

Seminar Instructors

The BetterInvesting National Convention offers an outstanding and diverse collection of educational seminars taught by BetterInvesting chapter directors, software developers, BetterInvesting staff, BIVA Board members and others.



Diane Amend is a Director of the BIVA Board where she serves as Treasurer. She served the BetterInvesting Southeastern Michigan Chapter as VP of Education, and VP of Communications, as well as President and Chairman. Diane has been a member of BetterInvesting since 1989 when she began her first investment club. That club has since dissolved but she is still active in a family club as well as the Southeastern Michigan Chapter Model Club.



Suzi Artzberger is the Director of IT Development for BetterInvesting and the Program Manager for the Online Stock Analysis Tools. She is the member of a family investment club and has practiced the BetterInvesting methodology for over 20 years. She has more than 20 years of experience in the automotive and IT industry in project and quality management, as well as being a Certified Project Management Professional. She is a graduate of the University of Michigan and has over 22 years of combined participation in professional memberships at the American Society for Quality and Project Management Institute.



Gary Ball has been an individual investor for over 30 years, and an NIA Director from 1994 until 2006, as well as a chapter officer for BetterInvesting Puget Sound Chapter. In 2007, he was elected to the BetterInvesting Board of Directors. He has been a BetterInvesting club member since 1984 and has taught BetterInvesting tools for over twenty years in Seattle. A seminar presenter since 1991 at the BetterInvesting National Conventions, Gary has been featured in Smart Money, Consumers Digest and Fortune magazines. He retired in 1998 as Investor Relations Manager for Fluke Corporation, an electronics company in Everett, Washington. Gary has a Master's degree in electrical engineering and has served on the adjunct faculty at the University of Washington and taught investment classes in the business school.



Mike Berman has been a BetterInvesting member since 1995 and is an Associate Director of BIVAB. He has served the Pittsburgh Chapter as a chapter director since 1999, serving as Vice-President, education chair and instructor. Mike has been a Project Manager in manufacturing and quality systems for over 25 years, and is a Public Arbitrator for NASD Dispute Resolution as well as a Licensed Realtor. He holds a BS Logistics degree from Penn State, MS Industrial Engineering degree from the University of Pittsburgh and an MBA from Duquesne University of Pittsburgh. Mike resides in Pittsburgh with his wife Patty and two daughters.



Peter Breen began his career in Corporate Trust Sales. In 1993, Peter joined Shareholder Communications Corporation where he served as a Partner/SVP. In 1998, Peter formed BUYandHOLD (Founder/CEO), the first brokerage firm offering dollar-based investing. BUYandHOLD became a top-ten brokerage firm, coined the title of "fastest growing brokerage firm in U.S. history" (J.P. Morgan). Peter was a Finalist in "Ernst & Young's Entrepreneur of the Year", and received a U.S. Patent for the business model. He sold BUYandHold in 2002. Through his firm, The Vokser Group, Peter serves as an advisor and strategist for BetterInvesting – responsible for the partnership with Scottrade and the creation of BetterInvesting 100 Index (NASDAQ: BIXX) – an ETF is anticipated in 2008. Peter served as an Army Officer. After receiving a Congressional Nomination to West Point, he earned his commission and Degree in Economics from Marion Military Institute, Marion AL. He studied Economics at the University of Maine.



Ron Bruyn has been with BetterInvesting since 1995 and belongs to two investment clubs. He has taught workshops for the Los Angeles and Orange County Chapters since 1995 and currently leads the Chapter's Stock Study Group. Ron has previously been an instructor at BINC. He has a Master's degree in Business Management, a Bachelor's degree in Airline Management, and has been employed in the airline industry for over 30 years.



Kim Butcher is a member of the BetterInvesting Voluntary Advisory Board (BIVAB) as an Associate Director, the current president of her local Evansville TriState Chapter in the state of Indiana and a Lifetime BetterInvesting Member. She enjoys teaching in many different forms ranging from teaching about investing to teaching her patients in her job as a labor and delivery nurse. One of her other passions is working with Habitat and helping to build homes.

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Noreen B. Carpenter is a director with the Yankee Chapter (CT/RI) as well as an Associate Director with the BetterInvesting Volunteer Advisory Board. In December of 2006 she was the recipient of the O'Hara Award. She has a background in non-profit accounting and operates her own home-based child care. She is the founding member of an all-female investment club which formed in 1999. Far from being shy and demure, she is filled with a high level of positive energy. She resides in Connecticut with her husband and son.



Irina Clements is a Lifetime BetterInvesting member and chapter director with the DC Regional Chapter since 2005. An Information Technology Analyst by trade, she enjoys using the computer and the Internet for studying and teaching the fundamental principles of BetterInvesting. She teaches Stock Selection Guide and Starting and Running an Investment Club classes for the DC Chapter. She lives in Falls Church, Virginia with her teenage boy-girl twins.



Carol Crosta has been a member of BetterInvesting since 1998. She is president of the Sacramento Area Chapter and chairman of the Education Fair. The president of two investment clubs, she has written for BetterInvesting magazine and Chapter Lore. Carol serves as Region Manager for the Southwest Region of BetterInvesting and is a 2008 National Volunteer. Carol recently completed a two-year program in Personal Financial Planning at the University of California at Davis. She is a registered nurse and has worked as a critical care and mobile intensive care nurse in the Emergency Department of a busy suburban Sacramento hospital. Currently she is a case manager in the home care setting.



Ann Cuneaz is the Education Program Manager for BetterInvesting, involved in the development of a variety of educational initiatives intended to help BetterInvesting members learn how to be successful long-term investors. Ann joined the BetterInvesting staff in 2008 and has served as an active volunteer since 2001 on the local, regional, and national levels. She continues to volunteer and enjoys creating and teaching classes for both experienced and novice investors. Ann has been a BetterInvesting member since 1998 and is a founding partner of two investment clubs. She holds a Bachelor of Science degree from Michigan State University and was employed for many years as a system engineer, developing computerized test systems for the automotive industry.



Thomas Dinsmore is the Chairman and Portfolio Manager of Bancroft Fund, Ltd. (BCV) and Ellsworth Fund, Ltd. (ECF), and the Chairman of Davis/Dinsmore Management Company (the adviser to the funds). He joined these firms in 1983 from the convertible arbitrage desk at Morgan Stanley & Co. Tom received his B.S. in Economics from the Wharton School of Business at the University of Pennsylvania in 1975. He also earned an M.A. in Economics from Farleigh Dickinson University in 1980 where he was elected into the national honor society Delta Mu Delta. He became a Chartered Financial Analyst (CFA) in 1986. Tom is the President of the Closed-End Fund Association and a member of the New York Society of Securities Analysts and the CFA Institute. Through the two funds, he is a member of the Closed-End Fund Subcommittee of the Investment Company Institute.



Mary Enright is a National Volunteer with BIVAB and an assistant Region manager. She was a director with the NIA Board from 2001 to 2007, and a director and teacher in the Sioux Empire Chapter and has held a variety of officer positions for the Chapter. She is a member of three investment clubs. Mary works for a software company in Sioux Falls, S.D., that develops, programs, and supports accounting software for banks. Her job involves training new employees and developing software used internally within the company.



Dennis Genord is responsible for BetterInvesting's Education and Chapter Development programs. He has been with BetterInvesting since 1999 and directs the development of educational programming and its related tools and materials for members and grant program participants. He works with BetterInvesting's volunteer members at the local and national level to support their training, educational and promotional activities. Dennis has been a member of BetterInvesting for fifteen years and is a member of the Mutual Investment Club of Detroit. He has a B.S. from Michigan State University and M.B.A. from Walsh College of Accountancy and Business.



Allen Holdsworth is a director of the BIVA Board. He is a founding director of the BetterInvesting Illowa Buy States Chapter and is a member of the MAD Investment Club. Along with teaching classes on Toolkit, PERT, adding judgment to the SSG, and reading an annual report, he also conducts portfolio reviews for clubs. Since graduating from the University of Illinois, Allen has lived on the family farm near Aledo, Ill. He has been a financial planner for the last six years since retiring from farming. Allen is also a professional magician.

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Abraham (Avi) Horwitz is a well-known presenter having taught at the Money Show, BINC and for BetterInvesting chapters across the country. He is Vice President – Volunteer Support for the BetterInvesting Volunteer Advisory (BIVA) Board. He is also a Director of BetterInvesting's New York Chapter and has served as chapter president as well as education and administrative vice president. He was a founding member of the Coast to Coast On Line Investment Club (CTCOLIC) and has contributed to the club section of the BetterInvesting website. A certified public accountant with his own practice in New York City, Avi still finds time to contribute articles to BetterInvesting magazine and Pursuits.



Gretchen Hurt is a director, instructor and past President of the OKI Tri-State Chapter of BetterInvesting. She was a member of the Computer Group Advisory Board and is currently a member of the BIVA Board. Gretchen belongs to two investment clubs, one of which is an online family club. Now retired from a varied career as a teacher and small business owner, Gretchen enjoys teaching and sharing with others what she has learned about investing.



James Hurt was recruited to the board of the Ohio-Kentucky-Indiana (OKI) Tri State chapter of NAIC (now BetterInvesting) in 1997 because of his computer skills. He helped create several courses for the chapter and chaired several large chapter events and, in 2007 received the Dick Dwyer award for his contributions to the education program of his chapter. Jim founded two investment clubs, one being the Cincinnati Model Investment Club for his chapter, and served as officers for both. He is currently a member of an on-line investment club consisting of family members.



Deane Jaeger is the current President of the Milwaukee Chapter and has held various positions in the Chapter since 2000. He joined his first investment club 30 years ago and is currently a member of two investment clubs. Deane is an engineering manager at Harley-Davidson and has advanced degrees in engineering and business.



Ron Jaynes served as an NIA Director since 2001 and is currently an Associate Director of the BIVA Board. He is also the President of the New Mexico Chapter, where he has held various offices. He is currently a member of the New Mexico Model Investment Club, which he helped to start. Ron has been a member of BetterInvesting since 1991.



Sue Jensen, a National Volunteer for the BIVA Board, helps manage Volunteer Resources on the BI web site and is co-chair of BINC 2008 Director Development. She joined BI in 1996 and is an Associate Director of both the Portland and Alaska Chapters. She spent 10 years in an investment club and is currently an individual investor. She has taught BI classes in Alaska and at BINC from 2004 to 2007. She holds M.A. degrees in Geography and Counseling Psychology. She has begun teaching BI classes in Bend, Oregon where she and her husband recently relocated.



Kristin J. Kaepplein has been Director of the Office of Investor Education and Advocacy at the Securities and Exchange Commission since 2007. She has extensive experience in the financial services industry and has worked with many of the industry's largest broker-dealers and investment managers as a management consultant, beginning her consulting career at PricewaterhouseCoopers in the Capital Markets Consulting group in 1994. She was also an internal consultant at TIAA-CREF, and most recently was Vice-President, Global Compliance Operations at Goldman Sachs. In 2000, Ms. Kaepplein created Investor's Bullhorn, a development-stage company focused on using the Internet to provide online investor services. She received her B.A. from Georgetown and her MBA from the University of Pennsylvania's Wharton School of Business. She recently relocated from Hoboken, NJ to the DC metro area.



Ken Kavula is a retired educator who taught calculus and served as a high school principal for 21 years. Ken is a long-time officer of the Mid-Michigan Chapter of BetterInvesting and the chairman of the Great Lakes Coalition, a group of five chapters that have organized the BI Regional Conferences (BIRC) held in Michigan annual since 2005. In addition he is the Region Manager for the North Central Region of BetterInvesting, a National Volunteer and Chairman of the 2008 BetterInvesting National Convention (BINC). Ken belongs to four investment clubs: the Wolves Investment Club, the BI Brighton Model Club, the Mid-Michigan Model Club, and a family club. He lives near Flint Michigan with his wife Natalie, with 4 young grandchildren nearby.

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Cy Lynch is a Lifetime BetterInvesting member and investment club member since 1984. He received the 1998 Annual O'Hara Award and a Distinguished Service Award from the Investment Education Institute in 2000. Cy writes the monthly Mutual Fund Feature column on ManifestInvesting.com, and the "Growth Stock Outlook" column for BetterInvesting magazine, and has appeared in Smart Money and Business Week magazines, as well as having taught investing workshops throughout the country and online for nearly 20 years. A University of Michigan Law School graduate, he is Chief Education Officer of Manifest Investing, LLC and lives in Atlanta with his wife, Barbara Koll, and their three cats, and attends as many Braves games as possible.



Jack McCreery graduated from Villanova University in 1991 with a BA in Philosophy. He was a pharmaceutical sales representative for Pfizer Inc. before graduating from St. John's School of Law in 1999. Mr. McCreery began working at the SEC in the Division of Corporation Finance and he is currently Senior Counsel in the Office of Investor Education and Assistance.



Hugh McManus served as chairman of the former National Investors Association Board of BetterInvesting until 2005. Hugh currently runs the West Coast business development efforts for Siegfried – a Swiss pharmaceutical contract manufacturer. Prior to Siegfried he was vice president for sales and marketing at a growing southern California high tech company. Trained in business and chemistry, he has extensive experience working in the pharmaceutical and biotech industry. He also is a highly regarded BetterInvesting instructor with many years of investing experience using NAIC Investing principles. Hugh holds a Ph.D. in physical chemistry from the University of Notre Dame and an MBA from the University of Houston.



Rob Nagler has over 20 years experience developing financial software. He is CEO of bivio Inc., the award-winning Club Accounting service. Prior to founding bivio, Rob worked at the Tandem High Performance Research Center, where he developed the web application infrastructure used by Europe's largest banks. At Olsen & Associates AG, Zurich, he pioneered financial modeling technology. Rob holds a B.S. in Computer Engineering from UC San Diego and an M.S. in Computer Engineering from Stanford University.



Jennifer Evans Penley has been a member of BetterInvesting since 1984 when she and a group of friends started an investment club which is still active and doing well. She is now a member of two more clubs, one of which is her family club which she started in 2000. Co-founder and current President of Loma Prieta Chapter in Central California, she received the Annual O'Hara Award for outstanding Chapter service in 1997. As a volunteer she teaches Stock Selection Guide and Toolkit classes. She lives and works in Monterey, California.



Sue Peterman is the manager of the Chapter Relations Department of BetterInvesting. She has been working with chapter directors since 1996, visiting many chapters for administrative training weekends. She has been on staff since February of 1993. Sue has a Bachelor of Science in Education degree from Central Michigan University. She has been in an investment club since 1994 as its president, vice president, secretary and treasurer over the years.



Mimi Rauschelbach currently serves as a National Volunteer and Regional Manager for the North East Region of BetterInvesting. Her work in supporting chapters around the country, including her own Phoenix, Arizona, chapter, includes advising and teaching individual investors, club members and chapter directors. Participation in BetterInvesting followed retirement as owner of a public relations consulting firm and involvement in several local non-profit organizations in the Phoenix area. She is a graduate of Duke University, with studies in history, psychology and education.



Shanna Rendon is a founding director of the Western Slope Chapter and currently serves as Vice-President. She is also president of her investment club. Shanna volunteered as a "Cat" with the BetterInvesting Online Investor's School, was a Director with the Computer Group Advisory Board, and was the Kenfield-Burris award winner for 2007. A retired cytotechnologist, she enjoys skiing, biking, and currently studies ballroom and tap dancing and martial arts.

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Bonnie Reyes is President & COO for BetterInvesting. She has taught at the national and local level on accounting, club formation, club reporting, financial statement analysis, and portfolio management topics. Previously, Bonnie served as VP Finance & Operations for BetterInvesting, and as CFO for Demattia Group. She was Treasurer and Director of Finance for publicly held CNI - US Operations. Bonnie, a CPA with experience in tax and audit at KPMG, has a BS Accounting from the University of Alabama and an MBA. She serves on the Board of Michigan Council of Economic Education and resides in Plymouth with her husband, Manny and son, Ricardo. Bonnie has been an enthusiastic member of BetterInvesting since 1997, when she founded an investment club.



Mark Robertson is the founder of manifestinvesting.com. Manifest Investing features an e-newsletter focusing on successful long-term investing including web-based investment research and features for stock and fund screening. Other tools provide resources for portfolio design and management. The focus is on investment education and enabling investors to experience successful long-term fundamental investing with their personal investing or retirement plans. Mark formerly served as senior contributing editor for Better Investing magazine and has appeared on National Public Radio, CNBC and ABC to discuss long-term investing. He has worked with Smart Money, Barron's, Money magazine and the Motley Fool and published features in the Chicago Tribune and a number of local publications.



Jim Thomas is currently Treasurer for the Puget Sound Chapter. Jim joined BetterInvesting in 1995, when he started an investment club with his wife, joined an existing club and eventually became treasurer for both clubs. He has been teaching Chapter classes since 1998 and taught several classes at the 2006 and 2007 BI National Convention. A favorite hobby is creating Excel spreadsheets to supplement his stock studies (among other things). Jim is an active participant on the I-Club-List Investing for Growth Forum. Jim received the Computer Group Advisory Board's 2006 Dick Dwyer Service Award.



Anne Uno is a Certified Financial Planner and an Enrolled Agent. She is the principal of Financial Associates, and president of Financial associates Tax Services, Inc. of Arlington, Va., specializing in taxation and financial planning. She serves as director of the BetterInvesting D.C. Regional Chapter, and was a Director on the NIA Board. She serves as an Industry Arbitrator for the NASD. Anne is a Registered Investment Advisor in the State of Virginia and a Registered Representative with Mutual Service Corporation of West Palm Beach, Fla.



Julie M. Werner, of Warner Robins, Georgia, has been studying the stock market and analyzing stocks since 1984 when she became a member of the National Association of Investors Corporation. The NAIC, now known as BetterInvesting, is a nonprofit investment education organization. She assists and mentors investment clubs in the middle Georgia area. Julie travels throughout the United States speaking to investment clubs and organizations on investment education and the stock market. She was featured regularly in the Atlanta Journal-Constitution's "Investment Quarterly" as a member of the Investment Club Roundtable and is interviewed often on the stock market. She has been featured in BetterInvesting and Money magazines. In 2004, the Investment Education Institute presented her with its Distinguished Service Award in Investment Education. In 2007 she was elected to the BetterInvesting Board of Directors. Julie has a degree in mathematics from the University of Guam. She is married to Lieutenant Colonel (retired) Kenneth Werner. They have two adult children.



Matt Willms is President and co-founder of QUANT IX SOFTWARE, INC. Founded in 1985, QUANT IX SOFTWARE, INC. develops investment record keeping and portfolio management software for investors. In addition to software development, QUANT IX SOFTWARE also offers investment advisory and portfolio management services to residents of the State of Wisconsin through their subsidiary, The Willms Group. Matt holds a Bachelor of Science degree and a Master's in Business Administration, and is also a registered investment advisor representative with the State of Wisconsin.