



PUGET SOUNDINGS

Puget Sound Chapter - BETTERINVESTING

Fall 2025

INVESTORS EDUCATION CONFERENCE OCT 27-NOV 2, ONLINE

Register at betterinvesting.org/puget

Improve Your Stock Research Using AI

by Bakul Lalla

Oct 27, Monday, 7 pm PT

Drowning in stock research? Feel like SEC filings were designed to put you to sleep? Do your AI responses leave you stumbling down a rabbit hole with no idea how to get the answers you really need and no idea which resources the AI responses came from? Let Bakul show you how to structure your AI prompts and provide you with essential information. In under an hour, you'll learn how to use an AI tool—with Value Line or Morningstar—to whip up a Stock Selection Guide (SSG) and pull key insights from 10-Ks, 10-Qs, and earnings transcripts. No more hours of trudging through boilerplate, or vague AI information from unknown resources—just faster, essential fundamental stock research outcomes from reliable resources.

Financial Clarity: Modeling Your Lifestyle

Choices and Retirement Journey by Sajib Saha

Oct 29. Wednesday, 7 pm PT

Life is full of uncertainty — but your money doesn't have to be one of them. In this session, we'll show you how to map your financial journey so you can turn guesswork into clarity, flexibility, and control. Learn how to build a household financial model to see where you're headed, review your current path, make smart adjustments for a better outcome, and track your progress effortlessly. Like a GPS for your money, a clear and up-to-date financial roadmap will help you plot the best route and quickly course-correct, so you can enjoy your life's journey with purpose and confidence.

Six Signs Your SSG Is Too Conservative

by Kevin Gillogly

Nov 1, Saturday, 8:45 am PT

When you complete your judgments on the SSG do you stop and ask yourself if the judgments you selected are reasonable? Do you even know what reasonable judgments on the SSG are? If your judgments on the SSG are too conservative to be believed then you can miss opportunities to make money. This class will show you six ways your SSG might be Too Conservative To Be Believed and will offer you solutions to avoid these common mistakes.

Finding the Industry Leader: Smart Stock

Selection by Carol Theine

Nov 1, Saturday, 10am PT

Ready to take your investing strategy to the next level? This dynamic class empowers you to confidently evaluate which companies are well-managed, financially sound, and positioned as leaders within their industries. You'll learn how to assess long-term growth potential and make informed investment decisions using BetterInvesting's powerful Stock Comparison Guide (SCG). The SCG tool allows you to compare multiple companies side by side across key financial metrics—revealing which ones stand out in terms of performance, valuation,

When to Sell by Cy Lynch

Nov 1, Saturday, 11:15am

Many followers of Better Investing methodology confidently use its tools to find stocks to buy, but are far less sure of when to sell stocks. And while we are long-term buy and hold investors, that doesn't mean "buy and forget" and never selling. We will survey reasons for selling, including personal objectives, business fundamentals, stock valuation, and combinations of these. Against this background, Cy will give you practical ways to lend focus to, and take the emotion out of, the decision to sell.

Meet Your IEC Instructors



Kevin Gillogly (pronounced: GILL-low-GLEE) has been a member of BetterInvesting since 2001 when he read the Beardstown Ladies book and the NAIC Manual that was given to him by his mother. She did not join; he did. Kevin has been a Director in the DC Regional Chapter since 2002 and an instructor of the chapter's SSG Class for almost as long. He started the Happy Destiny Investment Club (HDIC) the week of September 11th, 2001, and co-founded the Montgomery County Maryland Model Investment Club (MCMC) in 2017. Kevin is the co-founder of a joint Maryland and DC Chapter webinar called "Digging Into the BI." His motto is "if one teaches; two learn."



Bakul Lalla has been a lifetime member of BetterInvesting since 1995. He previously served as president of an investment club before choosing to pursue independent investing, with an increasing focus on online engagement. Bakul has been a speaker at the BetterInvesting National Convention (BINC), presenting in Atlanta in 2009 and St. Louis in 2010. A self-taught investor, he has drawn inspiration and strategies from a wide range of respected sources, including the American Association of Individual Investors (AAII), BetterInvesting, and renowned figures such as Benjamin Graham, Warren Buffett, Charlie Munger, Philip Fisher, Joel Greenblatt, and Martin Whitman. Bakul holds a Bachelor of Science in Electrical Engineering and a Master of Science in Computer Engineering, both from the University of Southern California.

He also earned a Master of Business Administration from the University of Redlands.



Cy Lynch is a longtime educator for BetterInvesting, joining his first investment club in 1984. He received BI's 1998 Thomas E. O'Hara Award and a Distinguished Service Award from the organization's Investment Education Institute in 2000. He's appeared in *Smart Money* and *Business Week* magazines and writes the "Growth Stock Outlook" column for *BetterInvesting* magazine. Cy also serves as Vice-Chair of the BetterInvesting Board of Directors. He has a bachelor's degree in economics from the University of South Florida, a Juris Doctor from the University of Michigan and a Master of Divinity from the McAfee School of Theology. Cy currently pastors a church in metro Atlanta where he lives with his wife, Barbara Koll, and their three cats. A lifelong Atlanta Braves fan, he is a season ticket holder and attends as many games as possible **Celebrating 75 Years of Investor Education!**



Sanjib Saha retired early from a career in software engineering to devote more time to family and friends, personal growth, and helping others as a money-wellness mentor. Self-taught in investments and finance, he passed the Series 65 licensing exam as a non-industry candidate. A lifelong learner, Sanjib has been named an *NGPF Distinguished Educator of Personal Finance*, in recognition of his

commitment to ongoing learning and advancing financial literacy. He is the president and a co-founder of Dollar Mentor, a 501(c)(3) nonprofit dedicated to providing free, accessible investment education to the community.



Carol Theine is a director of the NAIC Board and a director of the BetterInvesting Puget Sound Chapter, as well as a volunteer of the BetterInvesting Volunteer Advisory Board. Carol has been a partner in two investment clubs. 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 portfolio.

**April 23-26, 2026
in Chicago, IL!**

BINC 2026 is the must-attend convention for investing education

Top reasons to attend:

- Experience educational sessions for all levels of investors.
- Learn how to grow the return on your investments.
- Talk face to face with nationally recognized experts.
- Improve your finances and retirement.

See betterinvesting.org/BINC

Puget Sound Chapter 2025 Annual Meeting Highlights

AI for All: A Smarter Approach to Investing and Everyday Life

By Kiera Ojo

This year's annual meeting took a bold and timely turn as we stepped into the world of Artificial Intelligence with our featured session: **AI for All**. Whether you're an early adopter or just AI-curious, the goal was simple: demystify AI and show how it can empower everyday investors, learners, and lifelong explorers.

Why AI? Why Now?

Artificial Intelligence isn't coming—it's already here. From the Netflix shows you're recommended to the navigation apps you rely on, AI is woven into our daily lives.

Our session provided members with the opportunity to pull back the curtain and gain insight into how AI thinks, where it excels, and where it still requires a guiding human hand.

We tackled common myths and limitations, explored privacy risks, and shared *practical ways to use AI intentionally*, not just as a curiosity, but as a tool for productivity, creativity, and financial insight.

Members learned that *prompts* are the key to communicating with AI. By refining questions and providing AI with the right context, we can transform vague output into actionable insights. We explored real examples from meal planning to market research—yes, AI can help you cook dinner *and* compare stocks!

Using AI for Smarter Investing

We walked through how AI tools like ChatGPT and Microsoft Copilot can:

- Summarize earnings calls
- Compare companies side-by-side
- Identify red flags in financial reports
- Research long-term trends and ETF opportunities

Recording available under News & Articles at betterinvesting.org/puget

Celebrating Puget Sound Chapter 2025 Club Anniversaries (5-year increments)

ClubName	# of Years
Golden Years Investment Club	55
B & B Investments	50
North End Women in Stock	40
CMI - Critical Mass Investments	35
Puyallup Experimental Investor	35
WEAL - Women Earning And Learning	35
Dow Busters	30
Evergreen Investment Club	30
Lakeshore Ladies Investment Club	30
PSP Investment Club	30
Rainy Day Investors	30
WINGS - Women In New Growth Stocks	30
WISE Investment Club	30
MSM Project	25
Progressive Investment Group	25
Share In The Profits (SIPS)	25

Join Our Board

Join us in Empowering Financial Education! The Puget Sound Chapter of BetterInvesting is dedicated to helping individuals and clubs build financial confidence through hands-on education and practical tools. We offer engaging programs, workshops, and resources that bring BI principles to life for our members.

We're looking for board members with diverse backgrounds – whether you're a seasoned investor, educator, tech-savvy organizer, or simply passionate about financial literacy. Your experience can help shape meaningful programs and expand our impact.

Consider lending your talents to our mission.

Together we can inspire smarter investing and lifelong learning across our community.

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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.



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Are You Receiving Puget Sound Chapter Email Newsletters?

Our monthly email newsletters and website are the primary ways we share updates with chapter members and clubs. If you're not receiving our emails, you might be missing out on upcoming classes, guest speakers, and other valuable services.

We only mail this print newsletter once a year — so don't miss out!

To ensure you're on our email list:

1. Log in to your BetterInvesting member account at betterinvesting.org.
2. Click on **MyAccount** next to your name.
3. On the left side of the page, select **Email Preferences**.
4. Check the box next to **Local Chapter News and Events**.
5. Click **Save Changes**.

First Cut Stock Reports

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First Cut Stock Reports is a library of stock reports created by our members on good, quality companies, and shared for all members to learn from. Our members use these stock reports to find potential investments, or to compare their judgments about a company to what other members are thinking about it.

If you are preparing a Stock to Study or industry study for your club, you are already doing all the work required for a First Cut. The First Cut also serves to record your judgments for your own future reference. If you aren't already documenting your reasoning to support your SSG's, consider using the First Cut form, for your own benefit and for the entire community!