

The Sun Bulletin

From the President

We're here to support you!

As the incoming President of the Golden West Chapter, I'd like to say how excited I am to be in a position to serve the BetterInvesting community here in southern California and Nevada. Our chapter has much in place to support our members and I am thankful to all the wonderful volunteers who make it possible. There is First Friday every month, an informal event where you can participate in stock studies and bring your questions. We sponsor educational webinars such as the Stock Investing Made Easy and Protecting Your Portfolio series.



We have experienced Chapter Directors who would welcome an opportunity to visit your investment club and offer a short educational topic on a subject of your choice. Our chapter has a vibrant Model Club that welcomes visitors. But we want to do more. One of my goals for the year ahead is to provide more in-person events where we can get together to build community and support each other. I invite you to come along!

Dori Raser, President
Golden West Chapter

Outgoing President Message

“To every thing there is a season, and a time for every purpose under heaven.” (Ecclesiastes 3:1)

My season as President has come to an end, and I am so thankful for the many opportunities I have had to serve the members of this Chapter. I have learned much from you all, and I have greatly enjoyed every personal encounter over these last 4 years. I trust incoming President Dori Raser will have the same experience.

And now, as my fellow director Frank Paiano would say, “Onward and Upward!” — Linda Robins

Inside this issue

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- Outgoing Prez Message
- What's Coming
- Education/Feature Article
- Volunteering
- Resources
- New Members

Important Dates

- Annual Meeting
Coming in June, 2025

Editors

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Interested in Sharing a Story?

Email us at
contact@goldenwest.betterinvesting.net



How BetterInvesting Got Started

Source: Betterinvesting.org

Better Investing's history of helping stock investors began in Detroit — 600 miles from Wall Street. Dreams of buying a small business, of demystifying investing, of building a nation of successful long-term investors. All it took was a few individuals to invest small amounts regularly, to follow sound, practical investing principles, to maintain an unshakable faith in those principles, and a resolve to help people learn to build a strong financial foundation for themselves and their families. BetterInvesting was born out of that conviction.

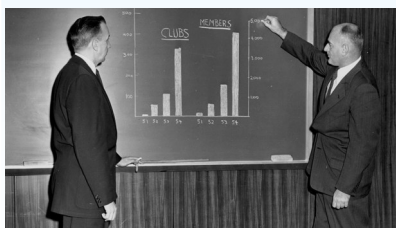


Image: BetterInvesting.org



Image: Getty Images

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

2024 Fall EVENTS

Check out our learning opportunities.

Date	Event	Description
<p>12/6 1/3 2/7 3/7</p> <p>5:30-6:30 pm</p>	First Friday "Happy Hour"	Informal meet-up with a stock study. A great place to ask questions.
<p>11/9 1/11 2/8 3/8</p> <p>9-11:15 am</p>	Golden West Model Investment Club (No December meeting)	Learn how a model club operates and bring ideas back to your own club.
<p>12/2 1/6 2/3 3/3</p> <p>6:30-8 pm</p>	Board of Directors Meeting	Listen in and learn how your Chapter supports its members. Maybe you would like to be a volunteer too!
<p>10/30</p> <p>5:30-6:45 pm</p>	Coach, Is Offense or Defense More Important? (A Protect Your Portfolio Webinar)	Learn how Portfolio Evaluation and Review Techniques (PERT) can help you Protect Your Portfolio.

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

NEXT YEAR'S ANNUAL MEETING

Mark Your Calendar for Next Year!
Golden West Chapter Annual Meeting

We're Back Live and In Person on a Saturday afternoon in June, 2025.

Date and Place to be determined.



Education Article?

Retirement Planning – Get Started Early!

Ah, retirement. The Golden Years. Time to relax and reflect and enjoy. What will it be? Cruises, golfing, fishing? These may be the wistful dreams of many a hard-working adult. As retirement looms closer and closer, the question becomes, will my reality coincide with my fantasy?

Currently, according to a [recent article from USA Today](#), “One in 2 people reaching retirement won’t have enough and 1 in 4 seniors are in poverty measured by international standards.” Other reports are not as pessimistic but the fact remains that many Americans are just not prepared for retirement.

But what about Social Security? Social Security was created in the late 1930’s. From its inception, it was never designed to be the sole source of income for retirees. It was meant to fund between one-fourth to one-third of retirees’ income needs. Personal savings and investments and company pension plans were supposed to fund the rest.

So how do we fix this serious problem? BetterInvesting.org disciplines know how. For young and old alike, the answer is to get started investing, now! BetterInvesting.org members know the power of compound rate of return. The earlier we get started, the easier it will be to build substantial wealth through investments, typically high quality stock investments.

Okay, so how much? Many experts suggest that you set aside at least 10% of your gross income for retirement savings. Your Humble Author has always believed that 20% was a better goal, especially for two-income families. *“What?! Are you crazy? I can’t put aside 10% of my salary!” All right, then, how about \$50 per month or \$100 per month? Can you start packing your lunch more often and forgo that daily stop at the drive-thru Eightbuck\$, ah, Tenbuck\$, oops!, Starbuck\$, for coffee every day?*

Below are five scenarios for saving for retirement. For simplicity’s sake, we are going to choose a middle-of-the-road, domestic, growth and income stock mutual fund that has been in operation for over 90 years. (Disclaimer and note: This is not an endorsement of this particular mutual fund. It is for illustrative purposes only. Also, through their investment clubs and their own research, BetterInvesting.org champions most likely would want to tilt their portfolios toward more growth-oriented stock investments. If successful, your results may well be much better.) The five scenarios are:

[\\$100 per month for 30 years](#)

[\\$100 per month for 40 years](#)

[\\$100 per month for 40 years](#), increasing your contribution \$10 per month each new year

[\\$500 per month for 20 years](#)

[\\$1,000 per month for 20 years](#)



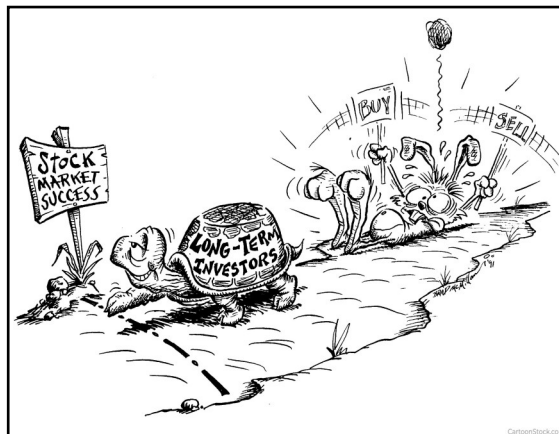
Education Article?

Retirement Planning -- Get Started Early! (continued)

The first three scenarios are for those in their 20's and 30's. When we show these scenarios to those in their later 40's and 50's, they invariably gripe, "Why didn't you tell me this 25 years ago?!" For them, we have the last two scenarios which dramatically show that if we don't get started early, we will need to stash away far more each month to create significant wealth.

[Here is the presentation](#) that walks through the five scenarios.

Dear Readers, the news is good. If we get started early, invest prudently with an eye toward long-term growth and income via quality stock investments, we can accumulate a substantial nest egg that will serve us well through our retirement years. (Disclaimer: There are no guarantees. Our lawyers tell us to say this. If technologically based civilization cracks, falls, and dissolves into a pool of tears, then all bets are off. But if that happens, your retirement nest egg will be one of the last things on your mind. Personally, I am very optimistic about the future economic growth of the global economy. Politically, I am scared to death. But that is a whole different discussion. Vote wisely this November, Dear Readers.)

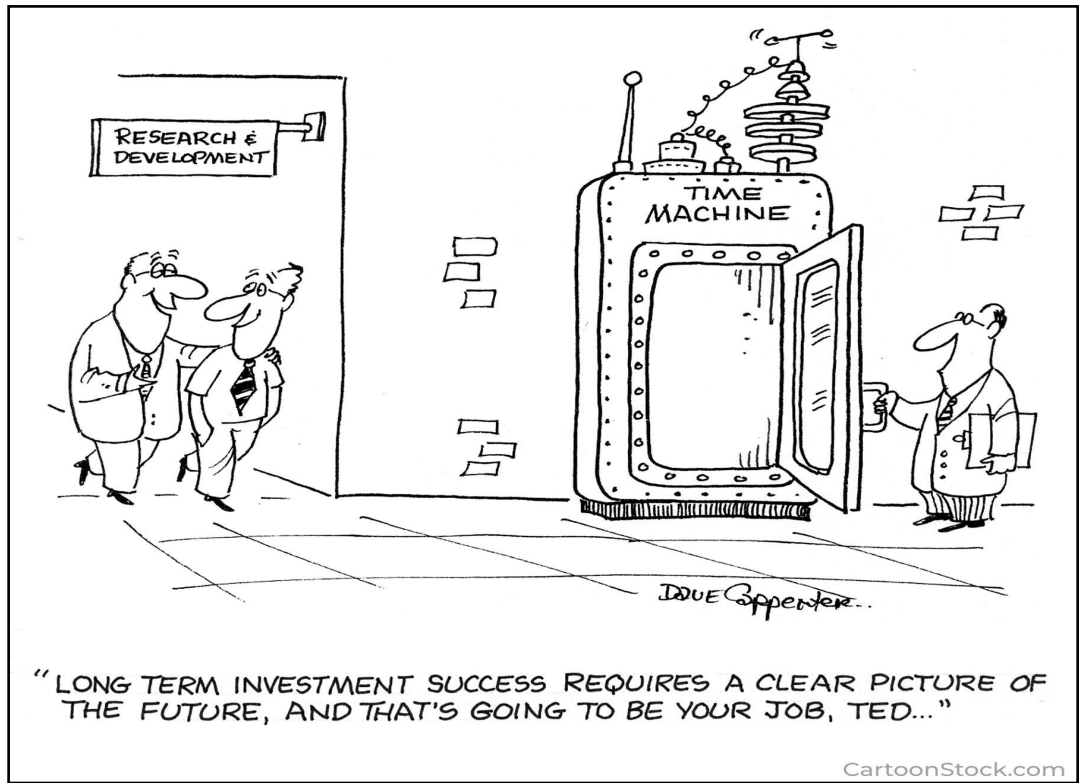


In our next article, we will discuss how to manage your investments in retirement, the distribution phase of investing. As always, we wish you much success in all your investing endeavors.

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P.S. All right! Okay! You don't want to follow the links to the hypothetical illustrations and the presentation. Here are the results for the five scenarios:

\$100 per month for 30 years – \$36,000 invested over 30 years becomes \$190,430
\$100 per month for 40 years – \$48,000 invested over 40 years becomes \$620,012
\$100 per month for 40 years, increasing your contribution \$10 per month each year – \$141,210 invested over 40 years becomes \$1,128,625
\$500 per month for 20 years – \$120,000 invested over 20 years becomes \$393,897
\$1,000 per month for 20 years – \$240,000 invested over 20 years becomes \$792,365



We love our Volunteers!

Share your skills and time with us and gain investment knowledge you can invest in long-term!



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! Right now we are in need of a TREASURER. If you have the skills for the job, and want to learn more about investing while spending time with a great group of folks, we would love to hear from you! If you are interested, contact us at 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. **

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



Image: Creative Commons

“Successful investing professionals are disciplined and consistent and they think a great deal about what they do and how they do it,” Benjamin Graham, investment author



<https://www.betterinvesting.org/chapters/goldenwest>
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 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.