



NATIONAL ASSOCIATION OF INVESTORS CORPORATION

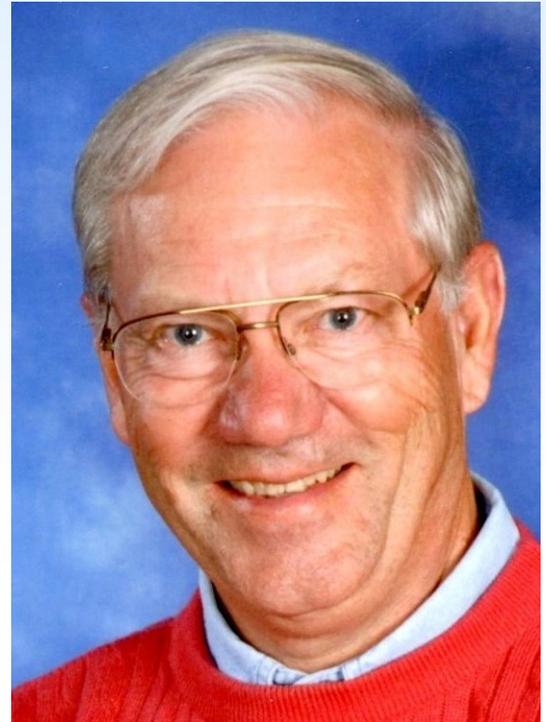
BETTER INVESTING™

March 2017

Northern Lights Chapter

I'm hearing a lot through email chatter and conversations about club contact and visits with members from the chapter. Anniversary Certificates are one way to reach out and make contact with clubs. Last year we had a list of 23 clubs. We call each of these clubs to see if they would like a presentation or if we should just mail them the certificates. We had Certificates with time as a BetterInvesting Club of 15 to 50 years. Eight (8) clubs received their certificates with some face to face contact this year by members (often a director) of the Northern Lights Chapter. This year we have 31 clubs on the list to contact.

There are many ways that a visit by a chapter director could add value to your club meetings. A few ideas would be an update or overview of the online educational opportunities; use of the online SSG; or just a time to meet with a director and get to know each other. Club visits are fun and educational for everyone. Do you have an area or interest that would be good for a club visit? Contact me or any of the other Directors listed below.



RICH YEAGER
CHAPTER PRESIDENT

OFFICERS/DIRECTORS (7)

President Rich Yeager, Laporte, MN 56461 richyea@yahoo.com 218-224-2943

Vice President

Secretary Lynn Dyer, Thief River Falls, MN 56701 ldyer@trf.k12.mn.us 218-689-0112

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Director Karla Barrett, Lakeville, MN 55044 barrett1107@sbcglobal.net 952-378-4162

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Gene "Butch" Lang, Rosemount, MN 55068 bandplang@aol.com 651-344-8566

Director Dianne Rauenhorst, Easton, MN, 56025 rhome1@bevcomm.net 507-787-2236

ASSISTANT DIRECTORS (1)

Bob Burns, Oakdale, MN 55128 cmrburns@comcast.net 651-735-0744

VOLUNTEERS (3)

Larry Hendrick, Rush City, MN 55069 redwinger04@earthlink.net 320-591-0057

Barry Detloff, Somerset, WI 54025 detlo001@umn.edu 715-247-3784

Martha Simms, Burnsville, MN msimms135@comcast.net 952-890-3026

NORTHERN LIGHTS EDUCATION DAY 2017

Featuring Ken Kavula and Mark Robertson

Saturday, May 6, 2017

8:00 AM to 3:30 PM

Hamline University

1492 Hewitt Ave., St. Paul, MN

West Building, School of Education, Room 105

Free Parking, Lot E adjacent to the building

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Mark Robertson (markr@manifestinvesting.com) is founder and Managing Partner of **Manifest Investing**, served as senior contributing editor for Better Investing and has worked with successful investment clubs and individual investors since 1993. He has appeared on National Public Radio, CNBC and ABC to discuss long-term investing. He has also worked with *Smart Money*, *Barron's*, *Money* magazine and the Motley Fool and been covered by the Chicago Tribune, Wall Street Journal and MarketWatch as well as a number of local publications.



Ken Kavula (kkavula1@comcast.net) has served the modern investment club movement in a wide variety of leadership volunteer positions. A retired educator, he is regarded as a small company champion and respected speaker nationwide. Ken also belongs to four investment clubs, including two Model clubs and a family club.



Northern Lights Chapter of BetterInvesting is excited to have Ken and Mark available at 8:00 a.m. prior to the education day beginning at 8:30 am to personally answer questions and end the day with “Two Guys Talk Stocks”. Clubs may submit their portfolio through NLC at betterinvestingnlc@gmail.com for Ken and Mark to review and analyze.

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REGISTRATION FORM

Please use separate form for each individual registering

Name	
Address	
City, State	
Telephone	Day _____ Evening _____
Email	
Member of BetterInvesting?	Yes No
Member of Investment Club?	Yes No Name & locale _____
<p><u>Registration Cost: \$40.00 per person</u> Includes Morning Coffee and Rolls Lunch: Assorted turkey, ham and vegetarian sandwiches plus sides. (Please indicate if any dietary restrictions)</p> <p>General Mills Providing Samples and Door Prize! Complete this registration form and send payment postmarked by April 27th to the address below: Registration for credit cards is available through May 2nd at Eventbrite, additional fees apply. (Walk-in late fee of \$10. Refund minus \$5 admin fee may be requested prior to May 2nd)</p> <p>Event Contact Persons: Karla Barrett 952.378.4162 or Martha Simms 952.890.3026 or betterinvestingnlc@gmail.com</p>	
<p>Mail check to: Save \$3.19 by directly sending your registration form and check payable to BetterInvesting-Northern Lights to:</p>	<p>Northern Lights Chapter John Larva, Treasurer 1424 Woodhill Road Burnsville, MN 55337</p> <p style="text-align: right;">Amount enclosed _____</p>
<p>Eventbrite Link: For registration and on-line credit card processing. Additional fees apply.</p>	<p>https://nlights2017.eventbrite.com</p>
<p>To submit a portfolio:</p>	<p>betterinvestingnlc@gmail.com</p>



More about the May 6, 2017 Education Day

General Mills has graciously assisted in sponsoring this event. The event includes morning rolls and coffee. Lunch, consisting of an assortment of turkey, ham and vegetarian sandwiches plus sides, will also be provided. Let us know if there are any special dietary restrictions. They will be providing samples and a door prize! Wi-Fi is available. Come join the fun!

Cost is a reasonable \$40.00 per person by sending a check payable to BetterInvesting-Northern Lights Chapter and registration form postmarked by April 27th. Registration form and additional details are found on the Northern Lights website www.betterinvesting.org/northernlights. Eventbrite is available for credit card users with a small additional fee at <https://nlights2017.eventbrite.com> through May 2nd. There will be a \$10 walk-in late fee. Any refunds minus \$5 administration fee may be requested prior to May 2nd. Contact: Karla Barrett, 952/378-4162 or Martha Simms, 952/890-3026 with any questions. Questions or comments may be also sent to betterinvestingnlc@gmail.com.

NEWS ABOUT BETTERINVESTING

BetterInvesting is pleased to announce that a new feature update for the CoreSSG and SSGPlus tools was applied last week and is live for those of you who already have access (Lifetime Members, volunteers and purchasers). There is no software for you to update, install or register.

In addition to minor bug fixes, the new feature updates include the following items:

- Screener - Addition of Morningstar 'grades' to the individual screening criteria for Plus members only. These grades are Morningstar Growth Grade, Morningstar Profitability Grade, Morningstar Financial Health Grade.
- Screener - Addition of the Morningstar 'grades' values to the screening results list.
- <http://ssg.betterinvesting.org/manage/Default.aspx#Tab=screener>

- Managing Studies - Addition of the ability to import Toolkit backups (.ITB files) or Toolkit libraries (.MDB files)
- Managing Studies - # of Portfolios to Show is now sticky - if you selected 25, then the next time you come in, it will display 25 portfolios instead of the default 10 portfolios
- SSGPlus - Added the value 'Buy Below price based on zoning selection:' to the SSG Results Summary box

The changes were reviewed for our end-users in the Dec. 15 webinar, What's New in Tools: <http://www.betterinvesting.org/tutorialwhatsnew>

NEWS FROM THE NORTHERN LIGHTS CHAPTER

A price war erupted among the discount brokers. One morning, Fidelity cut its commissions for buying and selling stocks online to \$4.95 per trade on, down from \$7.95. Literally hours later, Charles Schwab responded by cutting its commissions to \$4.95. The move came after Schwab had already lowered its commissions to \$6.95 a few weeks earlier. On Tuesday night, TD Ameritrade announced that its commissions will be \$6.95 starting on March 6, down from \$9.95. Then this morning, E*Trade cut its commissions from \$9.95 to \$6.95. Scottrade is still charging \$7, but the firm is being acquired by TD Ameritrade.

Saving \$6 cumulatively on a roundtrip trade—or in Schwab's case, \$8 relative to the start of February—isn't, by itself, going to make any one significantly wealthier. Costs and savings, however, are cumulative. Even at just five buy/sell transactions a year, the savings amount to an extra \$300 over the course of a decade—and that's before factoring in the impact of compounding.

You're Invited:

The Northern Lights Model Investment Club

Visit the Northern Lights Model Investment Club:

Simply send an email request to Byron Anderson, President of the Northern Lights Model Club at: byronanderson@gmail.com and you will receive a GTM invitation to the meeting.

BetterInvesting's mission is to provide a program of sound investment information, education and support that helps create successful lifetime investors.

OUR PRINCIPLES

- Invest a set amount regularly.
- Reinvest earnings, dividends and profits.
- Invest in quality growth stocks and equity mutual funds.
- Diversify your investments.