

## NEWSLETTER

Vol. 30 No. 1

Winter/Spring 2018

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### INVESTOR EDUCATION WORKSHOP

Presented by KC BI  
April 21, 2018

8:30 a.m. to 2:30 p.m.

KU Edwards Campus

12600 Quivira Rd.  
Overland Park KS

**Lunch Provided**

**Door Prizes**

\$35 for NAIC/BI members using member number after the hyphen on *BetterInvesting Magazine* label; \$40 for non-members; \$45 for registration at the door. Register on the local website: [www.betterinvesting.org](http://www.betterinvesting.org) (p. 7)

### REGISTER NOW

Classes Winter/Spring

Enroll at the local website: [www.betterinvesting.org](http://www.betterinvesting.org) as shown on p. 7. Members receive a discount by using the member number after the hyphen on the *BetterInvesting Magazine* label. **Out of town** classes and local contacts are listed on p. 3. The KC BI website shown at the top of p. 7 contains links to other Chapter information.

## INVESTOR EDUCATION WORKSHOP April 21, 2018



The Spring Investor Education Workshop presented by the KC Chapter of BetterInvesting will be held at KU Edwards Campus in Overland Park on April 21 from 8:30 AM to 2:30 PM. Gary Ball is the featured speaker and is a BetterInvesting National Director and past president of the Puget Sound Chapter of BI. Gary has a masters degree in electrical engineering and is retired from Fluke Corporation. He has taught BetterInvesting tools at investment seminars in the northwest for nearly 30 years and has been a seminar presenter every year since 1991 at BetterInvesting national conventions.

### Presentation Topics:

- **PE Ratios—Estimating Future PE Ratios on the SSG**  
This class discusses interpreting historical PE values, effectively projecting future PE values and determining reasonable future high average and low average PE values. We will also discuss factors that affect the PE ratio such as interest rates, company growth rates and investor sentiment. By the end of this class you will be able to estimate and justify average high PE and average low PE values.
- **When to Sell—Besides Never!**  
Learn the techniques for determining when to sell stocks in your portfolio. As most people know, it is harder to sell stocks than to buy them. We will discuss the three major reasons; mistakes, overvalued and changing fundamentals. We will explore each in detail and learn what constitutes overvalued situations and what causes fundamentals to deteriorate. We will also discuss reasons for not selling.
- **Investing for Financial Independence: Setting Yourself up for Life**  
We will discuss different ways to invest during our working years. We will show you how to set up an investment plan that you can use throughout your life. This plan will let you retain most of the investment returns and not a broker or financial advisor. We will end this class at about 5 years before your retirement.
- **Divesting During Retirement: Making Sure You Don't Run Out of Money**  
The goal of this class is for you to establish a financial retirement plan to last a lifetime. We will discuss life expectancies, inflation, portfolio withdrawal rates, major market downturns, etc. You will learn how to calculate how big your nest-egg needs to be to support your retirement life style. This session will conclude with you learning a practical retirement model that can be used to support your retirement.

Refreshments and a box lunch will be provided. During the workshop participants will have an opportunity to discuss stocks of interest for a rapid fire look at an SSG and receive commentary from BI directors and Gary. Door prizes will be awarded throughout the session.

Bring your entire club membership to this workshop!

## Increase Your Investment Knowledge with these Classes Basic Investing, SSG Classes and Workshops

The Kansas City Chapter of BetterInvesting™ again will use BetterInvesting software to teach the basic fundamentals of investing, as well as how to use the Stock Selection Guide (SSG). Emphasis is on understanding the SSG, visiting Internet research sites, judgment, and importing data using Online Premium Service and *StockCentral*. All SSG classes are progressive and require you to have an understanding of the information in the previous class. A printed PowerPoint® handout of each class presentation will be provided. All handbooks will be available for purchase at SSG I and II classes for \$15 or may be purchased online before classes.

### How to Register:

- See p. 7 of the newsletter to learn how to register for any of these classes on [www.betterinvesting.org](http://www.betterinvesting.org)
- Registration must be completed 48 hours in advance of the class to receive the posted registration fee (see p. 6 for class fees). \$10 additional fee for registration at the door.
- **Please check weather cancellation policy on p. 6 of this newsletter.**
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**Basic Investing:** For those new to investing and who have minimal personal investing experience. Learn the basic fundamentals of investing, terms, ratios, understanding Value Line reports and completing the First Cut stock study on a company. The green Stock Selection Handbook, a \$15 value, will be provided at no additional cost to all Basic Investing participants.

**Feb. 24, 2018 Mazuma Credit Union**

9:30am –12:30pm 7260 W. 135th St., OP KS 66223

**Review of Using Toolkit 5/6:** For those who want to gain a better understanding of stock research tools available to users of *Toolkit* software.

Three hours, 9:00 a.m. to 12:00 p.m. on a Saturday

**Mar. 24, 2018 Mazuma Credit Union**

9:30am –12:30pm 7260 W. 135th St., OP KS 66223

**SSG I:** For those who understand basic investing terms.

This class emphasizes how to evaluate the fundamentals of a growth company, adding judgment using suggested research sources, and projecting future growth, utilizing BI Online Tools. SSG I is also for those who want to brush up on understanding the SSG.

**Mar. 10, 2018 Mazuma Credit Union**

9:30am –12:30pm 7260 W. 135th St., OP KS 66223

**SSG II:** Building on the knowledge of SSG I, this class covers selecting a good price to pay for the company, understanding total return and how the “buy” price affects total return. Learn to use all features of the Online Tools, including screening for new companies to consider for investment. Also, the next step for those who attended SSG I as a refresher class in understanding the SSG.

**Mar. 17, 2018 Mazuma Credit Union**

9:30am –12:30pm 7260 W. 135th St., OP KS 66223

**Treasurer’s Workshop:** Teaches accounting concepts and responsibilities of the club treasurer. Also includes administration topics such as the importance of a strong partnership agreement and bylaws that can be taken back and shared with the club. Software used for the workshop includes *Club Accounting 3*, *Online Club Accounting* and *bivio*. Cost of the session is \$15. Lunch on your own. Session scheduled by appointment only.

Offered in the Kansas City area from 9:00 a.m. to 4:00 p.m. on a Saturday.

To arrange a Kansas City area session, contact Dennis Boatright at [drboatright4@gmail.com](mailto:drboatright4@gmail.com)

# KC Chapter Area Programs Outside Kansas City

## LEAVENWORTH, KANSAS

Contact Al Mueller: [alcmueller@earthlink.com](mailto:alcmueller@earthlink.com)

Classes are scheduled from 8:30 a.m. to 12:30 p.m. at **Fort Leavenworth** in the Armed Forces Insurance Conference Room, 655 Biddle Ave.

**Visitor access to Ft. Leavenworth:** Allow 10-15 minutes to process through Visitor Control Center. The VCC is located north of Metropolitan Ave. & Hwy 7/73. Driving north on 4th St./Hwy 7/73, proceed through the Metropolitan intersection and drive to check in at the station. It will take a couple minutes to run your driver's license through NCIC-III System for access; then you will return to Metropolitan; turn right/West; then next right on to Ft. Leavenworth with your authorization.

## WICHITA, KANSAS

Contact John Kimmel: [johnkimmel@cox.net](mailto:johnkimmel@cox.net)

## ST. JOSEPH, MISSOURI

Contact Connie Rehm: [c3j10r@lycos.com](mailto:c3j10r@lycos.com)

## COLUMBIA, MISSOURI

Contact Hanna Klachko: [hklachko@centurylink.net](mailto:hklachko@centurylink.net) or  
Fred Tonnie: [fred.tonnies@yahoo.com](mailto:fred.tonnies@yahoo.com)

## SPRINGFIELD, MISSOURI

BetterInvesting members in the Springfield area who are interested in becoming a part of ongoing activities may contact the following:

Gene Toner: [gtoner60@gmail.com](mailto:gtoner60@gmail.com)

Kathy McGovern: [kathymcgovern1@att.net](mailto:kathymcgovern1@att.net)

Billie Nelson: [billienelson@yahoo.com](mailto:billienelson@yahoo.com)

## SEEKING BETTERINVESTING VOLUNTEERS

*in areas of Kansas*

**Manhattan, Hutchinson, Salina, Dodge City, and other cities in KS**

The KC Chapter of BetterInvesting includes all of Kansas and the western half of Missouri. We are seeking members who would like to serve as volunteers in their geographical areas to promote interest and investor education in a BetterInvesting community. This could include contacting new members, club visits, helping BI members access free Webinars on the BI website and utilize Online Tools and/or *Toolkit* software to complete the Stock Selection Guide (SSG). We currently have Satellite Chapters in Leavenworth and Wichita in Kansas and Columbia, St Joseph and Springfield in Missouri. If you are willing to help with this or would like further information, please contact Al Mueller: [alcmueller@earthlink.net](mailto:alcmueller@earthlink.net)

## OPEN MODEL CLUB MEETINGS & STOCK TALK

Open Model Club Meetings of the Kansas City Chapter offer an opportunity to observe an experienced investment club in action. The meeting is open to persons already in clubs or those wanting to join a club or get a club started. The sessions are scheduled on Monday evenings from 6:15 p.m. to 8:00 p.m. Observers will have an opportunity to see the Model Club members review the portfolio of holdings and investigate new stocks through an Industry Study. Following the meeting, members will discuss stocks of interest to them in a roundtable format. Observers will have an opportunity to ask questions about investment club procedures, starting a club and/or maintaining the memberships and interest in their current club. All open meetings are *free and open to the public*. Register online prior to the meeting date at [www.betterinvesting.org](http://www.betterinvesting.org) as shown on p. 7.

**Feb. 26, 2018** Corinth Library

**Apr. 23, 2018** Cedar Roe Library

**July 23, 2018** Cedar Roe Library

**Corinth Library** is located at 8100 Mission Rd, Prairie Village, KS 66208.

**Cedar Roe Library** is located at 5120 Cedar St., Roeland Park KS 66205 (behind the Walmart in Roeland Park)

## SATURDAY STOCK STUDY SERIES

### A Free Series Offered by the Kansas City Chapter

A *free series open to the public* will be offered on First Saturday mornings of the month from 10:15 a.m. to 11:45 a.m. in the **Kansas City** Metro area. These sessions will be at Cedar Roe Library, 5120 Cedar St., Roeland Park KS 66206 (behind WalMart in Roeland Park).

This *free series* will also be offered on Second Saturday mornings in the **St. Joseph** area from 10:00 a.m. to 11:30 a.m. at Rolling Hills Library Community Room, 1904 N. Belt, St. Joseph MO.

Each session will open with a topic of interest to all investors, with the last 30 minutes open for discussion and questions concerning stock investing. Many of our members have asked for an opportunity to discuss specific companies. This is the opportunity to **Talk Stocks**. Bring companies you are interested in, and we can import the information into the *Toolkit 6* program and have a group discussion.

#### **KANSAS CITY area schedule:**

Kansas City Metro area **requires free advance registration** by Thursday preceding the session on the website: [www.betterinvesting.org](http://www.betterinvesting.org) as shown on p. 7 of this newsletter.

Please check weather cancellation policy on p. 6 of this newsletter.

**Mar. 3, 2018** Fighting Fraud—How to spot and avoid fraud. It will include information on identity theft, mass marketing fraud plus Ponzi and pump and dump schemes.

**Apr. 7, 2018** Using Value Line—Accessing the Library Value Line Database from home and using it for stock selection and analysis.

### ARE YOU INTERESTED IN BECOMING A MEMBER OF THE KC MODEL INVESTMENT CLUB?

The Kansas City Model Investment Club is expanding its education program to enable any BetterInvesting member to join. This is a great opportunity to learn more about investing while belonging to the club. Some of our members have been in the club for over 25 years and have a wealth of investing experience. The club follows BetterInvesting principles, and you may learn more advanced investing skills.

This is a two-year program with the option to extend. The club is accepting a maximum of two new members at this time. We ask that you attend a minimum of two club meetings before deciding to participate. Your joining is contingent upon simultaneous membership in the KC Chapter as an Associate Director.

*The KC Model Investment Club meets on the fourth Monday evening of each month, and the KC Chapter meets on the third Monday evening of each month.*

If you have an interest in or questions about becoming a member of the Kansas City Model Investment Club, contact Al Mueller by email at [alcmueller@earthlink.net](mailto:alcmueller@earthlink.net) or by phone: 913-682-1440.

#### MEMBER RESPONSIBILITIES:

1. Maintain a current BI membership
2. Attend, participate regularly and make regular investments in the Model Investment Club
3. Own a stock analysis tool or have access to BI Online Tools
4. Maintain a regularly accessed email account
5. Participate in an industry study at least once a year
6. Comply with the Model Investment Club Bylaws

We look forward to hearing from you and hope you will consider this offer.

# CLUB VISITS IN 2017

As club anniversary dates occur (5 year intervals), the club will be contacted by a Director from KC BetterInvesting. Where possible a Director will offer to attend a club meeting to present the anniversary certificate. We believe that this will give us an opportunity to become better acquainted with the BI members in our area. We look forward to visiting your club. Below are some of the clubs we visited in 2017.



Investment Seekers in Shawnee Mission, KS - 20 years

Investment Associates in Emporia, KS - 35 years



High Return Investors in Lawrence, KS - 25 years

Central Investment Club in Jefferson City, MO - 60 years



KLIC in Kingman, KS - 20 years

Double Digits in Springfield, MO - 20 years

## SCHEDULE OF UPCOMING CLASSES

Registration must be received 48 hours prior to the date of the class. There will be a **\$10 additional charge** for registering at the door. Please notify the KC BI Chapter Directors 45 days in advance of a class of any **special accommodations** you may require. Please state your specific needs. To qualify for the BI discount, include your BI member number which is after the hyphen on the mailing label of *BetterInvesting Magazine*. Registration can be completed online at [www.betterinvesting.org](http://www.betterinvesting.org) as shown on p. 7.

### Sessions in 2018:

<input type="checkbox"/> <b>Feb 24:</b>	Basic Investing, Mazuma Credit Union, OPKS	_____ \$25 with ID#	_____ \$30 no ID#
<input type="checkbox"/> <b>Mar 10:</b>	SSG I, Mazuma Credit Union, OPKS	_____ \$25 with ID#	_____ \$30 no ID#
<input type="checkbox"/> <b>Mar. 17:</b>	SSG II, Mazuma Credit Union, OPKS	_____ \$25 with ID#	_____ \$30 no ID#
<input type="checkbox"/> <b>Mar. 24:</b>	Review of Using Toolkit 5/6, Mazuma Credit Union, OPKS	_____ \$25 with ID#	_____ \$30 no ID#
<input type="checkbox"/> <b>Apr. 21:</b>	Investor Education Workshop, KU Edwards Campus, OPKS	_____ \$35 with ID#	_____ \$40 no ID#

**Register now online. See p. 7 for instructions.**

### WEATHER CANCELLATION POLICY

In case of inclement weather when driving is dangerous, we will cancel classes and other activities. We can contact you the night before if we have the correct email address on your registration. When in doubt before driving to classes, contact one of the following by phone or email, using information shown on p. 7:

Al Mueller or Dennis Boatright

### Visit-A-Club Program

Would you like to learn more about participating in an investment club? This program will offer an opportunity to visit established investment clubs in your local area and to observe their application of BetterInvesting principles. The local BI website has a page of FAQs about the program. The KC Chapter is seeking BI investment clubs that are willing to hold open meetings for visitors to see your club in action. Please consider completing an application to be a part of this program. The application is available on the KC BI website. Further details will be forthcoming in the near future.

### KC BI SPECIAL SERVICES

Does your club need a tune-up or do you have questions about club procedures, bylaws or record keeping? Directors from the KC Chapter will visit your club at *no cost* to you to discuss such issues. Directors have a range of knowledge on investing subjects, such as PE ratios, portfolio balancing, creating a watch list, debt to equity, earnings growing faster than sales and utilizing resources on the BI website. These educational topics usually take about twenty minutes of a club meeting. Customized classes are also available for your club to teach the **Stock Selection Guide I and II**. The classes will use *Toolkit 6* and the Online Tools in teaching the front and back pages of the SSG. Handouts will be provided. The cost for each class is \$10 per person with a minimum of \$100. Contact a BI Director listed on p. 7 of this newsletter to schedule these services. Your club will need to secure the location and work out a mutually agreed upon time and date for the session(s).

## KC BI<sup>®</sup> DIRECTORS and VOLUNTEERS

Dennis Boatright, President	816-478-0718	drboatright4@gmail.com
Al Mueller, Vice President	913-682-1440	alcmueller@earthlink.net
Bob Easton, Secretary	816-941-9409	bob@easton.net
Judy Weeks, Treasurer	816-741-0724	jaweeks99@yahoo.com
Janice Stonestreet, Chairman	913-451-0620	k5stoney7@aol.com
John Kimmel, Wichita	316-686-2731	johnkimmel@cox.net
Hanna Klachko, Columbia	573-443-7734	hklachko@centurylink.net
Kathy McGovern, Springfield	417-864-7446	kathymcgovern1@att.net
Billie Nelson, Springfield	417-761-3878	billienelson@yahoo.com
Connie Rehm, St. Joseph	816-324-4939	c3j10r@lycos.com
Gene Toner, Springfield	417-559-0322	gtoner60@gmail.com
Fred Tonnes, Columbia	573-864-0707	fred.tonnes@yahoo.com
David Wallisch	303-588-4834	WallischD@hawks.rockhurst.edu
Diane White, Publicity	816-896-8850	Ldyhalmark@gmail.com
Pat Elrod — Director Emeritus		

Home Office, Michigan:  
[www.betterinvesting.org](http://www.betterinvesting.org)  
 1-877-275-6242 toll free

## KC Chapter & BI Email Updates

The Chapter has an email distribution to remind both BI **members and non-members** of upcoming local and national events. This is a good way of alerting you to any changes in the planned schedule shown in this newsletter.

Let us know to include you in the monthly Chapter email. You can cancel at any time using this website:

[www.betterinvesting.org](http://www.betterinvesting.org)

This takes you to the BI home page  
 1) Enter zip code, then click on “Find a Chapter Near You”

The KC Area Chapter page contains links to **Visit-A-Club, Newsletters, Events, Articles, Contacts, Volunteering, and Lists.**

2) To be included in KC Chapter emails, click on “Lists”

Scroll down and enter the requested information, then click “Subscribe”

3) You can unsubscribe at any time using this website.

## Register Now Online

You can enroll in KC BI classes and programs online at:

[www.betterinvesting.org](http://www.betterinvesting.org)

This takes you to the BI home page

1) Enter zip code, then click on “Find a Chapter Near You”

This takes you to the KC Area Chapter page

2) Click on “**Events**”

3) Click on the class you want to attend

4) Select “Click here to Register Online” which takes you to Eventbrite to register