

## Final Class Listing and Descriptions

Class ID#	Course Title	Teacher(s)	Description
091	Welcome Room for First Time Attendees	Kamie Zaracki, NAIC Board of Directors, BIVA, RMs	First time BINC attendees are introduced to BetterInvesting Board of Directors and volunteer directors
095	Opening Bell	Deane Jaeger Bobbie Kincaid	Experience the excitement of ringing the NYSE bell
099	Let's Talk Stock	Ann Cuneaz, Cy Lynch, Hugh McManus, Ken Kavula, Kim Butcher, Mark Robertson	Your favorite stock analysts will present their stock selections for both fun and profit. Attend this fun filled fast paced panel discussion for timely investing nuggets.
101	Estimating Growth	Cy Lynch	Growth impacts both the quality of a company and the value of its stock. The first question we'll explore briefly "What is growth exactly?" After seeing how sales growth is the basis for increasing a company's EPS and ultimately its stock return, we'll explore specific techniques to improve your projections of future sales and EPS for a company. Then we will use case studies to show how these techniques work in helping you evaluate stocks and manage your stock portfolio.
102	Take a Closer Look Using BetterInvesting's Quarterly Data Report	Ann Cuneaz	A review of the Quarterly Data report (also known as the PERT-A report) is helpful to spot trends in the company fundamentals that may not be readily apparent in the Stock Selection Guide. The Quarterly Growth Trend Graph and the Quarterly Growth Trend Data Table are available in both the SSGPlus online application and in Toolkit 6. Attend this session to learn how to use and interpret the Quarterly Data to make better buy and sell decisions.
103	A Guide on When to Sell	Jim Crabill	For stock investors, the decision to sell often appears difficult. As BI members, we commonly use guides/tools – SSG, PERT, First Cut are examples. This class explores a checklist or guide about selling. Part one of the class will review the guide. Part two will look at companies and apply the guide.

104	4 Keys to a Great Portfolio	Allen Holdsworth	This class is based on over 80 portfolio reviews that Allen has done for clubs. He will explain the 4 key elements that make a successful portfolio and highlight many of the mistakes that he sees clubs and individuals make. Following these 4 Keys will improve your portfolio management.
105	Beginner Series - 1	Carol Theine, Jim Hurt, Ken Kavula	BetterInvesting methodology and the Stock Selection Guide (SSG) are at the heart of what we do as long-term investors. This series of classes will aid those just starting and those who need to continue their learning. Using the SSG online tool, each session focuses on key BI concepts, research resources, and practice in making judgments. Participants are encouraged to bring a laptop computer or tablet device. Open only to those who pre-register for the series.
111	Understanding ROE and ROIC, What's Hidden in Plain Sight	Kim Butcher	Interest rates are going up and will continue. Are you aware of how a company's debit will affect ROE? Do you use the ratio ROIC? Capital allocation is a function of management and can enhance your returns.
112	Let's Talk Retail Stocks	Dan Boyle and Kamie Zaracki	There is more to retail than just buying Amazon. Join Kamie Zaracki and Dan Boyle for a no holds barred discussion of consumer discretionary stocks. Kamie and Dan will share some of their favorite stock ideas, and be sure to bring some of your own to add to the mix.
113	Looking for Tomorrow's Winners	Craig Braemer	Finding small and medium sized companies is a common issue we see when visiting BetterInvesting clubs. During this class we will focus on two processes that will help you look for ideas; first we will use the BetterInvesting SSG online screening tool and then we will share a process to leverage the knowledge of professional mutual fund managers who spend their lives looking for the next great stock idea. This process is repeatable and allows you to regularly track professional trades. This class should help you find tomorrow's winners more consistently while they are still small or medium sized stocks.

114	Do ETF's Belong in a "BI" Portfolio	Dave Swierenga	This class will give examples of how Exchange-Traded Funds ETFs can meet the BI principles to invest in growth stocks and diversify. Dave will show you how to identify where ETFs can enhance a portfolio. He will also identify sites to screen for and compare ETFs that meet objectives
115	Beginner Series - 2	Carol Theine, Jim Hurt, Ken Kavula	Open only to those who pre-register for the series.
121	Going Beyond the SSG: Soft Info	Scott Horsburgh	Numbers tell only part of a company's story. Sharpen your investing judgment by incorporating non-numerical information into your analysis. Learn what to look for in a 10-k and how to read between the lines in a press release, corporate presentation, or conference call. Companies convey information in ways other than numbers and you are missing out if you don't use this information.
122	Refocus on the "Growth" in your Growth Portfolio with Small & Midsized Stocks	Doug Gerlach	Is the growth in your personal or club portfolio stalled? A growth stock strategy depends on capital appreciation for the greatest share of returns over time, which in turn is generated by the growth of each company's sales and earnings. However, too many investors who ascribe to the growth stock approach overweight their portfolios with slow-growth businesses and thus fail to perform as they hope. Small and midsized companies provide top opportunities to boost potential returns, but can add additional volatility. Learn strategies for finding the best smaller companies suitable as long-term holdings.

123	Stock Portfolio Management	Cy Lynch	Stock evaluation is a vital part of successful investing, but it's just the first step. How well you manage your "team" of stock holdings is what ultimately determines your success. In this class, Cy explains why it's best to make portfolio management decisions by focusing on the potential impact on your overall portfolio of a decision to buy, hold or sell a stock, rather than just looking at a single stock in isolation. He'll then use practical examples to demonstrate how this portfolio-centered decision-making methodology can simplify your investment decisions and take emotion out of portfolio management, especially the dreaded decision to sell.
124	Building Cash Flow Streams Part 1	Christi Powell	If you think learning to invest is a challenge, just wait until you start spending down your portfolio. Where are you going to get the income you need? What pitfalls do you need to avoid and where can you count on a smoother ride? There are a lot of tools in the retirement toolbox that you can use to retire comfortably and then stay comfortably retired.
125	Beginner Series - 3	Carol Theine, Jim Hurt, Ken Kavula	Open only to those who pre-register for the series.
131	Small Company Investing	Mark Robertson	"I think I could make you 50% a year on \$1 million. No, I know I could. I guarantee that." — Warren Buffett, 1999 Business Week Interview. Better Investing includes an emphasis on the discovery and ownership of faster-growing excellent companies. This session will explore the impact on portfolio success and share best sources of ideas for small companies to study.

132	Owning a Moat Can Help Your Portfolio	Craig Braemer	What is a Moat and it isn't just something that is around a castle, come to the class and learn how having a strong moat can help you understand a strong Stock Selection Guide (SSG). Looking for quality companies and thinking about the forces that help maintain and improve Section 2 of the SSG which is the same as building strong moats for your stocks. We will spend time understanding what moats are and how a moat can help your performance by owning great stocks for the long term.
133	Nuggets	Pat Donnelly (moderator)	See 133A and 133B
133 A	Nuggets: Nicholson's Triple Play	Nick Stratigos	George Nicholson, a founding father of the investment club movement, introduced the concept of the Triple Play when screening for stocks. The Triple Play occurs when the stock price is depressed, management is on the verge of substantially boosting profit margins and there is a potential for higher Price/Earnings (P/E) ratios. This session will demonstrate how to find companies that meet these criteria.
133 B	The Space Between the Lines	Mary Enright	Did you know that a company's expenses are on the front page of the SSG? They are hidden in plain sight! This session will explain another way of looking at the information in the graphs.
134	Building A Retirement Paycheck Part 2	Christi Powell	We will explore some of the advantages and disadvantages of using a Home Equity Conversion Mortgage (HECM) and annuities in retirement. Do they have a role and how might you use these products? From a fee-only adviser (no insurance license) you might get a different perspective on these intriguing tools.
135	Beginner Series - 4	Carol Theine, Jim Hurt, Ken Kavula	Open only to those who preregister for the series.

141	Analyzing Quality Using Profit Margins	Doug Gerlach	here are many ways to analyze the quality of a company and its management, none are likely more useful than a review of its profit margins. Profit margins show how much of a company's revenues are converted into profits, but also demonstrate how efficiently management is utilizing its resources. Learn how to review the strength and trend of a company's margins, compare those margins to peers and industry averages, and spot potential problems with margins before the company's fundamentals degrade significantly.
142	Technology Trends and Live Industry Study	Suzi Artzberger	What are the continuing disruptors in technology? Which companies are heavily involved? Where are the investment opportunities? We'll take a look at technology trends for 2019 and beyond and finish with an online Stock Comparison Guide of one of the industries.
143	BI Gals Talk Stocks	Kim Butcher, Mary Enright, Mary Ann Rentsch	Come and talk with the BI Gals about which stocks they are choosing and why. It's known that men and women look at things differently, as the book "Men are from Mars and Women are from Venus" discusses. The panel will discuss those stocks that seem to be of interest to these investing Gals who like making money!
144	Understanding P/E Ratios	Allen Holdsworth	We will discuss why the P/E ratio is important and the various ways you use the P/E in completing the SSG. Many examples will be given of different P/E ratios and suggestions will offered on how to deal with them.
145	Beginner Series - 5	Carol Theine, Jim Hurt, Ken Kavula	Open only to those who preregister for the series.
201	Concurrent Corporate P - AFLAC		Listen to Corporate presentation outlining their future plans
202	Concurrent Corporate P- American States Water		Listen to Corporate presentation outlining their future plans
203	Concurrent Corporate P - Duke Energy		Listen to Corporate presentation outlining their future plans
204	Concurrent Corporate P - Market Takers Mentoring		Listen to Corporate presentation outlining their future plans

211	Preferred Procedure	Cy Lynch	In this class, Cy debunks worries over the “complexity” of the Preferred Procedure, explains the logic behind the process and shows how simple it is to apply. After introducing the concept, he demonstrates ways to increase your confidence in your sales growth and pretax profit margin projections. We will then examine ways to project future income tax rates and shares outstanding. Then Cy pulls it all together to demonstrate using the Preferred Procedure to project future EPS for actual companies.
212	Do You Really Want to Buy Bank Stocks?	Joe Farrell	We will talk briefly about recent banking history and the structure of banking, then spend a few minutes getting the jargon and unusual terminology out of the way. Finally, we will explore the Stock Selection Guide (SSG) enhancements pertaining to banking and how to effectively use them to find well-managed banks selling at reasonable prices. We will also discuss a few non-traditional sources of information.
213	Investing in Energy Stocks Today	Craig Braemer	With current energy prices having recovered, should you be looking in the energy sector for new ideas today? We will explore this question by studying the energy sector and help you understand the various energy sectors better and help you decide if you want to invest into the many sectors of the energy sector.

214	Building a Stronger Financial Future	Dennis Genord and Kamie Zaracki	This introductory class discusses the rationale for stock investing and how BetterInvesting's fundamental stock selection approach can be applied to becoming a successful stock investor. Whether you are a new investor or just need a refresher, you are sure to learn valuable tips to help you become a better investor. Join us on a tour of BetterInvesting's approach to investing. For more than 60 years we have showed individuals and investment clubs how to successfully invest in stocks to build wealth and provide security for themselves and their families. This presentation provides you with an inside look at how BetterInvesting's common sense, long-term approach to stock selection works and why investors from any experience level will benefit.
215	Beginner Class Series Wrap-Up	Carol Theine, Jim Hurt, Ken Kavula	This part of the Beginners Series will focus on actually creating some Stock Selection Guides. We encourage you to bring your computers and join us in creating an actual SSG. We'll take the time to answer questions, debate judgments and come up with a finished product that you can use as a model for future SSGs. The session will be hands-on and very informal. Join us for a walk-through of all the steps on the way to completing a great Stock Selection Guide.
Keynote	The Stock Market Between Now and Year-End	Ralph Acampora	Hear what the "Godfather of Technical Analysis" has to say about the economy, leading and lagging industry sectors, market leadership and stocks. Learn what Dow Theory tells us about today's markets and the impact of interest rates on the future. By attending this session you'll have a sense of what to expect next.

221	BINC TickerTalk	Ann Cuneaz and Ken Kavula	Join Ann Cuneaz and Ken Kavula as they present a classic Ticker Talk show. They'll use the same format as the popular monthly webinar with two or three segments devoted to investment topics and they will conclude with a "Five in Five" segment which identifies five interesting stock ideas for further study.
222	What's New in Online Tools	Suzi Artzberger	This fast-paced class gives an overview of the most recent changes to the CoreSGG, SSGPlus and Stock Comparison Guide highlighting what's new in each of the tools, how they differ, new import and sharing options and popular features so that users can get the most out of their tools.
223	Jumpstart Stock Selection with Investor Advisory Service	Dan Boyle	The Investor Advisory Service (IAS) is one of the nation's top investment newsletters. Published since 1973, IAS has been garnering awards and uses BetterInvesting's methodology. Stock selections from the newsletter have handily outperformed the market. Join Dan Boyle, one of the newsletters authors, as he shares the secrets of IAS. The audience is encouraged to ask questions.
224	Smart Investing in Today's Environment	Christine Kieffer	There's no denying that securities markets today look different than they did decades ago—or even just 10 years ago, following the financial crisis. Join the FINRA Foundation for a discussion of emerging trends (including crowdfunding and cryptocurrencies), tips for keeping track of your investments and tools offered by financial regulators to help you become a more informed investor.

225	Should You Consider Options?	Ed Modla	Join Ed Modla of the Options Industry Council as he goes over everything you need to know about getting started with options. In the first of three sessions on option basics, you'll learn all about the types of options, what goes in to option pricing, buying calls and puts and even how some option strategies are more conservative than simply owning stocks. Absolutely no options experience is necessary. Don't miss this opportunity to interact with a former options trader turned educator.
231	Investing with a Checklist	Kim Butcher	The SSG tells us a wealth of information about a stock. Why is it that every time you buy a stock the price then seems to go down? You don't think you overlooked anything in your evaluation, did you miss something? The lowly checklist can help us not overlook items in a stock review that can lead to loss of our hard-earned money! Even Warren Buffett and Charlie Munger use a checklist!
232	Live Repair Shop: The GEM Investment Club	Scott Horsburgh	Join Scott Horsburgh, co-author of BetterInvesting Magazine's "Repair Shop" column, for a live review of a club portfolio featured in the column. Watch how the Repair Shop guys evaluate a portfolio and suggest improvements. This is a process you can apply to your own club's portfolio.

233	Qualifying for Financial Aid	Christi Powell	<p>Parents with college-bound children often don't understand the complexities of the financial aid process. You can't plan for the tuition costs effectively without the right information on what to do to get more financial aid for their children.</p> <p>At this workshop, you will learn:</p> <ul style="list-style-type: none"> <li>• 5 primary sources of financial aid.</li> <li>• 7 ways to maximize the amount of aid received.</li> <li>• How your financial situation should shape your aid approach.</li> <li>• 4 biggest influencers of aid awarded.</li> <li>• The best way for grandparents to help out without jeopardizing need-based aid.</li> <li>• Where to find notoriously obscure local scholarships.</li> </ul> <p>CPAs: This workshop has been approved for 1 CPE through Horseshmouth.</p> <p>"</p>
234	Regulatory Updates from the SEC	Lori Schock	<p>Investors will learn about proposed rulemaking, the impact of the new rules and the current investors education initiatives taking places at the SEC.</p>
235	Generating Income with Covered Calls	Ed Modla	<p>Options serve many investment purposes, especially as a risk-management tool and a potential income stream. During this session, the second in a series of three options talks, Ed Modla of the Options Industry Council will discuss how investors can benefit from selling covered calls. Learn how, in the right situation, you can turn an asset you already own into income. You'll leave this presentation with a clear understanding of how covered calls work, the characteristics and risks of the strategy and what you have to do to set up your positions.</p>
237	Technical Analysis Workshop Session I	Ralph Acampora	<p>During this technical tutorial, you'll learn important technical metrics, how to interpret basic technical charts to better understand market indicators, and incorporate this additional analysis to better inform your investing decisions based on fundamental analysis.</p>

241	The Roundtable at BINC	Cy Lynch, Hugh McManus, Ken Kavula, Kim Butcher, Mark Robertson	The Knights of the Mid-Michigan Roundtable present an online monthly discussion centered on creating a portfolio that will beat the market indexes by at least five percentage points. They aim for at least 60% of their picks to beat the market as well! Each month they examine the progress toward these goals and then make picks to add to the tracking portfolio. Occasionally they even jettison a position! Along the way the Knights answer many questions about investing, talk about topics such as technical indicators, fundamental stock evaluation and analysis and much more.
242	The Art & Science of P/E Ratio Analysis	Doug Gerlach	Determining the likely future range of a stock's price depends on properly projecting future P/E ratios. Learn to better interpret and use price to earnings (P/E) ratios in your stock studies, both when evaluating a company's past and in projecting a stock's likely future valuation. In addition, learn how to find a company's signature P/E, interpret relative value (RV), identify trends of expanding and contracting P/E ratios, and make better P/E ratio projections in your stock studies.
243	Sell Signals	Nick Stratigos	The Stock Selection Guide (SSG) teaches us how to interpret the fundamentals of a company to determine what stocks to buy and when. Fundamental analysis also applies to our sell decisions. In this session, the top criteria to consider before selling a stock are identified and explored. Both signals on our SSG and other signals not found on the SSG will be discussed.

244	10 Questions to Ask Before Buying a Mutual Fund	Dennis Genord	The objective of this class is to present a common-sense approach to successful mutual fund investing by showing individuals what they need to do and know before making an investment. We will ask questions that every investor should ask that will ultimately lead to being able to isolate a good quality mutual fund that will help them meet their investing needs. We will look at the specific criteria needed to be identified in order to answer the questions.
245	Using Cash-secured Puts to Purchase Stock	Ed Modla	With cash secured puts, you can wait for the right price in that stock you've been watching and get paid for your patience at the same time. Interested in learning more? If so, let Ed Modla of the Options Industry Council explain the details of this unique investing strategy. In the third of three sessions on options, you'll learn about the basics of puts, selling options for income and the risks you'll need to consider before you begin.
247	Technical Analysis Workshop II	Ralph Acampora	During this technical tutorial, you'll learn important technical metrics, how to interpret basic technical charts to better understand market indicators, and incorporate this additional analysis to better inform your investing decisions based on fundamental analysis.
301	Lessons Learned from the Last Bear	Hugh McManus, Mark Robertson	In this session, Mark and Hugh will take a look at the challenges presented during bear markets and the reliable approach inspired by the Legends of Investing. Trust your studies. What can be done when earnings are a mess on your visual analysis? What opportunities should be emphasized during deeper recessions and bear markets? What stocks were favored ten years ago and how have they done?
302	Adding Judgement	Allen Holdsworth	Knowing how and why to use judgment on the stock selection guide is key to being a successful investor. We will discuss the areas where judgment is needed. There are various methods for arriving at good judgment, and we will review those also. This class would be best for new to intermediate investors.

303	Master Stock Analysis I	Doug Gerlach	As a framework for stock selection, the Stock Selection Guide offers unparalleled insight into the fundamental strength of a company. But as you grow in investing skill and understanding, there are advanced techniques that can employ that will open up new investing opportunities. Learn how to utilize pro-forma results for newly-public companies, replace GAAP data with non-GAAP, adjusted earnings (and learn when not to), fine-tune future P/E ratio estimates, identify downside sell prices, study REITs, banks and insurance stocks, and use other methods not necessarily suited for beginners.
304	Understanding and Investing in REITs-Real Estate Investment Trusts	Craig Braemer	We will discuss what REITs (Real Estate Investment Trusts) are, how they might fit into a portfolio, look at valuation methods and consider ways to think about these securities. As an asset class that tracks real estate, this has done well versus stocks over time. Did you know there are over 10 sub-segments within REITs? Come and learn more about this income producing investment segment during the current rising interest rate environment.
305	Beginner Series Wrap-Up	Jim Hurt, Ken Kavula	
311	Company Debt	Cy Lynch	Our BetterInvesting stock evaluation and portfolio management tools are based almost entirely on a company's income and expenses as reflected on its Income Statement. This class will help you take the next step in company evaluation by looking at ways to examine what a company owes (its debt) and how company debt impacts a company's quality and could impact future profitability and earnings. Cy will define various types of debt and "debt-like" obligations and then examine ways to evaluate debt using financial ratios and things like "interest coverage."

312	The Salsa Portfolio	Ray Giese	Studies show that the mix of assets is more important to our overall investing success than selecting the next Tesla, Netflix, or Facebook. This workshop will outline how to properly “mix” your asset classes to help realize solid investment returns while controlling your risk. The workshop will show you how your common stocks fit into the mix, and how to add other investing “ingredients” to improve your overall returns with minimal risk. Depending upon your view, the workshop could get “spicy”!
313	Master Stock Analysis Part II	Doug Gerlach	As a framework for stock selection, the Stock Selection Guide offers unparalleled insight into the fundamental strength of a company. But as you grow in investing skill and understanding, there are advanced techniques that can employ that will open up new investing opportunities. Learn how to utilize pro-forma results for newly-public companies, replace GAAP data with non-GAAP, adjusted earnings (and learn when not to), fine-tune future P/E ratio estimates, identify downside sell prices, study REITs, banks and insurance stocks, and use other methods not necessarily suited for beginners.
314	Nuggets	Pat Donnelly (moderator), Bob Houle, Bobbie Kincaid, Gloria Mankonen	See 314A, 314B, 314C
314 A	Nuggets: First Cut Stock Studies (made easier)	Bob Houle	In this presentation you will learn how to develop the “First Cut Mind Set” that is the key to creating a quality portfolio of well researched stocks that you can confidently “buy low” when Mr. Market takes a dive.

314B	You're 10! Time to Start Saving for Retirement	Bobbie Kincaid	The importance of starting EARLY to SAVE (think piggy banks and grandparent's birthday money), and motivating parents/grandparents to teach the concept with the first tooth fairy payment will be discussed! I will show a pictorial progression from piggy banks to savings accounts to money market accounts through a broker and eventually using BI methodology to invest with that money. I will also emphasize Family Investment Clubs and other ideas to help accomplish this goal.
314C	How to Get Members to Participate in Club Activities	Gloria Mankonen	Join Gloria for ideas for getting every member involved in club activities. Learn how the WIN club went from only a few folks doing the work of the club to a club full of engaged members!
315	Top 10 Estate Planning Mistakes and How to Avoid Them	Christi Powell	Many estate problems can be easily fixed. Some don't cost a dime. If you don't want to cause family and maybe money problems when you die, you should attend this class. We will discuss ten of the most important things you should do to simplify settling your estate. Death is the one thing we know is going to happen to all of us, but it does not have to be a disaster.
321	How We Use the Stock Comparison Guide	Kim Butcher, Mary Ann Rentsch	Join the discussion of how the SCG (Stock Comparison Guide) aids you in making a decision on what stock to add to your portfolio. Have you checked your stock against the industry? Have you checked competitors? See how the SCG can find the best stock for you.
322	Two Guys Talk Stock	Ken Kavula and Mark Robertson	Two Guys is a classic no-holds-barred stock discussion with Mark Robertson and Ken Kavula. They've presented this show all across the country and at many BINC conventions and it never seems to disappoint. Nothing is off limits in their stock discussion and the audience drives the direction of the discussion. It's lively and quick and the chemistry between the two guys is wicked fun!

323	Evaluating Mutual Funds	Allen Holdsworth	Most people have mutual funds as their main investment or perhaps in a 401k or retirement plan. We will look at the features of mutual funds and discuss why they are important. The class will learn the key features to watch for and how to compare funds.
324	Quality Matters	Kathleen Richards	Learn the SSG "acid tests" to determine a quality stock. Are your SSG graph lines up, straight & parallel? Is the stock doing better this year than last? Is the company producing profit and turning it into more profit? Is debt reasonable? See how legally "cooking the books" with share buy back will prop up EPS, as EPS drives the price. Learn how to quickly find quality growth stocks to buy! See how to use Value Line's "Timely Stocks in Timely Industries" to enrich your stock portfolio. Class has sections for a beginner, intermediate and advanced investor. Please join us.
325	Interpreting the Stock Selection Guide	Nick Stratigos	The purpose of the Stock Selection Guide (SSG) is to help us identify a quality growth company at a reasonable price. This class will cover all of the sections of the Stock Selection Guide and give participants insight into how to interpret what each section means as you analyze a company. The presentation will primarily utilize the online tools for the analysis.
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341	News and Noise	Jim Hurt	<p>A lot of the data presented by news media and the internet for investors does nothing to help a BetterInvestor make investment decisions, thus is noise and not news. This lecture will present various examples of news: items presented in newspapers, TV, radio, and the internet that provides us BetterInvestors with information we can use. These are relatively rare. This lecture will also present various examples of noise: items presented in newspapers, TV, radio, and the internet that does not provide us BetterInvestors with any information we can use. These are ubiquitous. We will also discuss how we Better Investors can tell the difference between news and noise to make better use of our time making investment decisions.</p>
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