

# Clubs Share the Work and FUN With Others!



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## President's Letter: This is the "Year of the Club!"

*By Anita Widmayer, BetterInvesting Golden West (BIGW) Chapter President*



Greetings from the President,

The 2018 Annual Meeting of the Chapter general membership is just around the corner, Saturday, June 9. Again it will be at the Buena Park Library from 1:30 - 3:30 pm.

This year's focus is on how clubs document and track buy and sell decisions. You won't want to miss it!

Thirteen clubs will be recognized for having 2018 anniversaries. If your club is one of the 13, I am extending a special invitation for you to come to the June 9 meeting so we may feature you and you may share briefly something about your club.

Since the last Annual Meeting, your Directors have been busy visiting 12 Chapter clubs. If your club is interested in a club visit by a Director, please visit the sign-up table at the Annual Meeting.

Topics Directors cover at Club visits may include club operations, conducting effective meetings, online Stock Selection Guide, brief portfolio review, navigating the BetterInvesting website, Treasurer operations and procedures, understanding P/E ratios, impact of the new tax law on stocks and their SSGs, and other topics that a club may want.

Club Photos: We will be taking photos at the Annual Meeting, but if you have a favorite club photo, please share it with us for newsletters. Don't forget to bring a few dollars for the opportunity drawing because the prizes are terrific this year.

I'll see you soon! Anita

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## Clubs Celebrating Anniversaries This Year!

Congratulations to the following clubs celebrating significant anniversaries! We hope to see you at our Annual Meeting!

# of Years	Club Name
15	WISE Investment Club
20	How Investment Group
	Sister Circle Investment Group - S. CA.
	Successful Womens Investment Partnership
	Value 2 Partners
	Women Taking Stock
25	Kane Investment Group
	Mount Wilson Investment Group
	Empire Investment
	Villa Park Investment Club
	Golden Gelt Club
35	Valhalla Investment Club
45	Sum Seekers Investment Club

## Annual Meeting Presentation: Conducting Company Research

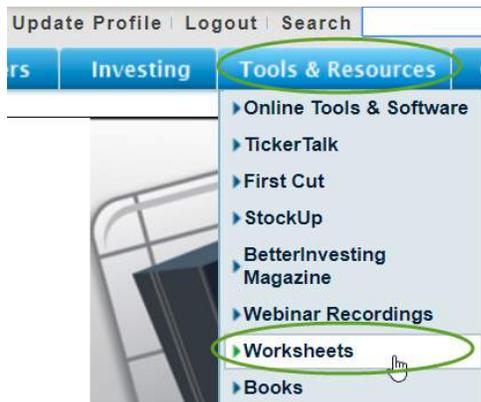
### How to Do It & How to Capture Your Findings!

Do you or your club use a checklist for conducting research when buying a new stock? Do you have a method for evaluating stocks you might want to buy in order to enhance your buy/sell decision making? Do you use a simple, consistent format for presenting a new stock to your club? Do you keep records to document judgments and the reasons for making a purchase so you can determine when to sell a stock that has not met your expectations? Do you know the best way to complete this task, saving you time and frustration?

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We will answer these questions **and more** at our Annual Meeting June 9.

BetterInvesting has a page on the website with a collection of *more than 20 forms and worksheets*. Log in to [www.betterinvesting.org](http://www.betterinvesting.org) and from the **Home** page go to **Tools & Resources > Worksheets**, as shown below.



Thanks to the **High Returns, Value Squared**, both Chapter Model Investment Clubs and several individuals for sharing their reporting and stock presentation forms to this event!

## Our Presenters

Two Chapter Volunteers will be presenting the Education segment of our meeting: Marcia Couey and Linda Robins. You may remember Linda as one of our Presenters from our Annual Meeting last year. Linda has been a member of the Silver Talents Investment Club for 20 years. She is recently retired from FedEx where she worked for 33 years. During that time, she was involved in customer service, data analysis and management. She ended her career in technology support providing face-to-face customer consultation and training. She began volunteering with the Chapter in 2016 after hearing about the benefits of volunteering at the Annual Meeting that year.

Marcia has been a volunteer with the Chapter for 15 years and is a co-founder of the Orange County Model Club. She attends meetings by GoToMeeting and is a big proponent of online investment clubs and Google Docs. She owned a Technical Writing business for more than 30 years with clients in the Technology, Financial, and Medical sectors. She retired two years ago to move to Southern

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Oregon to care for her parents and just recently completed teaching a 7-week course titled **DIY FUNDamental Stock Analysis for Beginners** for OLLI at Southern Oregon University.

## Tooltips: Use Notes to Record SSG Judgments & Data Adjustments

Both Toolkit and the BetterInvesting Online SSGs (Core and Plus versions) have a “Notes” feature to record information about that individual stock.

### Online SSG Notes Feature

With a selected stock open in either the **CORESSG** or **SSG<sup>PLUS</sup>** versions,

Go to the **Tools** menu and click **Notes**.



Below is a sample of a **Notes** record for a stock. Be aware that when you save a note, you can’t go back and edit notes prior to the creation/modification date.

To start a new note, press the **New Note** button and type:

- a **Subject** such as “July 2018 Report” or “Data Table Adjustments for FY2017 and Q42017.”
- the note contents in the **Description** area, then click **Save Note**.

**Tooltip:** This “table layout” provides a great format for easily scanning and accessing your notes. You can “paste” website URLs and links to Google Docs (such as a First Cut) in a **Note**, if you wish. **Save** your note before opening another tab to find that URL (or get the **Share** link for that Google Doc.)

► Edit Notes

Subject	Description	Date Modified
Jan. 2017 Report	U/D is 6 to 1. Closing price is 49.00 2/2/17 We paid 43.15/share. Upside potential price appreciation is 18.0% Really? Hold until we find a suitable alternative.	02/03/17
Mar. 2017 Report. Acquires Mansco Distribution	Price is 51.80. Price reached 52-week high of 51.86 (BI shows 51.85) this week. Consider selling between 52. and 57 or re-do SSG. This is a slow growth industry that has shown some life since the election in November.	03/04/17
Apr 2017 Report	Price is 51.50 and reached another 52 week high in the past month. Setup an alert or limit order to sell this stock when it hits \$55. The high VL projection is \$60 within the next 5 years. Sales are flat and not meeting VL projections. Use the cash for a better opportunity.	04/01/17
May 2017 Report	Price is 45.53 today (paid 43.15). Going back down to signature. Dividend .32/share to be issued May 25. If we need the cash, sell it.	05/06/17
June 2017 Report	Price is 43.81 today (paid 43.15) Down again. Sell if we need the cash. The price is where we bought it. If it goes back down to 36.00 buy it. This is a core company... it has been through many recessions, but it has no real prospects for immediate growth.	06/03/17
July 2017 Report.	Price keeps sinking. Now 42.53. Sell if we need the cash. Now an industry laggard.	07/01/17

Subject:

Description:

Delete Note New Note Save Note

You can have multiple notes in a given day (**New Note**) and you can edit the note the same day you **Save** the note.

## Toolkit 6 SSG Notes Feature

A "notepad" is available to make notes or comments about each stock you study. To access your notepad, click on the **Notes** icon on the Toolbar at the top of the company screen. The notepad format is one long text file.

Johnson & Johnson (Imported)

Select View... 150% Data Adjust Graph **Notes** Export Audit Stock Split Help Screenshot

2 QUALITY ANALYSIS Company **Johnson & Johnson** (JNJ)

Notes for: Intercontinental Exchange

Notes:

Jan. Report:

Save Cancel

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## 2019 Fantasy Club Portfolio Contest: Is Your Club Entering?

Want to win cash for your BI club? Here's your chance! Simply build a Fantasy Portfolio of 5-10 stocks, and if your portfolio gains the most in value by the end of the contest, you're a winner! The contest runs from June 29, 2018 through May 31, 2019. You'll have \$100,000 to invest and a chance at \$100 for the winning club entry. There are prizes for 2<sup>nd</sup> and 3<sup>rd</sup> place as well. The deadline for the Chapter to receive your club's entry via email is June 8 -- however, you can hand-deliver it at the June 9 Annual Meeting.

BIGW Clubs: Your chances of winning are way better than winning the Lottery! A complete list of rules, and the [required entry form are available \(click here\)](#) and on the home page at our chapter website: [www.betterinvesting.org/goldenwest](http://www.betterinvesting.org/goldenwest)

Below are photos of last year's 1st and 2nd place winners.

1st. place Fast Forward Investment Club    2nd. On Target Investment Club



## Investment Club MVPs: Your Club Contact

You may not be aware of it, but your club has an "official" Club Contact. This is the person designated to receive special mailings and other information from BetterInvesting national headquarters as well as Golden West Chapter. Because of the key role Club Contacts play in the communication chain, we consider

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them Chapter MVPs. They help us learn more about how we can support our clubs, and how they are supporting each other.

We are verifying and updating our Club Contact list to make sure our information is accurate and that Contacts are subscribed to receive our Chapter eblasts, **Sun Bulletins**. Be sure to see the article [Are You Subscribed to Chapter News?](#) in our December 2017 issue of **The Golden West Sun**.

## How to Find Out Who Your Club Contact Is

To start:

1. Log in to the BetterInvesting website.
2. Go to **Update Profile** (to the right of **Welcome YOUR NAME**).
3. Scroll down to Product Subscription Information.

Product Subscription Information		
Subscription Type	Valid Through	Auto renew by credit card?
Club Affiliate	01/28/2019	No
<a href="#">Click Here to Generate a Club Renewal Form</a>		

4. Click the link to generate a club renewal form.  
The Club Renewal Calculator displays.

The first name in the list has an asterisk next to the name and member number. The asterisk identifies that person as the Club Contact to the Home Office.

**Club Renewal Calculator** [Click here for instructions](#) **2** Or [watch the video here!](#) We want your feedback on this page! Email us at [service@betterinvesting.org](mailto:service@betterinvesting.org)

Review Information and Select Subscription Level

**NAIC MODEL INVEST CLUB OF O.C.** **1**  
 Club Number: C00K9225  
 Club Expiration Date: Mon Jan 28 2019

Choose Renewal Length:  
 1 Year  
 2 Year (5% discount)  
 3 Year (5% discount)

Action	Member Number	Member Information	Current Status	Basic	Core	Plus	Total
<input type="checkbox"/>	738 *	ANITA* <b>WIDMAYER*</b>	Club Plus (Director)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	\$
<input type="checkbox"/>	1:	MARCIA COUEY	Club Plus (Director)	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	\$

**Note:** In the example above, the first person is the individual who mailed in the form and signed the check (and is also the Club Treasurer.) If you wish to change your Club Contact, you need to contact Member Services and advise them of the change. Contact [services@betterinvesting.org](mailto:services@betterinvesting.org) and provide (1) the Club Name and Club Number (upper left side of this page.)

**How to Generate a Club Renewal Form**

This procedure does not save and store information to the BetterInvesting servers. It merely generates a form for printing and mailing club information to the BI home office. At the bottom of the printed form, you will see the mailing address.

To start, follow the steps in the procedure above or click here: [www.BetterInvesting.org/ClubRenewal](http://www.BetterInvesting.org/ClubRenewal). We recommend you watch the video -- which you can access at the top of the form.

<b>Action</b>	To edit contact information, click the <b>Pen</b> icon next to the corresponding name.
<input type="checkbox"/>	To remove a club member, place a check in the <b>Action box</b> next to the corresponding name.

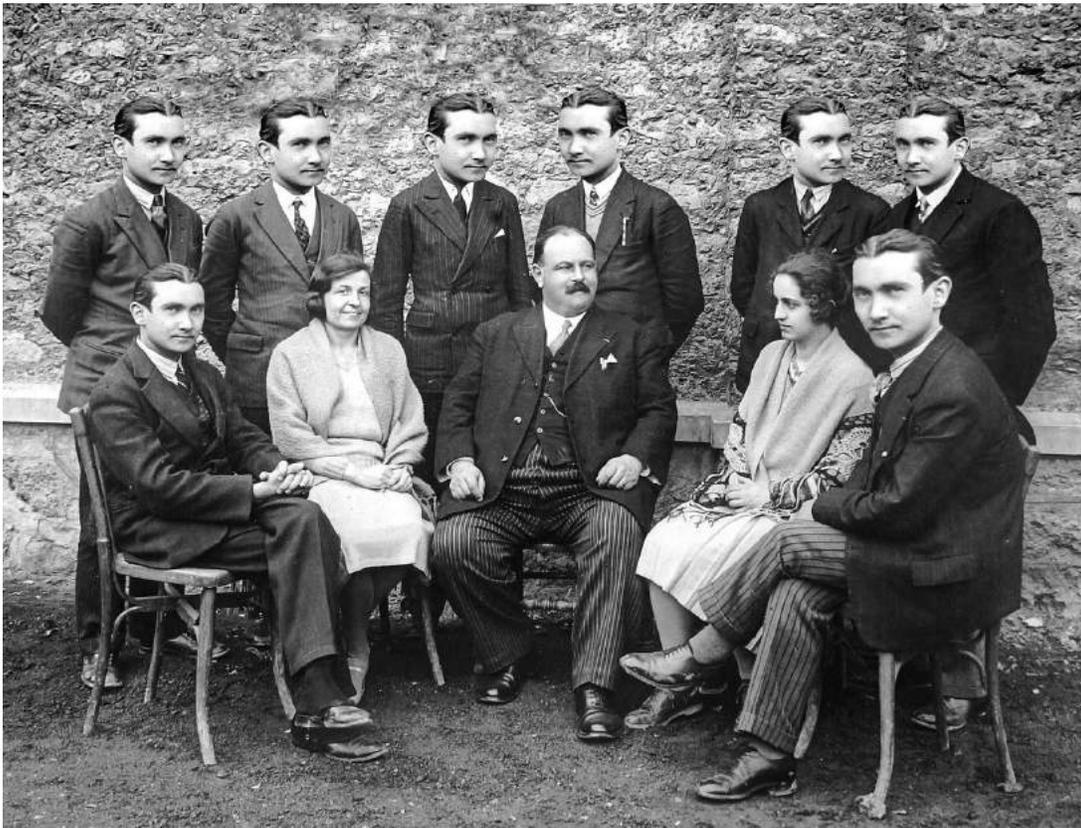
- To add a new club member, click the Add button near the bottom left of the page.

Member ID	First Name	Last Name	Basic
	Address 1	Address 2	
	City	State	Zip
	Email	Primary Phone	Country (if not US)

Add Club Dues: \$0  
Grand Total:

- To change each member's club payment amount, click the corresponding radio buttons to the right of their name.
- At the bottom of the page, click the button to **Generate a PDF file**. The file is automatically downloaded to your Downloads Folder on your Mac or PC for printing. The mailing address displays on the printed form. Remember, this information is not saved on the BI servers.

## Visit-A-Club Asks: Is It Time to Add New Club Members?



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Does your club have some members doing most of the work? Do you always get your new stock ideas from the same club members? Are you looking for more diversification in your portfolio (you have **too much** Tech or Medical, doncha?) or diversity in your Partnership (You all work for the same company?). Have you considered teaching new BI Members as a way to “pay it forward?” (Besides, you may learn a lot by teaching others; we think this really “ups your game.”)

Consider the BI Visit-A-Club Program. Basically, you allow **visitors** to see your club in action. You can “pre-screen” your visitors, but there is **no obligation** on either side for any visitor to join your club. Be prepared. There is a lot of competition out there! Particularly for clubs going Online. [See the Program.](#)

## **Ujamaa Investment Club**

This new “hybrid” club (they meet online and face-to-face) is all about learning and earning and sharing the knowledge. Below is a picture of the founding partners after attending their first BIGW Annual Meeting two years ago. Today they have 15 partners located up and down the West Coast. One of their face-to-face meetings is our Annual Meeting where they jump in to work the meeting wherever we need the help and then go out to dinner afterwards.

They use BI’s **Stock Research Form** to present stocks to the club and several apps to meet and share information with their partners online. Watch for our interview with this busy group in our next newsletter!





Premiere Investment Club



Lagniappe Investment Club (great club shirts)



Diva-Dends Investment Club



20-20 Investment Club



FEM United Investment Club



Chapter Volunteers