



2018 Winter Newsletter

President Dan Perlman's Message



Dear Better Investing Members,

It was my honor to have become the President of the North Carolina Better Investing (BI) chapter in the fall of 2017. I have been a member of investment clubs in Canada and U.S. for over 25 years. I have been an even longer-time Better Investing type investor. I have tried other philosophies but I consider the BI approach a winning one. Over the five years ending in November 2017 (the last date available as of this writing), the BetterInvesting 100 Index was up 15.6% annually thus more than doubling in that period. Bravo! In up markets and down, BI provides excellent tools to guide your investing decisions (e.g., the Stock Selection Guide, Portfolio Management, The Learning Center, various webinars, etc.). Clubs are a helpful way to learn and enjoy the camaraderie of fellow investors.

One Time and Ongoing BI Activities

In this column I want to mention some BI activities and also feature one BI resource. Here are a few one time and ongoing items:

- Monthly meetings of the North Carolina Triad Model Investment Club (typically the first Tuesday of each month; note the new typical time and location: 5:45 pm, High Point Central Library, all invited to attend either in person or on the internet via Go2Meeting, email contact@northcarolina.betterinvesting.net to get notices)
- BI Recognition Certificates for clubs that have been in existence 5, 10, 15 ... years will be coming in late February. Clubs receiving certificates will be contacted and the NC Chapter hopes a representative of the Board can visit your club in person or via Go2Meeting to celebrate with you.
- The Better Investing National Convention (BINC), Orlando, FL, May 17-20, 2018.

- Money Smart Week, April 21-28, 2018, a financial education event in conjunction with local libraries (volunteer helpers invited, email president@northcarolina.betterinvesting.net)
- On an ongoing basis, the Directors of the NC Chapter of BI welcome the opportunity to visit clubs in our region. If your Club would like a visit or help with any matters, email president@northcarolina.betterinvesting.net
- Also on an ongoing basis, BI Clubs can participate in a Visit-a-Club program. This is a program in which Clubs open their doors to having visitors who are interested in learning about BI Clubs. See <http://www.betterinvesting.org/Public/SingleTabs/visit-a-club+program/default.htm>. If your club would be interested, please let the BI Chapter know, email contact@northcarolina.betterinvesting.net

A BI Resource: Ticker Talk

One of the BI educational activities I most enjoy is TickerTalk. This is a monthly session in which three BI leaders present a two-part webinar. In the first part, they provide an educational segment. For example in November 2017, they gave advice on investing in an overheated market and explained the Relative Strength Indicator (RSI). The RSI is a technical indicator based on price momentum and the magnitude of sales used to signal that a particular stock may be overbought or oversold. It is not a classic SSG component but some BI investors might want to use it in evaluating potential purchases that meet SSG criteria. The second part of TickerTalk webinars are devoted to brief (5 minute) presentations of five stocks that audience members might want to consider. In November 2017, the stocks were Check Point Software (CHKP), Regeneron Pharmaceuticals (REGN), Hanesbrands (HBI), Old Dominion Freight Lines (ODFL), and Norwegian Cruise Lines (NCLH). If you aren't already familiar with the monthly TickerTalk webinars, I recommend them to you as a nice blend of education and stock ideas.

For access to TickerTalk, go to:

<http://resources.betterinvesting.org/classmaterials/wistia/TickerTalkNovember2017.html>

Given the many resources, events and opportunities for connections with like-minded investors including the North Carolina Board that BI makes available, we invite you to take part in old and new ways to enjoy and guide your path to successful investing.

Introducing

Saundra Scales—Chapter Vice President

My investment interest began over 20 years ago. I was invited to attend a meeting with other African American Females to discuss being a part of an investment club. Our club name is \$In The Black\$. When we started everything was done with paper and pencil. We were really glad when the computer program was developed.

As our thirst for knowledge grew we heard about a Chapter Club meeting that was held at the Agricultural Center in Winston-Salem, NC. We joined and attended a lot of workshops on investing. The Chapter members are always eager to lend a helping hand to club members.

I also belong to the Model Club where we also gain knowledge from each other.

I retired from Winston-Salem Forsyth County Schools in 2013 with 40 years working with students. I enjoyed all of the things I learned from the students. Retirement has not been as peaceful as I thought it would be. I think my schedule is as busy as it was when I was working. The big difference is that my schedule revolves around my three grandchildren. I have a first grader, a ninth grader, and my oldest graduated from UNC, Charlotte.

Our Chapter Welcomes New Directors

Nancy Armstrong

Nancy is a former adjunct professor and public school educator, and is now retired. She is a lifetime member of NAIC/BI and years ago served as a director in the Charlotte, North Carolina Chapter. Later Nancy formed her own investment club, an LLC, but over the years people moved, changed jobs, or because too busy with children and families and eventually she sold her positions because her job was also very consuming. Teaching allowed her to be the first teacher in the school district to teach teachers to build their own computers. These days, since retiring, Nancy serves on the Board of the Charlotte Chapter of AAIL (American Association of Individual Investors) presenting programs about "Key Market Indicators", manages her stock portfolio and keeps up with the market.

David DeBruhl

David served as Associate Director of our chapter and has now agreed to serve as a full Director. He grew up in Western North Carolina, served in the U. S. Air Force. After discharge from military service David was employed at First Union Bank. While working

there, he met an attorney who would listen to the noon daily stock market report and that is when David first became interested in investing. Years later David joined a local Computer club. It was during one meeting when a speaker asked if anyone was interested in joining an investment club. David took up the invitation and attended the club which was a BetterInvesting Club and the rest is history. David joined the NC Chapter Model Investment Club and that led to his becoming a Chapter Director.

Model Investment Club Update



Tanya Robinson-Caldwell
Past President –BetterInvesting NC Chapter

If you are reading this article with thoughts and interest of increasing your knowledge in the principles and fundamental approaches to investing, we invite you to be our guest at the next scheduled Model Investment Club (MIC) meeting. The club has made it possible for you to participate in person or through our web based GoToMeeting.

The MIC is entering our fifth year of existence, operating within the North Carolina Chapter as an affiliate of BetterInvesting. We are a group of Chapter Directors and Volunteers with a goal to teach and provide fundamental and guiding principles of BI to anyone that has an interest in building wealth by investing.

As members and Volunteers of the MIC we provide an opportunity for one to learn and share information and ideas. We demonstrate tools and resources provided by Better Investing to assist members in making sound investing decisions when it comes to company evaluation. We track growth of companies, learn about portfolio management and other educational topics provided by club members. The MIC provides an opportunity for you to experience BI as an organization and learn operational procedures of an investment club while investing. The MIC is a great networking group of likeminded and engaged investors

The MIC was established with the hope that individuals would be encouraged to form their own clubs with an increased knowledge of BI and club operations

To read more about the MIC and the North Carolina Chapter [click here](#).



Save the Date

October 27, 2018

Investor Education Event

The North Carolina Chapter and the South Carolina Chapter will present a day-long Investor Education Event on October 27, 2018. The event will be held in the Charlotte area and will feature a nationally-known BetterInvesting speaker, together with local speakers. Classes will cover BetterInvesting methods and related financial education topics. There will be a modest fee, which includes lunch. Look for further details in the next newsletter and emails from the Chapter.

Remember—IRS regulations have changed!



Your club's 2017 return is due March 15, 2018

**Club Treasurer's Workshop—February 1, 2018, 02/01/2018,
8:30PM-9:45PM (EST)**

There are major changes in store for partnership tax returns for 2017. To help club treasurers, ICLUBcentral's Doug Gerlach will present a Club Treasurer Workshop—"Preparing Your Investment Club's 2017 Tax Return".

[Register here](#) and read information about this free online webinar which is open to both BetterInvesting members and nonmembers.

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 21-28, 2018: 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 17-20, 2018: BetterInvesting National Convention

This year's convention will be in Orlando, Florida. Be sure to click [here](#) for full details and online registration.

Always available to BetterInvesting Members

BI Webinar recordings can be found [here](#).

Directors

Dan Perlman— President
Saundra Scales—Vice President
Kathy Dougherty—Secretary
Ronald Cox—Assistant Secretary
Terry Gilbert—Treasurer
Warren Leggett—Assistant Treasurer

Nancy Armstrong
Tanya Robinson-Caldwell
Jane Chatterjee
David DeBruhl
Susan Jordan
Louise Sechler
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