

2018-19 is a time of changes for BI and the DC Chapter. We are synching with BetterInvesting National's priorities for chapters to:

- 1. Establish and maintain at least one model club.** Our chapter has both the Model Investment Club of Northern Virginia (MicNOVA) (10th anniversary), meeting on the 2nd Wednesday of each month, 7-9pm at Tyson-Pimmit Library, Falls Church, VA; and the Montgomery County Model Investment Club (MCMC), meeting on the 3rd Wednesday of each month, 7-9pm at the Rockville Library, Rockville, MD. (See page 4 for details).
- 2. Participate in Money Smart Week with at least one event open to the public, free of charge.** We are planning a program partnered with Arlington Central Library on April 6, 2019.
- 3. Support Visit-A-Club program to help the public find clubs that are open to guests who want to learn about stock investing.** Volunteer Resources has the form for clubs to request enrollment.
- 4. Chapter directors making visits to BI clubs in their area.**

The DC Chapter needs the cooperation of area clubs to meet the last two requirements. Many of the club representatives that we have met reported that their membership is down due to attrition and new members are difficult to find. In addition, individual members have contacted us for a list of clubs looking for members close to their work or home. The Visit-A-Club program can provide a bridge between those looking for members and those seeking a club.

Chapter directors are eager to meet with club members to help you get the most from your BetterInvesting membership. Our directors can play a vital role in your development as an informed, confident and capable investor. Would you prefer a portfolio analysis review, resources to evaluate stock ideas, or perhaps a tour of the new and helpful items on the BI website? We need feedback and an invite from our area clubs on how best to serve you.

Fewer chapter volunteers mean planning smarter with less resources. Webinars and Go-To-Meeting resources allows us to provide online education and allow members far from our meeting place to follow along and virtually visit clubs that are far outside the beltway during their scheduled meetings. We are encouraged by regular & new visitors to monthly book discussions and other events. **Our new Facebook site will expand communication to investing community.** <https://www.facebook.com/micdreg/>

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 ideas for promoting and carrying out events and visiting clubs. Also, contributing chapter members get monetary perks. If you are reading this letter, then you are a member of this chapter. Join us by contacting someone from the Contact Info table on page 2!

- Sheryl Patterson, Chapter President

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 Better Investing principles and best practices of the organization. This will be the 2nd 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 7pm at the Rockville Memorial Library, 21 Maryland Ave, Rockville, 20850. 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 Henrikson (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.

Prepare Now for Retirement, with Mike Canet: June 1



Tax efficiency in setting up a pre-retirement account as well as in drawing down funds from a retirement account is Michael Canet's forte and his topic for the chapter annual meeting June 1 at Rockville Memorial Library, 10:30 to 12:30pm. Mike, author of *Surviving the Perfect Storm*, is a local financial planner specializing in retirement planning and asset preservation for families and retirees. His radio show *The Savvy Investor*, is aired Saturdays and Sundays on WJZ AM. And his *Savvy Investor TV* is syndicated across the country. He regularly appears on WSJ, USA Today, NBC, CBS, FOX, ABC and over 100 other publications.

Money Smart Week Program: April 6

Everything you need to know about investing ... and all in one place...

Come April 6 to Arlington Central Library where representatives from the SEC (Securities and Exchange Commission), FINRA, FDIC, AARP, AAIL, BetterInvesting, the Arlington library, and more will be on hand to speak briefly on how they can assist you in your financial plans and to give you a chance to talk personally with them. This is your chance to ask questions, and to get the answers you need for managing your money. See calendar for more details.

SPRING 2019 EDUCATION PROGRAM CALENDAR

Jan. 8: Money Matters Book Discussion 7–8:30pm
 Motley Fool Investment Guide, Part VI to end, by Tom and David Gardner. Oakton Library, Fairfax Free. All welcome

Jan 9: MicNOVA Model Investment Club 7–9pm
 Meeting will be online: request an invite at:
 www.betterinvesting.org/dcregional Free. Visitors welcome

Jan 16: MCMC Model Investment Club 7–9pm
 Rockville Memorial Library Free. Visitors welcome

Feb. 4: Webinar 8:30–9:30pm
ETF's in Your Portfolio Linda Hunt and Jo Murphy
 Register at www.betterinvesting.org/dcregional \$10 fee waived

Feb. 12: Money Matters Book Discussion 7–8:30pm
Everybody Lies: Big Data, and What the Internet Can Tell Us about Who We Really Are, by Seth Stephens
 Oakton Library, Fairfax Free. All welcome

Feb. 13: MicNOVA Model Investment Club 7–9pm
 Meeting will be online: request an invite at:
 www.betterinvesting.org/dcregional Free. Visitors welcome

Feb. 20: MCMC Model Investment Club 7–9pm
 Rockville Memorial Library Free. Visitors welcome

Mar. 12: Money Matters Book Discussion 7–8:30pm
The University of Berkshire Hathaway; thirty years of lessons learned from Warren Buffett and Charlie Munger, by Daniel Picaut and Corey Wrenn
 Oakton Library, Fairfax Free. All welcome

Mar. 13: MicNOVA Model Investment Club 7–9pm
 Tysons-Pimmit Library Free. Visitors welcome

Mar. 20: MCMC Model Investment Club 7–9pm
 Rockville Memorial Library Free. Visitors welcome

Apr. 1: Webinar: Chapter Directors Talk Stocks 8:30–9:30pm
 Register at www.betterinvesting.org/dcregional \$10 fee waived

Mar. 16: (1) Stock Selection Method 9–4pm
of Choice (SSG) Instructor: Gillogly
 In depth understanding of the structure and method of BetterInvesting's fundamental analysis tool.
 UVA Virginia Center Cost: \$50* see note

Mar. 23: (2) Software to Improve Stock 9–12noon
Picks. Do the SSG using the Online Tools. Instructor: Murphy
 Bring your laptop or tablet.
 UVA Virginia Center \$30* see note

Mar. 23: (3) Improve Your Analysis Skills 1–4 pm
 Instructors: Murphy/Paterson
 Practice forming good estimates on the 5 judgment points of the SSG. UVA Virginia Center \$30* see note

Note: For March 16 and 23 classes: \$80 total for both days and all three sections, or you can pick and choose individual sections at prices indicated.

Apr. 6: Money Smart Week Program 10:30–12:30pm
 Everything about money... in one place. See page 1
 Arlington Central Library Free. All welcome

Apr. 9: Money Matters Book Discussion 7–8:30pm
Fed Up: An Insider's Take on Why the Federal Reserve Is Bad for America, by Danielle DiMartino Booth
 Oakton Library, Fairfax Free. All welcome

Apr. 10: MicNOVA Model Investment Club 7–9pm
 Tysons-Pimmit Library Free. Visitors welcome

April 17: MCMC Model Investment Club 7–9pm
 Rockville Memorial Library Free. Visitors welcome

Apr. 27: Joint AAI/Betterinvesting program 9–12noon
Dumb Things That Smart People Do with Money, presenter Jill Schlesinger
 Register at aaiidcmetro.com
 Northern Virginia Community College, Annandale, VA
 \$35 (before Apr 23; \$40 after; \$45 at the door)

Contact Info for BetterInvesting Washington DC Regional Chapter

Title	Name	Phone	Email
President	Sheryl Patterson	(703) 314-7384	srap14@gmail.com
Virginia Model Investment Club	Gladys Henrikson	(703) 346-5758	gladys.henrikson@verizon.net
Montgomery County Model Investment Club	Kevin Gillogly	(301) 641-4977	kevin.hdic@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 2019 EDUCATION PROGRAM CALENDAR

May 4: Club Celebration Day 10:30–12:30pm
 Celebrate with clubs having anniversaries of 5, 10, 15, 20 or more years. All investors are welcome to network and learn what holds successful clubs together
 Arlington Central Library Free. All welcome

May 8: MicNOVA Model Investment Club 7–9pm
 Tysons-Pimmit Library Free. Visitors welcome

May 14: Money Matters Book Discussion 7–8:30pm
Capitalism Without Capital; The Rise of the Intangible Economy, by Jonathan Haskel and Stan Westlake
 Oakton Library, Fairfax Free. All welcome

May 15: MCMC Model Investment Club 7–9pm
 Rockville Memorial Library Free. Visitors welcome

May 16–May 19: BetterInvesting National Conference (BINC) in Chicago Register at www.betterinvesting.org

June 1: Annual Chapter Business Meeting 10:30–12:30
 Mike Canet on planning for tax efficiency in both pre-retirement and retirement portfolios
 Rockville Memorial Library Free. All welcome



DC Chapter members at 2017 BetterInvesting National Conference (BINC), Cincinnati, OH. (From left to right, front to back): Kathy Emmons, Rachel Herman, Phyllis Woodring, Susan Tanoë, Jo Murphy, Jan Zappold, Jerry Long, Irina Clements, Steve Ingalls, Sheryl Patterson, Lee Outlaw, and Ken Williams

June 3: Webinar: 8:30–9:30pm
 Highlights of BINC 2019 by Chapter attendees
 Register at www.betterinvesting.org/dcregional \$10 fee waived

June 11: Money Matters Book Discussion 7–8:30pm
The Four: The Hidden DNA of Amazon, Apple, Facebook, and Google, by Scott Galloway
 Oakton Library, Fairfax Free. All welcome

June 12: MicNOVA Model Investment Club 7–9pm
 Tysons-Pimmit Library Free. Visitors welcome

June 19: MCMC Model Investment Club 7–9pm
 Rockville Memorial Library Free. Visitors welcome

July 9: Money Matters Book Discussion 7–8:30pm
Heads I Win, Tails I Lose, by Spencer Jakab
 Oakton Library, Fairfax Free. All welcome

July 10: MicNOVA Model Investment Club 7–9pm
 Tysons-Pimmit Library Free. Visitors welcome

July 13: Chapter Planning Meeting 9am–2pm
 All chapter directors are needed to help plan activities for the year ahead. Pot Luck breakfast and Lunch. Battery Park Club-house, 7908 Glenbrook Rd, Bethesda, MD

July 17: MCMC Model Investment Club 7–9pm
 Rockville Memorial Library Free. Visitors welcome

Find us on Facebook!
 BetterInvesting, D.C. Regional Chapter
<https://www.facebook.com/micdcreg/>

 **First Cut**

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

Class/Event Locations:
Arlington Central Library, 1015 N. Quincy St., Arlington, Virginia 22201.
Northern Virginia Community College, Annandale Campus, 8333 Little River Tpke, Annandale, VA . Map: www.nvcc.edu/annandale/maps.html
Oakton Public Library, 10304 Lynnhaven Pl., Oakton, VA (Near Oakton Shopping Center, Hunter Mill & Rte. 123).
 Map: www.fairfaxcounty.gov/library/branches/oakton
Rockville Memorial Library, 21 Maryland Ave., Rockville, MD. 2-hour validated parking in Rockville Town Square Garage B.
 Map: www.montgomerycountymd.gov/library/branches/rockville.html
Tysons-Pimmit Library, 7584 Leesburg Pike, Falls Church, VA. Map: www.fairfaxcounty.gov/library/branches/tysons-pimmit-regional
UVA Northern Virginia Center, 7054 Haycock Road, Falls Church, VA. (Located near the West Falls Church Metro Station)

Detailed Directions and Maps Online: www.betterinvesting.org/dcregional

Register Online with Credit Card: www.eventbrite.com keyword BetterInvesting or register online at www.betterinvesting.org/dcregional

Pay by Check: Use the registration form below and mail with your check

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

Meets monthly on the 2nd Wednesday
 at the Fairfax County Public Library, Tysons-Pimmit branch

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

Meets monthly on the 3rd Wednesday
 at the Rockville Memorial Library

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) has information about upcoming meetings and the stocks and educational subjects being presented.

Calling all Marylanders! Come visit our newly formed club. (see page 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, **MCMC**, 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. 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). 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)

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 for information about their Open House invitation to guests.

BetterInvesting™ DC Regional Chapter Course Registration Form

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. 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: _____