

Introducing the new BI Golden West Newsletter!



Table of Contents

<u>President's Letter:</u> Greetings, Anniversaries, and Winners!	2
Who were the 2017 BIGW <u>Club Fantasy Portfolio Winners?</u>	3
<u>Education, Club Visits, Special Thanks to the Ujamaa Club</u>	3
<u>Volunteer Opportunity:</u> Open Director Position!	4
<u>Club Spotlight:</u> Silver Talents Delivers Gold to Partners	5
<u>Is your BI Club Moving "to the Cloud?"</u>	7
Tech Tip: <u>Sharing BI Online SSGs With Your Club Partners</u>	10
<u>Are You Subscribed to Chapter News?</u>	13
<u>A Few Photos from our Annual Meeting</u> (watch for more soon)	15

President's Letter: Greetings, Anniversaries, and Winners!

· E~: @) 59-E1> · 1@>fiBI?@3i ; @1:) 1?@· fii) ° 4 <@>">1?@1: @



It has been over six months since our **2017 Annual Meeting in June** at the Buena Park Library, and we are still riding on the buzz of this successful event. Over 100 members and guests attended the meeting which was the the largest Annual Meeting attendance in recent history! Clubs and individual members attended from the four California counties we support: Riverside, San Bernardino, Los Angeles and Orange.

Still we are not satisfied: we also want to support our members located in the Las Vegas area. So we announced that next year's 2018 Annual Meeting will be both an **in-person and GoToWebinar** meeting to allow our Las Vegas area Clubs and other remote BI members to attend online.

Anniversaries

At each annual meeting, we celebrate **Chapter Investment Clubs' (ICs)** Anniversaries when they have reached increments of five years. At the 2017 Annual Meeting, we recognized our Chapter Clubs celebrating:

30 Years: Dartboard Divas IC and Women in Stocks

20 Years: 20/20 Investment Club (IC), Alpha Women's IC, Diva-Dends IC, Fountain Valley Ladies IC, Igwebuike IC, Lagniappe IC, Premiere IC, and Silver Talents IC.

Clubs with Anniversaries who were not able to be at the meeting:

30 Years: IC of Redlands, Women's Investment Network, and

20 Years: 530 IC, Front Runners Stock Club, Gelt Gals IC, Price IC, Sterling IC, Women Investing Now, and Women's IC of Las Vegas.

2017 Club Portfolio Contest Winners

We announced the winners of our Club (Fantasy) Portfolio Contest for 2017 and distributed the winners' checks. You can check the status of our 2018 contest in our monthly email blasts.

1st place - Fast Forward Investment Club	\$135,840.93 (35.40%)
2nd place - On-Target Investment Club	\$133,147.76 (33.15%)
3rd place - FEM Unlimited Investment Club	\$128,269.02 (28.27%)

Education



Part of the excitement at this year's Annual Meeting was a new educational component. Linda Robins (left) and Jayne DonVito, of the Silver Talent Investment Club, led the presentation "A Back-to-Basics: Stock Study Using New Tools."

They shared an overview of the Club's portfolio on iClub and demonstrated how to start the Online SSGPlus on the BI website. They invited the audience to collaborate on making the judgment projections on Biogen to consider if their club should add to their position. Many of our clubs using Toolkit were surprised at the efficiency of SSGPlus and its many new enhancements. Their presentation was a great success! Thank you to the talented ladies at Silver Talents!

Club Visits

During the business meeting, we shared information on the new Visit-A-Club Program and signed up two more clubs on our list of clubs open to visitors. The program's purpose is to provide individuals an opportunity to visit an investment club that welcomes guests, help clubs meet potential new partners,

help BI members to find Clubs to join, and share the BI fundamental investing experience with others.

We also presented our Chapter Club Visits Goal that each Chapter Director visit at least one Club every year (however, some Directors enjoy the opportunity to visit as many clubs as possible). These visits help our Directors learn what we need to do better support our clubs – and in some cases, we can add to the club’s Education segment during the meeting.

A number of clubs signed up for a Club Visit at the Annual Meeting and five visits were completed between June and September! Four visits are already scheduled for 2018. Most clubs are entitled to one visit per year by a Chapter Director. Interested in learning more? Contact Carol Reagan-Weepie at membership@goldenwest.betterinvesting.net. Carol can also help schedule a meeting for four or more people considering starting a new Club! (See article about Club Visits and the special free upgrade offer.)

Special Thanks to Ujamaa Investment Club

We are grateful for the Ujamaa Investment Club, one of the Chapter’s newer clubs. They attended this year’s Annual Meeting and helped with the registration desk, door prize ticket sales, and the Powerpoint design. During the Business Meeting when we asked for Volunteers to help us with next year’s projects, six members of the Ujamaa Club and two other Chapter members raised their hands! Now we have our hands full training our new Volunteers between now and next June, but it is a great place to be.

Open Director Position! Apply today!

We are still seeking someone for our newest Director position, Marketing Communications VP. Don’t let the big title scare you...we need someone that will coordinate the efforts of several volunteers for the website, social media, monthly emails, our quarterly newsletter (that’s the plan anyhow) and PR efforts with Money Smart Week and our local libraries. Interested? Email us with questions and interest at contact@goldenwest.betterinvesting.net.

Club Spotlight: Silver Talents Delivers Gold to Partners

EŽ- >5 °; A1E ° 4 <@> "51/@> (" . OY- @: . BI: @

Meet the Silver Talents! The Silver Talents IC played a big role at our Annual Meeting this past June, but they have been around for 20 years as a BI Club in Orange County. The club maximizes the benefits they receive from BetterInvesting (and the BIGW Chapter) by attending Annual Meetings, TickerTalk Live! and having frequent Club Visits by Chapter Directors. One club member won the grand prize at an Annual Meeting for a complete financial plan by a registered CFP.

Two Partners joined the Chapter in 2016 as Volunteers and are now making Club Visits with other Directors (and reporting back to their Club their experiences) and one is coordinating the chapter website updates. This year, Linda Robins and Jayne DonVito presented a stock study at our Chapter Annual Meeting and another Partner volunteered to be our official photographer! Thanks again to the talented ladies in Silver Talents for paying it forward!

How They Started

Their current President, Sharon Rollins heard about the Orange County Council (prior to the formation of the Orange County Chapter/now part of the Golden West Chapter) and had read **The Beardstown Ladies' Common-Sense Investment Guide**. Two Council members showed up at a meeting of 40 church friends and neighbors at a local restaurant to learn more about BetterInvesting. That initial meeting helped to launch the Silver Talents.

Their primary goals were to learn about investing and to have fun doing it. It was not about building a large portfolio, but rather the focus was more about learning how to do it at all. Club meetings were a safe place to learn about buying and selling stock, and to continually learn how to do it better.

Currently the club boasts 9 Partners, with the youngest partner having a 10-year tenure in the club. 7 Partners shown below attended our Annual Meeting.



Anniversaries and Other Celebrations

At their 10-year celebration, the Talents took a 3-day cruise to Mexico; at 15 years, they visited the Getty Museum and had lunch, and for their 20 year celebration, they rented a Party Bus and visited the Norton Simon Museum, had lunch, and toured the mansions in Pasadena.

What Has Changed over the Past 20 Years

Our Partners have become more comfortable selling stock. More Partners speak up with an **opinion about a stock**. Our members are **less anxious about making a wrong move**. What hasn't changed: we started out having fun together and we are still having fun together. Twice a year we have a dinner meeting where we may or may not discuss business. We sit around and simply enjoy each other's company.

What We Have Learned

We have learned so much from BetterInvesting, I think you will find different answers from each Partner.

If at first you don't succeed, try, try again It helps to build layers of knowledge. We are more comfortable in our knowledge and our ability to improve.

It is valuable to have some kind of framework for learning. We trust our decisions more by using the tools (All Partners use the Online SSG^{PLUS}.)

Current Education Topics

We are learning about small stocks. We currently own two: NIC Inc., (EGOV) and Bioverative (BIVV). Monthly we do a 20-minute segment of TickerTalk.

Is your BI Club Moving “to the Cloud?”

EŽ ->5 °; A1E ° 4 <@> “51/@>

Hints: your Club qualifies as “moving to the Cloud” when your Partners are using the BI Online Tools (CORESSG and SSG^{PLUS} versions) and either myclub.com or BIVIO for your club accounting program.

Another Clue: you meet with remote members of your Club using GoToMeeting or WebEx (premium programs) OR Google Hangouts, Skype, Join.me, TeamViewer, or a host of other free “meeting and screen sharing utilities. You, too, have also arrived at the Cloud’s front door.

Why Meet Online?

A new “virtual” Model Club in the Sacramento, CA Chapter meets monthly using “cloud” technologies to store and share their Online SSGs on Google Drive and vote on Buy/Sell decisions using Google Forms. Their members live in geographically distant locations (the Far East, London, and Sacramento.) The Club also uses GoToWebinar (a premium program the Chapter licenses for many free Chapter-sponsored events) so their meetings are open to anyone with an Internet-connected device to observe.

Visit a Club... Online

The Golden West Chapter periodically sends out email (**The SUN BULLETIN**) with a short calendar of online workshops and Online Model Clubs meeting throughout the country. Be sure to check out meeting times and register using **the links provided in our Chapter emails.**

New Club Partner Requirements for Clubs “in the cloud”

My club recently revised our Operating Procedures and our Partnership Application to address “moving to the cloud.” We originally used Toolkit 6, which was one of our software requirements for Club Membership, but now we use the Online SSG^{PLUS} (and the online Stock Comparison Guide) for Industry Studies. Google Drive (which is free with any Google or Gmail account) allows us to store and share files, and work simultaneously on Google Docs and Sheets (Google’s cloud-based programs that are compatible with Microsoft Word and Excel, also free.) We also ask all Partners to have Gmail for BetterInvesting and Club communications, so that sharing SSGs becomes even simpler.

Over the past 18 months, we have learned from the online Model Investment Club in the Space Coast Chapter how to use Google Docs for our meeting agendas and minutes. We have cut down the number of emails and attachments (SSGs, Value Lines, Stock Watch Reports) we used to email back and forth each month. Now we just send out one or two documents a month using a “combination agenda/minutes” by hyperlinking these stored documents (in Google Drive) to the agenda.

Benefits of Working in the Cloud

The biggest benefit is that we are now able to do more industry studies (and more in-depth studies) without overwhelming our partners with emails containing multiple file attachments. We have developed other Google Sheets applications specifically for our portfolio reporting and tracking.

We think the Cloud-based approach has ramifications for:

- New clubs just starting (particularly for college students in high-learning mode and scattering to other states/countries after graduation.)

- Existing clubs that experience downsizing due to changing jobs or retirement or smaller clubs looking for a collaborative work solution to do more with fewer partners.

Clubs with a Succession Plan. Is the Club open to bringing in new Partners that may be younger and starting their own family? Does your Club wish to pay it forward to the next generation?

Clubs using local Macs and PCs to store their files and are overwhelmed by the number of emails they are receiving from their partners, duplicated documents, or multiple versions.

Model Clubs open to Visitors and learning new technologies, and teaching others about Investing and Best Practices for Club Operations

Cons About Working In the Cloud

In my club, this has not been a speedy transition, but it has been exciting to watch each partner step up to the challenge and master hyperlinking (linking) and sharing their reports. We are learning how to use a Chapter tool, **1 ; &) 1.5-** for conducting our meetings online. It's a bit of a learning curve for us. It took the Space Coast Chapter Model Club time to learn the online meeting technology, linking and sharing files using Google Docs & Sheets, too. We are all ordinary students first, investors second, and teachers/trainers third. Geeks last!

Tips for Implementing Cloud Tools

Be patient, take your time. Not everyone is going to like or adapt to some changes. The entire club may not see benefits. We introduced a Google Docs “combo agenda/minutes” nine months ago, an idea we copied from the Space Coast Chapter. We share files by linking them to the agenda. It is still a work in progress, but progress is being made. It's important to use your Club Education time for learning about stocks and portfolio design, but maybe you can have a Club “Tech” Day outside of your regular meeting to learn new online tools such as the online SSG^{PLUS}, and the BI Heatmap (available with SSG^{PLUS} memberships) and the Search Features.

If you have **a member or two who are proficient in different tools** (Word, Excel, PowerPoint) it will be easier to transfer their skills and they can help to

train others, particularly on how to use Google Docs and Sheets. Use the [Google Docs editors Help Center](#) and take advantage of YouTube videos with each application.

Visit other online clubs. BI Chapter Model Clubs are terrific sources of “how to do things better.” Puget Sound, Mid-Michigan and Space Coast Chapters offer well-run online club meetings. Check our Chapter monthly emails, for further information.

Sharing BI Online SSGs With Your Club Partners

EŽ ->5 °; A1E · fi) ° 4 <a>“51/0>

Does your Club share SSG files and PDF printouts of your SSG studies? Can your Partners create a Club Portfolio in Toolkit or using the Online Tools to do the same? Do your Partners use the Notes feature in their stocks to report monthly or quarterly status on a stock?

Instead of manually entering each stock, a faster way of building that online (or Toolkit) portfolio is by sharing your online SSGs with your Partners. Before you share an online SSG (Core or Plus) file for the first time, you may need to collect the email address for each Partner.

Timesaver: If your Partners are registered **BI Club Members**, then the online SSG program collects the addresses for you.

To start, **save the SSG** you want to share.

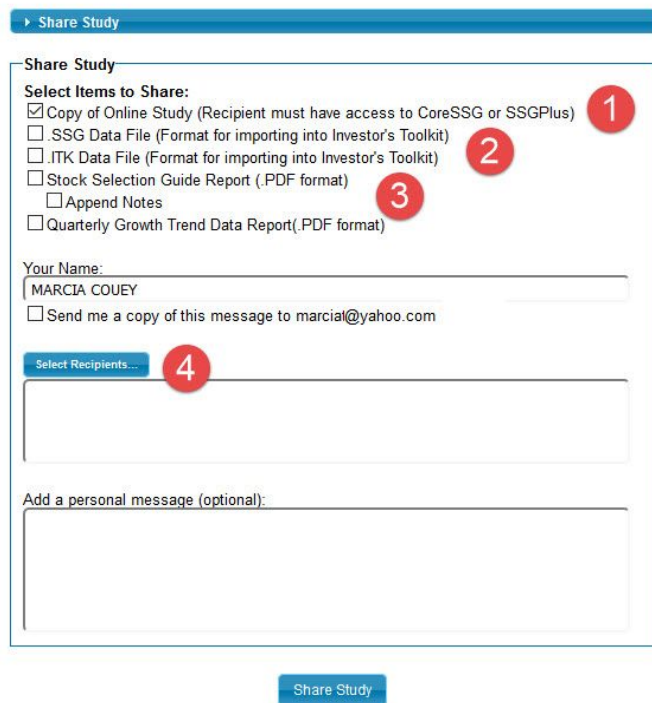
Determine the file format(s) your Partners need. Do all/some Partners:

Have access to the Online SSG tools?

Use Toolkit 5 or 6?

Want to see a combined PDF printout of the SSG, Notes, and the Quarterly Trend Analysis as a single PDF file?

Go to either the **File** menu or **Tools** menu and select **Share Study**.
The following dialog appears:



1. Check “Copy of Online Study” if some/all of your Partners are BI Club members with CORESSG or SSG^{PLUS} memberships.

Timesaver: There is no file sent via email for this option. Your Partners will receive an email message with a [link](#), similar to the email below:

A BetterInvesting member has shared a study with you for SJ.TO.

[Click here](#) to create a copy of the shared study and open it in the BetterInvesting Online SSG. Please note that if you do not have a membership that includes access to the Online CoreSSG or SSGPlus you will not be able to open the shared study.

**&433@14 ??8 21191@; 02>?4 >5328? : ; @53@ Q C: 8-0
A<8-0 ; >/8@>A<E A>4 >0081)**

2. Check either the SSG or ITK data file (2) **52, 91"->@1?A?1& ; 83@.**

Best Practice is to select the ITK file format which includes the Notes for Toolkit. Either file format can be re-imported into the Online SSGs, but ITK

is a more flexible format for importing to both legacy and online programs. The email above is generated, and includes a file attachment.

3. Select the the PDF format if Partners need to have a screen view or print view of the SSG and/or the Quarterly Trend Data Report during a Club meeting.

Timesaver: Best Practice is to select all 3 PDF selections. If there are no saved Notes, only the SSG and the **Quarterly Trend Data Report** are generated as a single PDF file. The email above is generated, and includes a PDF file attachment.

4. Click **Select Recipients**.

The following dialog appears:

Select Recipients				
Contacts Add Club Members...				
Sel	Last Name	First Name	Email Address	Action
<input type="checkbox"/>				Add

Return

5. **Timesaver:** Click **Add Club Members** if some/all Partners have ; : **51 919. 1-745?** with BetterInvesting.

The page displays with the email addresses for each Partner as they have it listed in their BI Profile.

- a. Verify there is an email address for each Club member.
 - b. Notify the member if they need to be added to the Club Roster at BetterInvesting Member Services.
6. Enter additional names and email addresses, if applicable, and click **Add** for each name/email address.
 7. **Timesaver:** Place a check in the **Sel** (select) checkbox and click **Return**. (A check next to a name indicates that the individual is to be a recipient) The Share Study dialog box appears now with the Recipients listed.
 8. You can optionally,
 - a. Check the **Send me a copy....** box to receive a copy of this email.
 - b. Write a note to your Partners about what they need to do with the shared file link or attachment(s).

For example: "> < ?10: 1C 40391: @2>?@/7>1BBC - @/8 9@
: 10C117 \$-@: -8 2>< < ?10/4: 31?5/80105 @1%& ž; @?

9. Click **Share Study**.

Are You Subscribed to Chapter News?

Question: Why might you care to see one more email per month?

Answers: Hear about local BI events that you might want to attend; see the status of your club's fantasy portfolio in the BI club portfolio challenge; learn about what your chapter clubs are doing to celebrate their BI partnerships and friendships; new online tools tips. Your BIGW chapter is also proud of our partnerships with other chapters and we want to share the exciting new topics and methodologies that we hear about. Chapter events keep new investors engaged with the concepts of fundamental investings.

Question: Can you subscribe to Chapter emails without getting bombarded by emails every week?

Short Answer: Yes.

Question: How?

Answers: 1. By Managing Your Profile; or 2. By "subscribing" to our Chapter Website Lists page. The first method is illustrated below for current BI members. We try to limit our Chapter emails to once a month. Our average in 2016/17 was 9 for the entire year. We had 2 emails in May. But that's it. The second method is available to members and non-members alike and also illustrated below.

For Members: Manage Your Profile

Login to the BetterInvesting site. Your name appears at the top of the page.

1. Click **Update Profile** next to your name.

The screenshot shows the top navigation bar of the BetterInvesting website. On the left is the logo for the National Association of Investors Corporation (NAIC) BetterInvesting, with the tagline "Empowering Investors Since 1951". To the right of the logo is a blue banner for "The New Destination for CEO Presentations." and a smaller logo for "Real Opportunity Retail Investors". Below these is a navigation bar with a search box and a dropdown menu. The user is logged in as "MARC CC" and the "Update Profile" link is highlighted with a red box and a red circle containing the number 1. Other navigation links include Store, Education, Chapters, Clubs, Partners, Investing, Tools & Resources, and Community.

2. On your Profile page, **verify your email address is correct, then scroll down** the page to verify your Email Subscription Information settings.

Local Chapter News and Events

Occasional communications from your local BetterInvesting chapter about news and events taking place in your area.

2

Partner Offers

Infrequent promotional offers sent on behalf of carefully-screened, third-party companies whose products and services would be of value to BetterInvesting members.

Regardless of your preferences, you can be assured that you will always continue to receive important service-related messages and notifications concerning your BetterInvesting membership. Please allow up to 10 business days to fully process any updates to your e-mail preferences.

3

Save Changes

3. Check the **Local Chapter News and Events** checkbox to receive emails from us, and any other subscriptions you wish to receive from National (Note: BIGW does not control the frequency of publications from National, but you can manage the types of emails you receive from them.)

4. Click **Save Changes**.

For Non-members

Click [here to go to the Golden West Chapter Lists page](#). We ask for your name and email address only, then click **Subscribe**.

The screenshot shows a web page for the Golden West Chapter. At the top, there is a navigation bar with links: Home, Events, Articles, Newsletters, Visit-A-Club, Contacts, Lists (highlighted with a red box), Files, and Volunteering. Below the navigation bar is a heading "Golden West Chapter" and a "Select Chapter" button. The main content area contains the following text: "To receive announcements of the BetterInvesting Golden West (BIGW) Chapter classes, events and newsletters, please subscribe to the BIGW email list, **Chapter News**, by entering your information below and clicking **Subscribe**." Below this is a note: "We ask for your name and email address only. Your information is **not** sold or shared with anyone." Another note says: "Anyone is welcome to subscribe. You may unsubscribe at any time." A third note states: "We usually send 1-2 emails per month." The form includes the following fields: "* Your Email Address:" with a text input field; "* Preferred Format:" with a dropdown menu set to "HTML"; "First Name:" with a text input field; "Last Name:" with a text input field; "Postal/Zip Code:" with a text input field; and a "Subscribe" button at the bottom.

