



PUGET SOUNDINGS

Puget Sound Chapter - BETTERINVESTING

Fall 2023

Join Our Board!

As they say, many hands make light work.

Opportunities include: **Communications** (help with newsletters), **Education** (IEC support, teaching classes), **Member Support** (follow-up with new member inquiries), and **Club Support**. We are a fun and friendly bunch.

Send us a note at

[contact@](mailto:contact@puget.betterinvesting.org)

[puget.betterinvesting.org](mailto:contact@puget.betterinvesting.org).



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Puget Soundings is published by the Puget Sound Chapter, BetterInvesting. Our mission is to provide members with investing education and club development services.

Chris Reightley, President
Judy Hucka, Editor

Another Great IEC Lineup, October 24-28 Online Keynote Speaker: Jackie Cummings Koski

Our chapter's cornerstone event — the annual Investors Education Conference — will be back this October for its 43rd year. By overwhelming member preference, the event will be held online, with **five classes over three days**.

A special treat this year will be our nationally known keynote speaker, Jackie Cummings Koski, Saturday, Oct. 28,



11:15 a.m. PT.

Jackie is probably best known for sharing her story of reaching FIRE (Financial Independence, Retire Early) in her 40s making less than six figures. Her journey to building that wealth began with joining a BetterInvesting club in Cincinnati, Ohio, in 2008. She was a part of the Cincinnati Model Investment Club for 12 years and joined the Ohio/Kentucky/Indiana (OKI) Tri-state Chapter board in 2009 as a director. She currently serves as vice chair of the BI Board of Directors and sits on the Investment Committee.

Jackie has made multiple appearances on CNBC's "Closing Bell" to share her thoughts on the market from an indi-

vidual investor perspective. She has presented at national and regional BI educational events.

Jackie holds a master's degree in Personal Financial Planning and Financial

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betterinvesting.org/puget

Therapy from Kansas State University where she studied the interplay between money and psychology. She is the author of the popular book "Money Letters 2 My Daughter," in which she shares her self-taught wisdom about money and personal finance with her 17-year-old daughter.

One of Jackie's key messages is to teach important financial lessons to your children early. Invite your teen-aged and young adult children to attend her presentation!

The conference will be free, though we ask for donations to cover the cost of our GoToWebinar conferencing software license.

Many thanks to Al Valencia, Puget Sound Chapter board member and IEC chair, for putting together this excellent conference.

See the class schedule on Page 3.

Meet Your IEC Instructors

Carol Theine is a director of the Puget Sound Chapter and the national BetterInvesting Board of Directors. She helped start her first investment club in 2002 and is a member of the chapter's Model Investment Club. Having many unexpected job changes in her life, Carol firmly believes in financial literacy and investment education. During her professional career, Carol was a computer trainer for a law firm, and then she worked for Microsoft in Product Support Services. Now retired, she enjoys teaching investing classes, visiting investment clubs and managing her own investment portfolio.

Doug Gerlach, a familiar name to many BI members, is president of ICLUBcentral Inc., (a wholly-owned subsidiary of BetterInvesting). He leads ICLUBcentral's de-

velopment of tools for investors and investment clubs, including StockCentral and myICLUB. Doug is also editor-in-chief of ICLUBcentral's stock investing newsletters, the market-beating Investor Advisory Service and SmallCap Informer. Doug has written six books, including "Investment Clubs for Dummies" and "The Armchair Millionaire." He is a popular speaker at events for BI and other organizations nationwide.

Christi Powell has been a BI member since 2000. Currently the vice president of the Oklahoma Chapter, she has been a chapter director, teacher, treasurer and education chair. She served on the BI Volunteer Advisory Board, helping build the retirement track at BINC and was the assistant region manager for the South Central Region. She speaks at BI events

around the country. After investing personally for 30 years, Christi became a certified financial planner in 2007. She is the owner of a registered investment advisory firm specializing in retirement and estate planning. Christi also serves on the board of directors of a Dallas private equity firm.

Suzi Artzberger is BetterInvesting's director of Online Tools, Information Technology, and Data. In these roles, she leads the information technology development team to implement product improvements to the Online Tools Suite, new technology infrastructure, and internet-based products and features. The third generation in her family to belong to BetterInvesting and a member of an investment club, she has practiced the BetterInvesting methodology for over 35 years.



IEC class instructors (l-r): Carol Theine, Doug Gerlach, Christi Powell, Suzi Artzberger.

Our monthly email newsletters and chapter website are our primary methods for communicating with our chapter members and clubs. **If you're not getting our emails, you may be missing out on our classes, speakers and other services.** We mail this print newsletter only once a year.

To make sure you're on our email mailing list, log in to

your BetterInvesting member account at **betterinvesting.org**. Click on the **MyAccount** link next to your name; on the left side of the page, click on **Email and Product Subscription Information**; check the box next to **Local Chapter News and Events**; click **Save Changes**.

Our website is: betterinvesting.org/puget

Online IEC Class Schedule: October 24, 26 and 28

Tuesday, October 24, 7-8 p.m. PT

When to Sell – The Toughest Investment Decision Instructor: Carol Theine

You’ve learned well how to buy growth stocks at a reasonable price. Are you skilled in knowing when to sell a portion or all of your holdings in a company? Carol will cover six primary reasons for selling and offer tools to help you recognize when a stock might be a sell candidate. Learn to make selling an easy decision.

Register at betterinvesting.org/puget

Thursday, October 26, 7-8 p.m. PT

The Ultimate Guide to Finding Great Stocks at Good Prices Instructor: Doug Gerlach

The Stock Selection Guide is optimized to determine if a stock has the potential to deliver the desired returns for your portfolio, but only a small percentage of all publicly-traded stocks will meet its stringent criteria. So how do successful investors find stocks to study? Doug will review strategies you can use to discover candidates for analysis. He will cover a number of stock-screening and search tools, from basic to advanced, and outline a multi-pronged approach to move companies along a research and analysis pathway starting with the germ of an idea to a portfolio holding (or a reject!).

Saturday, October 28, 8:45 a.m. PT

6 Retirement Account Options Every Retiree Must Know Instructor: Christi Powell

You have several decisions to make as you count down to retirement. Where should you put your money? What about taxes, required minimum distributions and estate issues? How do you make the most of what you have worked so hard to accumulate? Christi will provide answers to these questions and more in this Information-packed presentation.

Saturday, October 28, 10 a.m. PT

Forecasting Tips for Stocks That Don’t Look Great on the SSG Instructor: Suzi Artzberger

Are you stumped because you are trying to make forecasts for a stock that doesn’t look great on the Stock Selection Guide? This class will give you tips for handling troublesome companies that don’t look great on the SSG. Data adjustments, forecasting resources, outlier selection and stock selection are a few of the strategies covered by this presentation.

Saturday, October 28, 11:15 a.m. PT

Keynote Speaker: Jackie Cummings Koski BetterInvesting: My First Step Toward Building Wealth and Retiring Early (See Page 1 for details)

Puget Sound Chapter 2023 Club Anniversaries

Years	Club Name	City
35	WOW Investment Club	Moses Lake
35	Top Ten Investment Club	Olympia
30	Spitters, Miller Bay IC	Indianola
30	Lunar Investment Club	Seattle
30	W A D	Seattle
30	SWL Investment Group	Bellevue
25	Learning Curve Investment Club	Tacoma

Years	Club Name	City
25	NW Research & Acquisition	Edgewood
25	PIPOP	Redmond
25	Greenbills Investment Club	Seattle
25	GEM Investment Club	Kent
25	WOW Investment Group	Edmonds
20	Pacific Investors	Edmonds



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Looking for New Club Members?

Many individual members have expressed a desire to join existing investment clubs, while some clubs have struggled to find new members. With **BetterInvesting's new Investment Club Connect program**, it's easy for the two to connect. Here's how it works:

- BI's home office maintains a confidential list of individual members who have expressed interest in joining a club, along with clubs open to adding new members.
- Matching technology considers factors like gender, distance, and other preferences to present individual member information to existing clubs.
- Clubs decide whether they wish to connect with a prospective new member, and if so, reach out directly.
- There's no obligation for either party – think of it as investment club dating!

betterinvesting.org/members/investment-clubs/club-connect

Need Practice with SSGs?

This fall we're offering several ways for you to brush up on your Stock Selection Guide skills.

Tuesday, September 26, 7-8 p.m. PT

Q&A/Practice for Selecting the Best Companies and Determining a Fair Price.

Tuesday, October 10, 7-8 p.m. PT

Q&A/Practice for Estimating Future Growth and Estimating Future P/Es

Before these sessions, review recordings of the Intro to the Stock Selection Guide series on your own. You'll find these under the Video Learning Library at www.betterinvesting.org. Registration is available at www.betterinvesting.org/puget (under Local Events).

Need more help? SSG study groups are coming, too. Whether you've just learned the SSG or want to build confidence, we'll start up a small Stock Study Group. Watch your email for details; it will run on **Tuesdays, between Oct. 31 and Nov. 21 from 6:30-7:30 p.m.**