



# The Sun Bulletin

## From the President

### Let's Learn and Work Together



Spring is in the air and it is a time to rejoice with all that we have been given. But even so, I would like to express my sympathy for those of you who have suffered great loss because of the fires that have ravaged Los Angeles. The hearts of volunteers who

serve the Golden West Chapter certainly go out to those of you who have suffered tremendous loss during this season.

The highs and lows of life remind me of the stock market. BetterInvesting principles can help one navigate through them with greater success - investing regularly, reinvesting earnings, investing in quality growth companies at a reasonable price, and diversifying holdings across company size and industry segments. How are you doing with these things? We are here to help you! Just reach out.

Something new is being offered this year. It's called "coffee chats". Does your club have questions that we might be able to help with? Or maybe your club would appreciate a more formal educational presentation on a topic of your choice? Again, just reach out. We are an email away.

We have a record 21 clubs celebrating key anniversaries in 2025 and look forward to recognizing you during the year. These Anniversary Clubs are listed on pages 5 through 8 of this newsletter. Congratulations! You can also find in this newsletter information about events that you can attend and learn, such as our Model Investment Club, our new and expanded "Friday Nights!", our Annual Meeting on June 21st, and Stock Investing Made Easy / Protecting Your Portfolio Webinars.

Continue reading to find out more about how your Golden West volunteers work for you. Our motto for this year is connect, engage and build relationships. We are here for you to help you use your BetterInvesting membership to its fullest advantage and look forward to getting to know you.

All the best,

Dori Raser  
President, Golden West Chapter

### Inside this issue

- President's Message
- What's Coming
- Education/Feature Article
- Club Anniversaries
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- Resources

### Important Dates

- June 21st — 3:00-5:00 p.m.  
**GW Annual Meeting**  
City of Orange Library

Education Topic: Financial  
Insights: Ratios that Drive  
Returns by Bakul Lalla

[Anniversary Club Recognition](#)

### Editors

Roxanne Brazell  
Virginia Cooper / Dori Raser

### Interested in Sharing a Story?

Email us at  
[contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net)



## The BetterInvesting Way

Contributor: Roxanne Brazell

Better Investing serves our members with support in assessing and determining high quality growth companies to invest in consistently over time. The goal is to research and study stocks that increase earnings based on BI's Stock Selection Guide (SSG).

Our events provide enriching learning experiences and a strong network of volunteers. We spend time learning the BI methodology through educational programs and utilize the SSG to help our membership learn and enhance our use of this invaluable tool.

Investing can be rewarding and help establish a legacy. Consider joining our model investment club.



We hope you will join us monthly for events, good conversations and great learning resources.

Connect with Us!

## 2025 Spring EVENTS

Date	Event	Description
4/4 4/11 4/18 Etc. 5:30-6:30 pm	<b>Friday Nights!</b> Hosted by Linda Robins and Bakul Lalla (Now meeting <b>every week</b> , not just First Friday)	Informal meet-up with a monthly focused stock study. A great place to ask questions.
3/8 4/12 5/10 9-11:15 am	<b>Golden West Model Investment Club</b> (second Saturday of the month)	Learn how a model club operates and bring ideas back to your own club.
4/7 5/5 6:30-8 pm	<b>Board of Directors Meeting</b>	Learn how your Chapter supports its members. Maybe you would like to be a volunteer too!
3/31 5:30-6:30 pm	<b>Why the Tortoise Sometimes Wins</b> by Ron Maurer "Stock Investing Made Easy"	Learn an approach to studying slower growing companies!
5/29 5:30-6:30pm	<b>Retirement and the Tax Man I</b> By Christi Powell "Protecting Your Portfolio"	Tax consequences of retirement investment & withdrawals, and Roth IRAs
6/30 5:30-6:30pm	<b>Retirement and the Tax Man II</b> By Christi Powell	Qualified Charitable Distributions, Donor Advised Funds and Concentrated Stock Positions

[Login](#) and check the BetterInvesting website frequently for new online events.



## Education Article

### “The BRICs Are Coming! The BRICs Are Coming! Head for the hills!”

The BRICs? What are they? The financial media loves catchy abbreviations, buzz terms, and acronyms. The FANGs, the Magnificent Seven, the New Economy, the Old Economy, the Nifty Fifty, and the list goes on and on. One such fanciful name is BRICs, an acronym for Brazil, Russia, India, and China. It came about in the late 2000s to describe these emerging markets. When nothing much became of the unlikely alliance of four very disparate countries and economies, the acronym faded from the cultural milieu of the financial world. However, BRICs is once again on the ascendancy. This time, the issue is one of currency. The goal of the BRICs is to create a currency that will finally dethrone the United States dollar as the world’s reserve currency. Aha! Financial ruin awaits the hapless Americans who have taken advantage of the world’s economies for far too long. Hurry! Dump your dollars! Buy gold and shotguns and canned goods! Run for the hills! Quick, before it’s too late!

Well, all I can say is, “Thank goodness! It’s about time!”

Let’s back up a bit, actually quite a bit. After World War II, most of the major economies were in shambles. Western Europe and Japan were pulverized. The UK was watching its 300-year empire begin to evaporate before its eyes. The Soviet Union, sadly, would retreat to its mistaken belief that the Dictatorship of the Proletariat would create a Socialist Paradise in 5 years - ah, wait, no, 10 years, hmmm, maybe 100 years? The only major economy that wasn’t on shaky ground was the United States. Therefore, it just made sense that the United States currency would be the one currency that would easily facilitate international trade. To our credit, we in the U.S. created the Marshall Plan for Western Europe and offered significant aid to Japan to help them rebuild their economies.



Fast forward 80 years, and not only have the developed economies of yesteryear reemerged and blossomed, but also the emerging markets, aka developing markets, have become weighty powerhouses on their own. Yet, the one reserve currency remains the United States dollar. This position as the world’s reserve currency has bestowed some distinct advantages for the United States. Not surprisingly, other countries have been jealous of those advantages. They would love nothing more than to knock the U.S. down a peg or two. Some, such as Russia’s Putin and China’s Xi Jinping, would be more than happy to see the United States fall flat on its face. Hence, the movement to create an alternative currency based on the BRICs economies is in full swing. So far, many countries have signed on to this endeavor.



## Education Article (continued)

Should we be concerned about this? Absolutely not! We should welcome this. If it were not for the animus that some of the players behind this movement display towards the United States, we should be helping promote the idea. Having the dollar as the currency has been a blessing and a curse. Yes, it allows consumers in the U.S. to buy items at ridiculously low prices. However, at the same time, it makes many of our goods and services simply too expensive to export to the rest of the world. Alright, okay! That combination mp3 player / ice crusher that you can buy now at Walmart for \$19.95 might wind up costing you \$59.95 when the dollar is no longer the world's only reserve currency. But do you really need to own a combination mp3 player / ice crusher that you will just store away in your closet with the dozens of other gotta' have, never used items you bought on a whim after seeing them on TV?

In reality, there is zero chance that the idea of a single BRICs currency will emerge to challenge the dollar. It is pure fantasy. Why is that? Unless these countries could somehow magically merge their economies seamlessly, any one currency will never work for all the countries' economies. A currency needs a central bank to control the supply. The economies of these countries are vastly different. The central bank will not be able to satisfy the needs of the disparate economies.

What is more likely is that one country will dominate, and its currency will become an alternative to the dollar. Of course, that is precisely what China has in mind. They want their currency to supplant the dollar. The other countries will just need to dance to the tune the Chinese play. We wish those lesser countries much luck. They will need it. China has never been known for its altruism towards other countries.

One idea that might work is that this group will create a single currency out of a basket of currencies. Again, personally, I am not optimistic about their success because, again, some entity such as a central bank, must be responsible for controlling the supply of the overarching currency. What may be advantageous for one country might not and probably won't be advantageous for other countries. An example of this is the euro. It has been miraculous that the European Union has been able to keep the euro intact. Of course, the countries of Western Europe are far more similar in culture, technology, and industry than Brazil, Russia, India, and China.

Ultimately, any such currency will not supplant the United States dollar. It is not as if our economy is going to fall, crack open, and dissolve into a pool of tears. We should welcome an alternative to, not a replacement for, the dollar. There will be some United Staters who lament the loss of the cheap goods that we have become accustomed to. However, our companies and our workers will become stronger and better able to compete on the global stage. The BRICs are coming! The BRICs are coming! Hurray!

As always, we wish you much success in all your investing endeavors.

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# **Club Anniversaries Celebrating 40 years**

*Double  
Congrats!*

*Women's Network  
Ummei Investment Club*

# **Club Anniversaries Celebrating 30 years**

## *Hats Off!*

*African American Women's  
Investment Club*

*Common Sense Investors—  
SoCal*

*Pac Pals Investment Club*

*Partners in Prosperity*

*Twelve Girls in Finance—  
TGIF*

*Valley Women's Investment  
Club*

*WITS II*

*Women of Independent Needs*





## **Club Anniversaries Celebrating 25 years**

**Compliments!**

*Cosmic Club*

*Faith Builders*

*F E M Limited*

*KS Investment Group*

*Malachi Family Investment*

*Millennium Millionaires*

*Out West Investment Club*

*Show Me the Money*

*Straight Flush Investment Club*



# **Club Anniversaries Celebrating 5 years**



*The Fellowship Investment Group*





# Golden West Chapter Annual Meeting



**BETTER INVESTING™**  
Golden West Chapter

## June 21, 2025, 3-5 p.m.

City of Orange Library, 407 E. Chapman  
Orange, CA 92866

Anniversary Club Recognition | Portfolio Contest Results  
| Prizes | Business Report | Education



### *Financial Insights: Ratios that Drive Returns* Presented by Bakul Lalla

Bakul will explore critical financial ratios that serve as powerful tools for investors as they build a portfolio designed to maximize returns while minimizing risks. The focus will be on real world examples and the learner will walk away with a practical spreadsheet handout that makes using these metrics easy. This session will provide practical insights to guide stock selection, helping build a portfolio that delivers consistent performance and sustainable returns.

## Friday Nights!

5:30-6:30pm

Each week beginning in April!

Hosted by Linda Robins and Bakul Lalla



### *First Friday will be expanding to meet on all Friday Nights!*

Join us each Friday Night for a casual weekly gathering where you can hang out with Golden West Directors and connect with other investors like yourself. Throughout each month we will discuss topics of interest, Better Investing news, answer your questions, and take a deep dive into a stock study, one step at a time.

# The Benefits of Volunteering

## Won't You Consider Joining Us?

### Personal Growth

Volunteering allows you to develop a wide range of skills, including leadership, communication, and organizational abilities. As a volunteer Director, you will have the opportunity to apply these skills in real-world situations, helping you grow both personally and professionally.

### Networking Opportunities

Being part of the Golden West Chapter means joining a community of like-minded individuals who share a passion for investing and education. You will have the chance to meet new people, exchange ideas, and build lasting relationships.

### Skill Development

Whether you have administrative skills, teaching abilities, or computer expertise, volunteering with the Golden West Chapter gives you the chance to apply and further develop these skills. **In particular, we are currently seeking an Assistant Treasurer,** providing a unique opportunity for those

with financial skills to gain hands-on experience and expand their knowledge in the field.

### Giving Back to the Community

Volunteering with the Golden West Chapter allows you to make a positive impact on your community. By sharing your knowledge and skills, you help educate others about investing and empower them to take control of their financial futures.

### Conclusion

Volunteering is a rewarding experience that offers numerous benefits, both personally and professionally. By becoming a volunteer Director with the Golden West Chapter, individuals have the chance to enhance their skills, make valuable connections, and contribute to a meaningful cause. Join us today and experience the many benefits of volunteering while making a difference in the lives of others!

To learn more email:

[contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net)

### Club Resources Available

Something new is being offered this year. It's called "coffee chats". Does your club have questions that we might be able to help with? Or maybe your club would appreciate a more formal educational presentation on a topic of your choice? To arrange either a virtual or in-person visit to your club, contact us at [contact@goldenwest.betterinvesting.net](mailto:contact@goldenwest.betterinvesting.net)



Image: Creative Commons

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*"With a good perspective on history, we can have a better understanding of the past and present, and thus a clear vision of the future." — Carlos Slim Helu*

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

**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 Golden West 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.