

A Message from our Chapter President:

As we prepare to enter a new year I am encouraged by the successes in our chapter: the continued growth of our Virginia Model Investment Club (MicNOVA) and the establishment of our Montgomery County Model Investment Club (MCMC). MCMC provides what has long been missing in our chapter, a vehicle for our Maryland members to feel connected to the chapter and a partnership with the local library system for meeting spaces and public announcements of those meetings. Both groups are open to visitors.

Our Money Matters Book Discussion continues to attract new visitors and even though its former leader has left the area, Linda Hunt's legacy continues in the depth of reading material presented by rotating members each second Tuesday of the month at the Oakton Library. While pre-reading of the selection is encouraged, provided summaries and presentations will allow all to follow along with the group.

We look forward to our next celebration of clubs with anniversaries in multiples of five years as they share their secrets of longevity on March 4th at the Arlington Central Library. Our Spring joint meeting with DC's AAll featuring Sam Stovall will be another spring highlight you won't want to miss. The two-day SSG class in March features proven instructor Denise Kimberlin, who has also taught in Atlanta and will be an instructor at the next BetterInvesting National Conference (BINC) in Cincinnati—a great opportunity to learn from an instructor who has won rave reviews.

Meanwhile, I have my reservation for BINC 2017 and some of our directors are already making plans to car pool to the conference. I hope to talk with many of you in Cincinnati, Ohio.

Every BetterInvesting conference, class, webinar, and meeting provides a medium to learn new methods, to share a ticker for continued research and maintain our financial independence. Share that opportunity with family and friends and with others not yet familiar with our organization.

Many thanks to our active volunteers for providing the efforts that allow our activities to come to fruition and a challenge to all our chapter members to share their talents that will allow the chapter to continue to provide more. If you are a BetterInvesting member in Virginia, DC, Montgomery or Prince George Counties in Maryland, then you are also a DC Chapter member and we need your ideas and assistance.

Sheryl Patterson

Joint BI-AAll Program: Will the Bull be Extended or Extinguished? April 15

What is keeping prices afloat? If the bull market had ended last month with its most recent high, it would have been the second-most expensive bull market top, with a P/E near 25X. Sam Stovall, Chief Investment Strategist of CFRA, will share with us on April 15 his investment outlook for 2017, the sectors that should do well or poorly under the new administration, and how investors should position their portfolios to balance risk and return. This is a return engagement for Sam, who was with us a few years

ago to a packed house at the Sheraton in Arlington as our joint program with AAll.



Come hear him again: times have changed and your portfolio may need nudging to deal with the new economy and new political landscape. Register with www.AAllDCmetro.com for this program. (See p. 2 for more information).

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 BetterInvesting principles and best practices of the organization. This will be the second 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 the Rockville Memorial Library, 21 Maryland Ave, Rockville, 20850. (See page 2 & 3 for dates and times). There is 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? 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.



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

SPRING 2017 EDUCATION PROGRAM CALENDAR

Jan. 10: Money Matters Book Discussion 7–8:30pm
Juggling with Knives; smart investing in the age of volatility by Jim Jubek. Oakton Library, Fairfax. Free. All welcome

Jan. 18: Montgomery County Model Club (MCMC) 7–9pm
 Rockville Memorial Library, Rockville. (2nd floor meeting room). Free. All welcome

Jan. 19: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

Feb. 6: Chapter Webinar 8:30–9:30pm
 Suggested Club Education Programs Irina Clements
 Register at: www.betterinvesting.org/dcregional \$10 Fee waived

Feb. 14: Money Matters Book Discussion 7–8:30pm
Thinking Fast and Slow by Daniel Kahneman
 Oakton Library, Fairfax. Free. All welcome

Feb. 15: Montgomery County Model Club (MCMC) 7:30–9pm
 Rockville Memorial Library, Rockville. (1st floor meeting room). Free. All welcome

Feb. 16: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

Mar. 4: Club Anniversary Day 10:30am–12:30pm
 Celebrate with clubs having anniversaries of 5, 10, 15, 20 or more years. Good time to network and to learn what holds successful clubs together and makes them profitable. Arlington County Public Library. Free. All welcome

Mar. 14: Money Matters Book Discussion 7–8:30pm
How to Make Your Money Last; the indispensable retirement guide by Jane Bryant Quinn. Oakton Library, Fairfax. Free. All welcome

Mar. 15: Montgomery County Model Club (MCMC) 7:30–9pm
 Rockville Memorial Library, Rockville. (1st floor meeting room). Free. All welcome

Mar. 16: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

Mar. 18: (1) Stock Selection Method of Choice (SSG) 9–4pm
 Instructor: Denise Kimberlin
 Indepth understanding of the structure and method of BetterInvesting’s fundamental analysis tool.
 UVA Virginia Center. Cost: \$50* see note

Mar. 25: (2) Software to Improve Stock Picks 9–12noon
 Instructor: Murphy
 Do the SSG using the Online Tools. Bring your laptop.
 UVA Virginia Center. \$30* see note

Mar. 25: (3) Improve Your Analysis Skills 1–4 pm
 Instructors: Garrish & Gilogly
 Practice forming good estimates on the 5 judgment points of the SSG. UVA Virginia Center \$30* see note

Note: For Mar. 18 & 25 classes: \$80 total for both days & all three sections, or can pick & choose individual sections at prices indicated.

Apr. 3: Chapter Webinar 8:30–9:30pm
Strategies for the Current Market Instructor: Linda Hunt
 Register at: www.betterinvesting.org/dcregional \$10 Fee waived

Apr. 11: Money Matters Book Discussion 7–9pm
A Walk through Value Line and Morningstar by Jo Murphy. Oakton Library, Fairfax. Free. All welcome

Apr. 15: Joint AAI/BetterInvesting Program 9:30–12noon
 With Sam Stovall. *Will the Bull be Extended or Extinguished?*
 Northern Virginia Community College, Annandale Campus.
 Register at aaiidcmetro.com \$35 before Apr. 11
 \$40 after; \$45 at door

Apr. 19: Montgomery County Model Club I (MCMC) 7–9pm
 Rockville Memorial Library, Rockville. (1st floor meeting room). Free. All welcome

Apr. 20: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

Contact Info for BetterInvesting Washington DC Regional Chapter

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President	Sheryl Patterson	(703) 314-7384	srap14@gmail.com
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Montgomery County Model Investment Club	Joy Garrish	(301) 656-9159	joygrr@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 2017 EDUCATION PROGRAM CALENDAR

May 9: Money Matters Book Discussion 7–8:30pm
Charlie Munger: The Complete Investor by Tren Griffin
 Oakton Library, Fairfax. Free. All welcome

May 13: DC Chapter Annual Meeting. 10:30–12:30pm
 Program TBA plus business meeting. Refreshments.
 Arlington County Central Library. Free. All welcome

May 17: Montgomery County Model Club (MCMC) 7–9pm
 Rockville Memorial Library, Rockville. (1st floor meeting room).
 Free. All welcome

May 18–21: BetterInvesting National Conference (BINC), Cincinnati, OH.

May 25: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

June 5: Chapter Webinar 8:30–9:30pm
Chapter Directors Talk Stocks
 Register at: www.betterinvesting.org/dcregional \$10 Fee waived

June 13: Money Matters Book Discussion 7–8:30pm
No Ordinary Disruption: The four global forces breaking all the trends by Richard Dobbs.
 Oakton Library, Fairfax. Free. All welcome

June 15: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

June 21: Montgomery County Model Club (MCMC) 7–9pm
 Rockville Memorial Library, Rockville. (Room TBD).

July 11: Money Matters Book Discussion 7–8:30pm
Winning the Loser's Game: timeless strategies for successful investing by Charles Ellis.
 Oakton Library, Fairfax. Free. All welcome

July 15: Chapter Planning Mtg. for next fiscal year 9–2pm
 TBD

July 19: Montgomery County Model Club (MCMC) 7–9pm
 Rockville Memorial Library, Rockville. (1st floor meeting room).
 Free. All welcome

July 20: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

Aug. 8: Money Matters Book Discussion 7–8:30pm
The Index Card: why personal finance doesn't have to be complicated by Helaine Olen and Harold Pollack.
 Oakton Library, Fairfax. Free. All welcome

Aug. 16 Montgomery County Model Club (MCMC) 7–9pm
 Rockville Memorial Library, Rockville. (1st floor meeting room).
 Free. All welcome

Aug. 17: Model Investment Club (MicNOVA) 7–9pm
 Dolley Madison Library, McLean. Free. All welcome

Class/Event Locations:

Arlington County Public Library, 1015 North Quincy Street, Arlington, VA 22201

Dolley Madison Library, McLean 1244 Oak Ridge Ave., McLean, VA 22101. For map go to www.fairfaxcounty.gov/library/branches

Northern Virginia Community College, Annandale Campus. 8333 Little River Turnpike, Annandale, VA 22003. For map, go to www.nvcc.edu/annandale/maps.html

Oakton Public Library, 10304 Lynnhaven Pl., Oakton, VA 22124 (Located near Oakton Shopping Center, Hunter Mill and Route 123).
 For map go to www.fairfaxcounty.gov/library/branches

Rockville Memorial Library, 21 Maryland Avenue, Rockville, MD 20850. Park in Garage B for validated parking in Rockville Town Square garage. For map, go to www.montgomerycountymd.gov/library/branches/rockville.html

UVA Northern Virginia Center, 7054 Haycock Road, Falls Church, VA 22043. (Located near the West Falls Church Metro Station)

Detailed Directions & Maps Online:

www.betterinvesting.org/dcregional

Register Online with a Credit Card:

www.eventbrite.com keyword BetterInvesting. You may also register online at www.betterinvesting.org/dcregional

Pay by Check:

Use the registration form on page 4 and mail with your check

Model Investment Club of Northern Virginia (MicNOVA) 7:00–8:30pm

Meets monthly on the 3rd Thursday

Montgomery County Model Investment Club (MCMC)

Meets monthly on the 3rd Wednesday

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. The club website (www.micnova.net) has information about upcoming meetings and the stocks and educational subjects being presented.

MicNOVA was established jointly by the local chapter of BetterInvesting and The Fairfax County Public Library in order to encourage clubs--new and established. The mission is investment education.

Calling all Marylanders! Come visit our newly formed club. (see p. 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 is here to help you become educated investors. Check us out. Visitors welcomed at all meetings.

Money Matters Financial Discussion Group: 7:00–8:30pm

**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!

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 — Spring 2017

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. Request transfer to another course two weeks prior to course date from the Director of Education, education@naicdc.org. 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: _____