

Jump \$tart Your BetterInvesting Membership!

New Member Welcome



WWW.BETTERINVESTING.ORG/PORTLAND

Presented by
Portland Chapter Directors:
John Radford, Bob Smith, Marcia Couey

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Why You Chose to Join BI in the First Place...

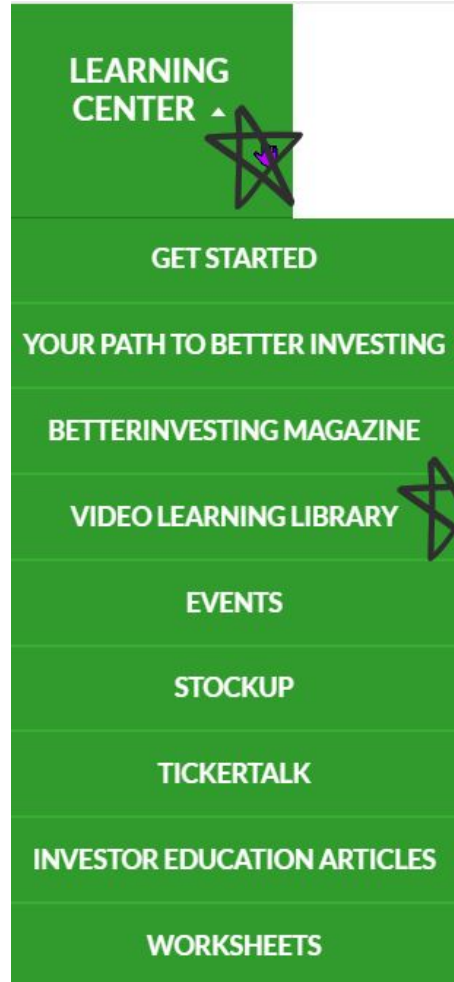
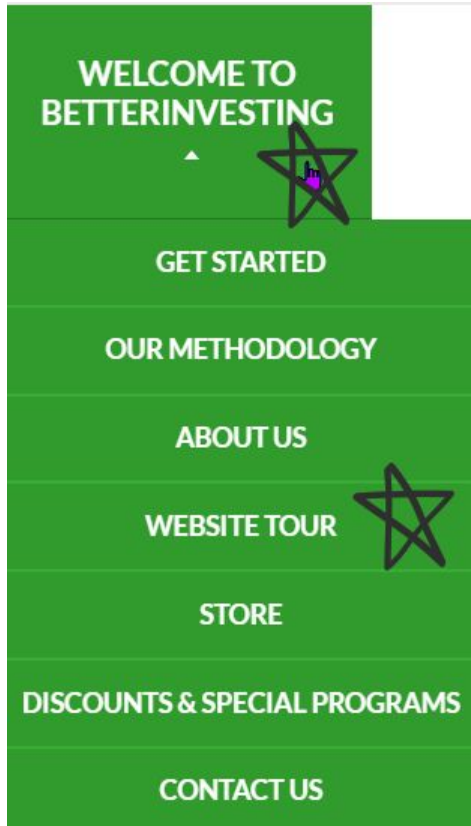
- So you can learn how to invest in the stock market and sleep at night...
- You want unbiased education for decision making using online:
 - ▷ stock analysis and research tools
 - ▷ portfolio analysis tools and reports
 - ▷ search tools & filters to find quality growth companies to study
 - ▷ live and recorded webinars to help learn the fundamental approach we use to invest in stocks
- You want to share what you learn with family and/or friends
- You want to comfortably retire and leave something for your heirs.

About BetterInvesting: Did you know?

1. Founded in 1951
2. Non-profit
3. Volunteer-based
4. Member driven
5. No commissions
6. No stock recommendations
7. Founded the modern investment club movement



BI menus



www.betterinvesting.org

use your credentials to login

Welcome to BetterInvesting

- Website Tour

Learning Center

- Video Learning Library

1. New to Investing? 2. New to BetterInvesting (BI)?

If so, get started on the *www.BetterInvesting.org* website:

1. Use your paid membership OR a [free 90-day CoreSSG membership](#) to sign in with your id and password.
2. Go to **The Learning Center > Video Learning Library**
3. Select the **blue Intro to the SSG Series** button to take those classes. Follow up with **Adding Judgment, Buy the Best** and **Special Programs**. (You need PC speakers to play BI videos).



Intro to the SSG



Adding Judgment



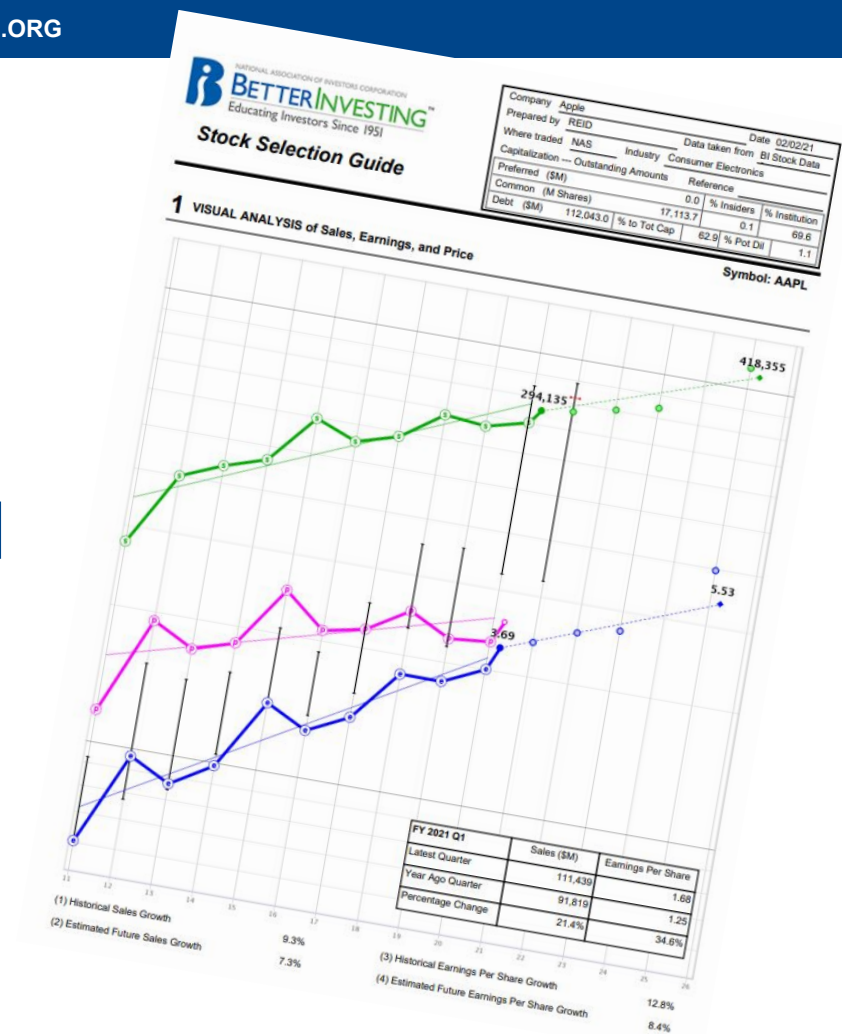
Buy the Best



Special Programs

Stock Selection Guide

- (SSG) “Front page”
- Visual Analysis
- historical and projected growth



Stock Selection Guide

(SSG) Back

- Evaluate Management
- Hi/Lo PEs, current & average PEs
- 5-Year Potential Return

2 EVALUATING Management

Pre-tax Profit on Sales	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Last 5 Year Avg
% Earned on Equity					31.0%	28.5%	28.0%	27.4%	25.3%	24.4%	28.7%
% Debt To Capital	0.0%	0.0%	12.1%	24.0%	35.1%	40.4%	46.3%	51.7%	54.4%	63.2%	51.2%

3 PRICE-EARNINGS HISTORY as an indicator of the future

This shows how stock prices have fluctuated with earnings and dividends. It is building block for translating earnings into future stock prices.

CLOSING PRICE		HIGH THIS YEAR				LOW THIS YEAR			
121.26 (02/26/21)		145.99				53.15			
Year	A	B	C	D	E	F	G	H	
	Price	Low	Earnings	Price Earnings Ratio	Dividend	% Payout	% High Yield		
2016	High		Per Share	High A / C	Per Share	F / C * 100	F / B * 100		
2017	31.0	22.4	2.08	14.9	10.8	55	26.2	2.4	
2018	41.1	26.0	2.30	17.9	11.3	60	26.1	2.3	
2019	57.4	37.5	2.97	19.3	11.0	68	22.9	1.8	
2020	58.4	35.5	3.29	18.2	12.6	80	24.2	2.1	
AVERAGE	138.0	53.0	3.29	42.1	18.2	80	24.2	1.5	
CURRENT/TTM		34.9	3.69	22.7	12.6	82	24.9	1.5	
AVERAGE PRICE EARNINGS RATIO	17.7						22.2		
							CURRENT PRICE EARNINGS RATIO	32.8	

4 EVALUATING RISK AND REWARD over the next 5 years

Assuming one recession and one business boom every 5 years, calculations are made of how high and how low the stock might sell. The upside-downside ratio is the key to evaluating risk and reward.

A HIGH PRICE - NEXT 5 YEARS
 Avg. High P/E = 28.0 X Estimate High Earnings/Share = 5.38 = Forecasted High Price \$ 150.5

B LOW PRICE - NEXT 5 YEARS
 (a) Avg. Low P/E = 11.9 X Estimate Low Earnings/Share = 3.69 = Forecasted Low Price \$ 43.9
 (b) Avg. Low Price of Last 5 Years = 34.9
 (c) Recent Market Low Price = 35.5
 (d) Price Dividend Will Support = Indicated Dividend / High Yield = 0.82 / 2.32% = 33.7

C ZONING using 25%-50%-25%
 Forecasted High Price = 150.5
 Buy Zone = 60.0 to 82.6
 Hold Zone = 82.6 to 127.9
 Sell Zone = 127.9 to 150.5
 Present Market Price of High Price = 121.26 is in the **HOLD** Zone

D UPSIDE DOWNSIDE RATIO (POTENTIAL GAIN VS. RISK OR LOSS)
 Present Price = 121.26
 High Price = 150.5
 Closing Price = 121.26
 Minus Present Price = 60.0 = 29.26
 Minus Low Price = 60.0 = 0.5
 Zone = To 1

5 5-YEAR POTENTIAL

This combines price appreciation with dividend yield to get an estimate of total return. It provides a standard for comparing income and growth stocks.

A Indicated Annual Dividend = 0.80
 Closing Price = 121.26 = 0.0068 = 0.7% Current Yield

B AVERAGE YIELD - USING FORECAST HIGH P/E
 Avg. % Payout = 25.0%
 Forecast High P/E = 28.00 = 0.9%
 AVERAGE YIELD - USING FORECAST AVERAGE P/E = 1.3%
 Forecast Average P/E = 19.96

C COMPOUND ANNUAL RETURN - USING FORECAST HIGH P/E
 Annualized Appreciation = 4.4%
 Average Yield = 0.9%
 Annualized Rate of Return = 5.3%

COMPOUND ANNUAL RETURN - USING FORECAST AVG P/E
 Annualized Appreciation = -2.4%
 Average Yield = 1.3%
 Annualized Rate of Return = -1.2%

Beginner/Intermediate Path

New to Investing & New to BI

1. Take the four series of classes in Slide 6. (series 3 & 4 use the SSG^{PLUS})
2. Keep the [SSG Guidelines for Beginners](#) handy and use to analyze each stock.
3. Become familiar with the Learning Center menu and the Video Learning Library.

Next Steps

1. Create 30 new SSGs using the CORESSG.
2. Then switch to the SSG^{PLUS}
3. Document your decisions including why you chose the values you did.
4. Register for *Upcoming Events* (StockUp & TickerTalk webinars) on the BI Home page.

Beginner/Intermediate/Advanced Learning Paths

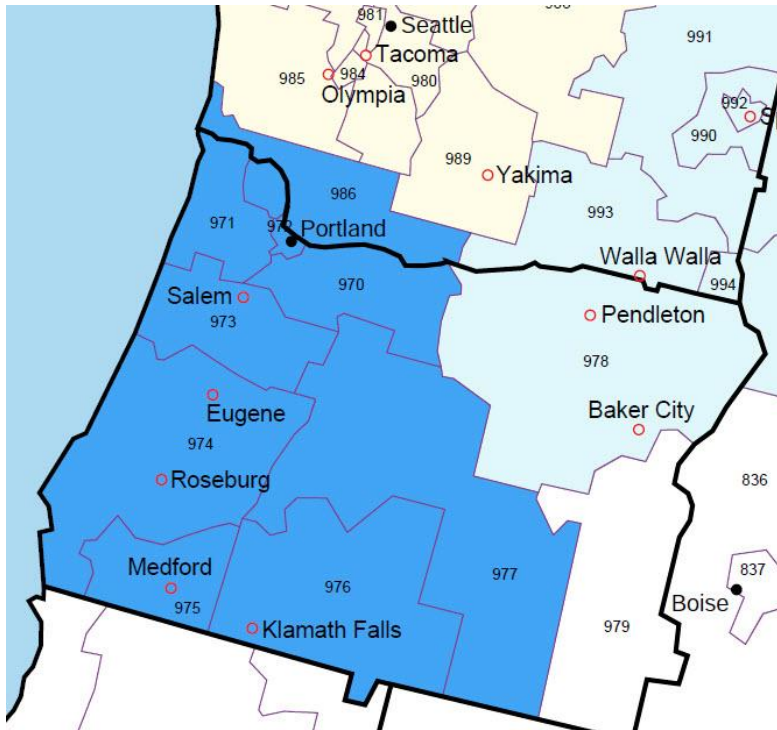
Beginner/Intermediate

1. [Learn about BI Clubs](#)
2. [Visit-a-Club](#) in the Portland Chapter. (See our Chapter website.)
3. [Visit a BI Model Club in the Portland Chapter](#) or [Online model clubs in other chapters](#).
4. [Start a new club](#) with your friends and family, or join an existing club.

Intermediate/Advanced

1. Volunteer with the Portland Chapter (see [Volunteer Opportunities & Benefits](#))
2. Help conduct Portland Chapter outreach to libraries, provide BI instruction to community and state colleges, and/or help mentor a new BI investment club.

The Portland Chapter Support Area



- Includes south-west Washington state, all of western Oregon to the California border.
- The blue portion of the map is the Portland Chapter support area...
- The chapter currently has approximately 540 members and 74 clubs

Volunteer with the Portland Chapter

Benefits of Volunteering

1. New Volunteer mentoring by Chapter Directors.
2. Associate and Full Directors receive deep discounts in BetterInvesting membership fees, online tools, classes and the BetterInvesting National Convention
3. See our [Volunteer Brochure](#) for complete list of Benefits.

Requirements of Volunteers

1. BetterInvesting member.
2. [Desire to share the BetterInvesting mission and stock investment techniques with others.](#)
3. Sign and uphold the Volunteer Standard of Conduct.
4. Attend Chapter Board Meetings. Currently online.

BI Portland Chapter Club & Individual Support

- Chapter New Member Welcome email
- Chapter Communications
 - ▷ the BUZZ (email)
 - ▷ Wonderland Express (newsletter)
 - ▷ Annual Chapter Survey
 - ▷ Chapter Website
 - ▷ Facebook page
- Educational Events
 - ▷ Annual Meeting
 - ▷ Wine & Cheese Meetups
- Visit the Chapter Model Club Online during Covid-19
- Visit-A-Club Program
- Club Support
 - ▷ New Club Formation & Mentoring
 - ▷ Chapter Director Club Visits
 - ▷ Club Education
- Online Tools Assistance
 - ▷ Stock Selection Guide
 - ▷ Portfolio Management

Extensive Volunteer News & Training Resources

[Home](#) > [Volunteer Resources](#) > [Volunteer News & Training](#) > Online Volunteer Training

Volunteer News & Training

Home Office Volunteer
Communications

Online Volunteer Training

BINC Volunteer Training

Online Volunteer Training

The BetterInvesting Online Volunteer Training Team's mission is to provide timely training to our chapter volunteers. The sessions will be recorded and added when possible. Training materials and handouts also can be found here.

Upcoming

"PASSWORD MANAGEMENT and WEB AUTHOR UPDATE"

Please register here for the 4-BITS webinar on Monday, March 29 at 8:30 p.m. ET:

<https://attendee.gotowebinar.com/register/8234194615166040333>

Archives

(Listed with most recent presentations at the top)

Thursday, February 25 at 8:30 p.m. ET

First Cut Challenge

AFRAID OF FIRST CUT SUBMISSIONS? Here's your opportunity to explore and learn how to prepare a convincing and qualified First Cut to submit for the new, recently announced First Cut Challenge program. Marv Ann Rentsch and her

Friends Don't Let Friends Retire Broke



Left to right:

- John Radford
- Jon Dufrene
- Michael Smith
- Bob Smith
- Marcia Couey

Make A Difference!

Have you benefited from **BetterInvesting**?



Introduce our unique investment education to others!

Share **BetterInvesting** materials with your family and friends!

Give the [free 90-Day Digital CoreSSG Membership](#)



Our URL: www.betterinvesting.org/portland

Learn More

The Portland Chapter has an easy way for guests to get the latest information about chapter news, events, and classes. Simply sign up using the form below and you will be added to our Portland Chapter email list. You may unsubscribe at any time.

Your Email Address*

First Name

Last Name

Postal/Zip Code

SUBSCRIBE

- Share the resources with your friends
- Start by sharing our website
- Non-members can register for our monthly news emails on our home page

Favorite Links

- Share the [90-Day Free CoreSSG Membership](#) certificate.
- [BetterInvesting YouTube Channel](#)
- [The Quick Guide for the CoreSSG](#). Use with **Intro to SSG & Adding Judgement series.**
- [The Quick Guide for the SSG^{PLUS}](#) . Use with **Buy the Best and Special Programs series.**
- If you want to start an investment club, and have 5 or more that want to learn more about BetterInvesting -- or if you have [questions about volunteering](#), contact John Radford at:
[**contact@portland.betterinvesting.net**](mailto:contact@portland.betterinvesting.net)
- Message phone: 503-660-3247