there are any programs in the area

May 18-21, 2017: BetterInvesting National Convention

Be sure to click [here](#) for full details and online registration.



Directors

Tanya Robinson-Caldwell—President
Dan Perlman—Vice President
Kathy Dougherty—Secretary
Ronald Cox—Assistant Secretary
Terry Gilbert—Treasurer
Warren Leggett—Assistant Treasurer

Jane Chatterjee
Susan Jordan
Ann Rollins
Saundra Scales
Louise Sechler
Will Sechler

Associate Directors:

Sue Argabrite
David DeBruhl
Brenda Jones

For information contact:

Tanya Robinson-Caldwell—president@northcarolina.betterinvesting.net