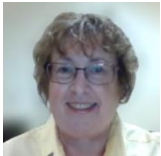


# The Sun Bulletin

## From the President

Happy Spring!

It's always encouraging to me to see the signs of spring. I enjoy the sight of the newly hatched goslings as they swim by my window each year, growing from cute balls of fluff to scruffy and gangly "teenagers" to majestic adults, all in the space of about 8 weeks. Who wouldn't enjoy that? Some changes we enjoy, some changes we do not. What many people have not enjoyed this Spring is the sight of the stock market's ongoing volatility. It's a discouragement to them. For me, that sight means opportunity. I am not discouraged, because I belong to a community of investors who gives me confidence to look beyond the actions of the market and instead focus on fundamental stock analysis. I am not alone in learning that when the market drops, it's time to go shopping! I hope you, too, take advantage of the many opportunities you have to be encouraged and instructed within the BetterInvesting community. Whether it is in a club/model club meeting, online education from the website or at our upcoming Annual Meeting, you can grow your confidence and learn to successfully navigate a volatile stock market. If you need encouragement, the directors of this chapter would love to come alongside you and help you learn and grow. We want you to get the most from your club experience and BI membership. Could we come to one of your club meetings, either online or in person? Tell us what you need...we are here to support you. You can email us at [contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net).



Linda Robins

President, Golden West Chapter

## In this Edition:

- National News
- Chapter News
- Education
- What's coming up?
- Club Corner – Anniversary Clubs
- Member Benefits
- Book It!
- Volunteer Opportunities

## National News



BetterInvesting  
National  
Convention

# BINC 2022

Thu, Jun 23, 2022 6:00 PM –  
Sun, Jun 26, 2022 12:00 PM CDT  
Dallas, Texas

Top reasons to attend:

- Experience over 60 educational sessions for all levels of investors.
- Learn how to grow the return on your investments.
- Talk face to face with nationally recognized experts.
- Improve your finances and retirement.

Learn more at [betterinvesting.org](http://betterinvesting.org)

## Can't attend BINC in person? No worries!

Portions of BINC 2022 will be **live-streamed** to your computer in the comfort of own home using GoToWebinar.

This is a first-ever for BINC and we plan to have a few extra bells and whistles for this event. We will broadcast Thursday through Saturday popular sessions such as Opening Bell Ceremony, "Let's Talk Stock", "Advanced Stock Analysis I & II", two Keynote addresses, "Live Repair Shop" and more. The complete list of classes and details on how to register for this event can be found at

<https://bincwebinar2022.eventbrite.com>

## Chapter News

### Golden West Chapter Online Annual Meeting

Saturday June 11  
1:00 pm – 3:00 pm

[REGISTER HERE](#)

#### An Investment Club in Action

Ever wondered what goes on in an investment club? Or wanted to get a peek at another club's processes? Here's your chance as we drop by a model club meeting and see how they analyze a new stock, discuss their portfolio, and report on a stock they own.

This Annual Meeting/Education Webinar is **FREE** and open to the public.

In addition to the education, there will be a brief chapter business report as well as anniversary club recognition, results of the Chapter's 2021-22 Club Portfolio Contest and attendee prizes.

### CLUB FANTASY PORTFOLIO CONTEST

Attend our Annual Meeting on June 11<sup>th</sup> to find out who won the 2021-2022 *Club Portfolio Contest*!

Check out the [Current Standings](#) and plan to enter the 2022-2023 contest. Submission are now being accepted. Be sure to review the [Contest Rules](#) and then [Enter Online](#) or use the manual form included with the rules.



## Education

The Online Chapter is the co-host for a special type of website -- a wiki. A wiki is a collaborative web site that allows anyone to edit its pages. This particular wiki is for people who are interested in investing and in the investment style identified with BetterInvesting and the National Association of Investors Corporation (NAIC). The [Blwiki site](#) is intended to be a publicly accessible repository for information and "lore" related to the style of investing embodied in the philosophy of BetterInvesting. The content in this site is produced by registered users who choose to create and contribute material, as explained below. How to register. To be a registered contributor to

this Blwiki you must be a member of BetterInvesting. Having said that it is emphasized that this wiki is not in any way sponsored nor endorsed by BetterInvesting.

What can you do here? We hope that many of you will use this wiki to contribute your knowledge, ideas, best practices, points of view etc. about BetterInvesting and the BetterInvesting style of investing. You can add comments to existing pages, or you can rewrite existing pages. You can even create entirely new sections of the wiki. There are countless ways to use this space, and we're counting on you to find them, invent new ones, and make it work!

We hope that what emerges from this wiki is a body of knowledge that the whole BetterInvesting community can use.

Viewing the Blwiki is open to everyone. If, after having viewed the content, you have an idea you'd like to contribute to further the investing knowledge of other BetterInvesting members you will need to become a registered user.

## *Playing Defense!*

### June 2022 BetterInvesting Magazine Cover Story

As the economy begins to slow down the stock market is beginning to reflect these changes. The article, Time to Play Defense, in the June 2022 edition of BI Magazine, reinforces what we learn in our investment clubs about managing growth stocks in down markets and provides some key tips for beginners and reminders for advanced investors in navigating stocks during this changing economy. All BI Magazine issues are available on the BI website. Check out this one [HERE](#).



## MARK YOUR CALENDARS!



June 3 5:30-6:30 pm	First Friday "Happy Hour"	Stop by this casual gathering of fellow investors and chapter directors. We will start off with a discussion of Portfolio Management and SSG Stock Review, then open to your questions.	For more info and to Register click <a href="#">HERE</a> .
June 4 9-11:15 am	Orange County Model Investment Club	Education: Morningstar Financials; Portfolio Review; Q4 APPL, FFIN; Small Company Stock Study.	Register <a href="#">HERE</a>
June 9 3-4:30 pm	Golden West Chapter Board of Directors meeting	Interested in volunteering or just want to see what we do? Visit our monthly board meeting.	Register <a href="#">HERE</a>

June 11 1-3pm	Golden West Chapter Board Annual meeting	Yearly meeting and educational webinar. This year come experience A MODEL CLUB IN ACTION.	For more info n and to Register click <a href="#">HERE</a>
June 16 5:30-6:45 pm	StockUp	Topic: PERT to Perk Up Your Portfolio	For more info and to Register click <a href="#">HERE</a>

**Club Corner**

Need an interesting **Education Program** at your investment club meeting? We're here to help! Golden West Chapter has many programs to share with you on most popular investing topics and tools. To arrange either a virtual or in-person presentation to your club, contact us at [contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net)

These clubs are celebrating significant anniversaries in 2022. We congratulate them!

**25 Years**

- |                                |                                   |
|--------------------------------|-----------------------------------|
| WWMM Investment Club           | Alpha Women Investment Club       |
| Lagniappe Investment Club      | Fountain Valley Ladies IC         |
| Women's Investment Club        | Gelt Gals Investment Club         |
| Premiere Investment Club       | Front Runners Stock Club          |
| IGWEBUIKE Investment Club      | San Diego Women's Investment Club |
| San Diego County Employee's IC | Alpha Women Investment Club       |
| Silver Talents                 | 20/20 Investment Club             |

**35 Years**

- Dartboard Divas Investment Club

INVESTMENT CLUB RESOURCES are available here:  
<https://www.betterinvesting.org/members/club-resources>

BetterInvesting sets up you and your club for success to invest profitably together. Helpful resources for your club's operations include: Articles to help you learn the best practices to safely and effectively operate a club; Videos through the Video Learning Library covering topics such as club accounting, club operations and portfolio management; and documents you need to successfully operate an investment club.

## MEMBER BENEFITS

If you are not currently receiving the weekly email from BetterInvesting called **BetterInvesting Weekly**, then you are missing out on a lot of free member benefits. All pertinent information about StockUP, Ticker Talk, First Cut studies, Stock Ideas, Quotes, Tips, the Learning Center, and other timely notices comes out every Thursday from home office.

To make sure you receive this benefit, sign in to your BI account. Beside your name is a white box that says *Account*; click to open, then select "Email and Product Subscription Information" on the left side of page. Under "Email Subscriptions" there are four choices. BetterInvesting Weekly is the first one. Be sure to click to turn the little white box blue. Then SAVE CHANGES at the bottom of the page before exiting.



We want to welcome the following new members to the BetterInvesting family:

Leslie B.	Los Angeles	Jonathan R.	Los Angeles
Krystal R.	Paramount	Kirk S.	Upland
Cassandra G.	Los Angeles	Kevin M.	Irvine
Janice K.	Newport Beach	Sakura M.	Los Angeles
Elias B.	San Diego	Deborah S.	Altadena
Crisna R.	Anaheim	Jacqueline T.	San Diego
Alice C.	Los Angeles	Wendell C.	Los Angeles



## BOOK IT!

***Competitive Strategy: Techniques for Analyzing Industries and Competitors by Michael E. Porter***

If you are looking to increase your understanding of how to analyze a company's performance and competitive advantage, this book is for you. It provides a framework companies can use to look at their rivals and assess their competition, which has been termed Qualitative Analysis. For us as investors, Porter's Five Forces gives insight on how we can review things like management, business cycles, research and development and competitive advantage. The Stock Selection Guide® (SSG®) contains a wealth of quantitative data or data that can be measured. Historical sales, earnings per share and price-earnings ratios are examples of quantitative data. Qualitative analysis helps us understand the quantitative data, addressing the how and why of past and future performance. *(If you're interested in this topic you might*

also be interested in a recent StockUp presentation: [How to Use Qualitative Factors in Fundamental Analysis](#)

\*If you have a favorite book on investing you would like to review and recommend to your fellow investors, send your proposal to [contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net) and we will consider it for a future newsletter.

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## We Love our Volunteers!

The Golden West Chapter is run entirely by volunteer Directors, who give freely of their time and knowledge. The more volunteers we have, the more people we can reach and teach. If you are one of those people who want to learn more and like to help out, we want you as a director! We are always looking for individuals with administrative skills, organizational abilities, teaching skills or computer skills. This is a great opportunity to learn more about investing while spending time with a great group of folks. If you are interested, contact us at [contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net).

**\*\*\*We are offering individuals that would like to become a Golden West Chapter director the incentive of a FREE one-year BetterInvesting membership, including the SSGPlus online tools.\*\*\***

### Why I Volunteer by Roxanne Brazell

I was introduced to Better Investing over 25 years ago; however, I did not fully understand the benefits of being part of this dynamic organization. I was young and had other ideas and plans for my future at that time. Over the years concepts of investing have emerged in my life. My career and part of my financial life have come full circle and I am grateful to have retirement accounts I have managed minimally with success. I have been fortunate in this area, but realized I needed to take a more active approach. My personal commitments changed giving me the time to rejoin BI, to relearn the foundations of investing and hopefully advance my skills over the next few years to fully manage my own accounts.

When I was part of a BI investment club years ago, there was camaraderie and connectedness in those days that kept me on a path of wanting to learn about investing. I enjoyed discussing investment topics with members that had similar ideas that came along side me and taught me the basics. To my delight, I find the organization's philosophies, values and its members have not changed. When I started attending BI webinars and meetings I was home again and ready to serve my fellow members.

I started to think about how I could help the organization when our President, Linda Robins asked if I would be willing to assist with the newsletter. My first thought was what a great way for me to relearn about investing and continue providing a resource to our chapter and potential members in support of our President. This project is definitely within my scope. Currently, I serve as an Editor of a College Catalog in my professional

work and previously served as an Editor for a quilt guild and art organization. I enjoy working with individuals and groups to help meet common goals and have fun along the way. I look forward to getting to know my fellow members and learning alongside you.



<https://www.betterinvesting.org/chapters/goldenwest>  
[contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net)

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**About BetterInvesting** Since 1951, BetterInvesting has helped over 5 million people become better, more informed investors. You can learn more about the benefits of investment clubs by visiting [www.betterinvesting.org/clubs](http://www.betterinvesting.org/clubs) to sample many of our investment club resources, at no cost or obligation. The Heart of Illinois Chapter of BetterInvesting is the local resource for investment education about how to buy good stocks at the right price with the goal of doubling your portfolio value in five years by investing regularly, reinvesting dividends, and diversifying investments.

**Important Notice to our Readers:** BetterInvesting is a non-profit educational organization that sponsors programs and provides information through their local volunteer chapters for the education and use of individual investors and investment club members. BetterInvesting neither recommends nor endorses specific securities. Everyone is encouraged to do their own stock selection research.