



NON-PROFIT VOLUNTEER BASED MEMBER DRIVEN

 There is the “what was” and now the “what is”. Our club meetings have changed like everything else in our lives. There is still just me and my computer as I do my research and homework. But I never realized how much that in-person back and forth matters as we report, argue, refine, revise in our meetings. Many of you are experimenting with ZOOM, Messenger, and other methods, but to me, it just isn’t the same. I know I am looking forward to meeting again with my investment cronies.

Michele Rinka, President

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What’s Going on?

EVENTS

Virtual BINC2020 – June 22-25, 2020

The 69th Annual BetterInvesting National Convention (BINC) originally scheduled for Dallas, Texas was cancelled but you can still get a taste of BINC by attending **Virtual BINC2020!** This free online event is a 4 session webcast series showing intermediate and advanced investors how to navigate the current stock market environment by being disciplined and relying on the fundamentals. Finding high quality growth companies at bargain prices is the hallmark of a successful investor. BetterInvesting understands this can be a nervous time for investors and we want all BetterInvesting members to be prepared to take advantage of the market recovery. Therefore, **Virtual BINC2020 is free to all members.**

Virtual BINC2020 will occur on the four consecutive nights of June 22, 23, 24 and 25, 2020. Each night will be a different presenter with a different topic and each webinar will address how to be a successful investor in today’s volatile stock market. Join us for this exciting event. For more information or to register go to:

www.BetterInvesting.org/BINC

FINDING SMALL COMPANIES FOR BIG RETURNS

A VIRTUAL EDUCATION EVENT WITH CAROL THEINE

Monday, May 11, the Wisconsin Chapter was pleased to join Carol Theine as she presented a webinar devoted to finding those elusive smaller companies that are, or should be, an important part of our portfolios. Carol lives in Washington state and is part of the Puget Sound Chapter, but she has a special connection with Wisconsin because of a family cabin “up north”. For this webinar she was assisted by Wisconsin Chapter members Deane Jaeger, Jeff Madunich, and Barbara Miller as well as Charles Bard a BI National Volunteer. Putting on a webinar involves lots of co-ordination between the “back room” helpers and the actual presenter. Carol was a good teacher for the directors on the process. As usual, her educational content was informative and entertaining for all. Thank you, Carol.

WHAT’S GOING ON?

CLUB ANNIVERSARIES

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Each year BetterInvesting recognizes those chapters celebrating 5-year anniversaries.

50 years	Court Street Investment Club	Janesville
45 years	Bull and Bear Associates	Milwaukee
45 years	Spa Investment Club	Stevens Point
40 years	Hoyt Investment Club	Sun Prairie
35 years	Dow Jones Above Average Club	Glendale
35 years	Prudent Partners investment Club	Fall River
35 years	W I N Investment Club	Lodi
30 years	River Valley Investors	Prairie du Chien
30 years	Appleton Area Winners	Appleton
25 years	First Yorkville investors	Burlington
25 years	Educated Investors Club	Racine
25 years	Women of Wealth	West Bend
25 years	Roseheirs	Appleton
20 years	Girl Power Investment Club	Milwaukee
20 years	Baus	Sheboygan
20 years	Badger Investment Club of Beloit	Beloit
20 years	Rotary Rockefeller Investment Club	Middleton
20 years	Baraboo Investment Group Money Club	Baraboo
20 years	Fortuneseekers	Keshena

Correction? Bear Market? Don't Panic! Calming Advice From a Seasoned BI Investor

Well, here we go again. The market has been down 20% and may go lower. What should we do? First, don't panic. I have been here many times before. But it seems like it is always for different reasons. For years, I have always told our members and my friends not to have money in the stock market that may be needed soon. As we manage our portfolios, we always need to keep our asset allocation in mind. We need to keep cash and laddered CDs, or bonds set aside for emergencies and living expenses. Times like this are why I have always said that.

I have always believed that you don't lose money until you sell. After selling, you lock in your loss. Now is not the time to sell. In fact, if you are a long-term investor like I am this may be a good time to start buying. We don't know if this is a market bottom, but stocks are certainly a better buy today than they were at the end of January.

As a long-term investor, I have always looked for times when the stock market goes on sale. Now is one of those times. Again, I don't know if we are approaching a market bottom, but I am sure we will look back at this time in the future when the prices are much higher and wished we had bought. How many of us wished we had invested more during the financial crisis at the end of 2008 and early 2009?

Again, don't worry. The market has always come back. It will this time.

--Gary Ball, long-time BetterInvesting investor and Puget Sound Chapter Director

WHAT'S GOING ON?

CLUB NEWS

Nickels & Dimes Investment Club



What are these members of Nickels & Dimes Investment Club holding?

Founding members are shown with tokens representing four of 20 currently held portfolio stocks. Left to right: June Waterworth – COST, Mary Roche – SJM, Elsie Taylor – EXAS, Judy Robbins – THOR. Club members of this 35-year-old club not pictured include: Megs Agnew, Mary Browskowski, Nancy Kind, Kay Lange [founding member], Nancy Liverseed, Pat Murphy, Dorothy Priske, Cindy Waterworth, and Peggy Waterworth.

Nickels & Dimes Investment Club of Columbus, WI celebrated 35 years of investing at Fast Lanes on Thursday, August 22, 2019 in Columbus, WI. Michelle Rinka, WI volunteer from Better Investing / NAIC-National Association of Investment Clubs reviewed our portfolio and showed us how we can better use Better Investing's online Stock Selection and Stock Study Guides. The club uses NAIC online software to manage stocks, member shares, and tax preparation.

Investing together works. The club has met, matched, and exceeded a number of national stock indexes. To brag, Nickels & Dimes "Lifetime to Date" of 9.11% gains is better than the Vanguard 500 Index Fund 6.86%, Dow Jones US Industrial Index - 1.67%, Vanguard Total Stock Market Index Fund 7.24% as calculated for the past 35 years. The club has gone from pencil and paper research, stocks purchased fractions, trades made through club brokers, to online transactions. The longest held club stock, McDonald's, has seen an original cost per share of \$3.37 grow to \$22,071.00. Club members invest \$25 a month. Founding members shares, called units of value, grew from total investments of less than \$12,000 to more than \$55,000 each. Nickels & Dimes has had a consistent membership of 13-15. The current portfolio of stocks is spread through various sectors and is currently invested in all US companies.

The club meets monthly at Julie's Java House, across from the Amtrak station, in Columbus. Food followed by meeting has been the usual format since 1985. Fun trips representative of stock companies are annual events. This year it was to TJX stores in Sun Prairie. Club members have attended annual company meetings both in and out of state. Favorite meetings are MGEE, and BRK.b. The club purchased EXAS in 2014 and has seen this Madison company investment grow from \$11,754.53 to \$47,692.00. Out of state trips have been to National Better Investing conferences in Philadelphia, Seattle, Minneapolis, and Phoenix. When members are asked why they like this club responses include: Education, Fun, Diversity, Done as well as Dow Jones, Pump or Dump, Prizes, Ice Cream Drinks, Annual Field Trips, Opinions Count, Social. Members have a good grasp of how our economy and its parts work. Members use learned investment tools to make and watch their personal net worth grow.

Submitted by Mary F. Roche

Mad Money Makers

Michele Rinka visited this Madison club to present their 35th anniversary certificate. What a surprise to see the wonderful meeting place. Looks really official doesn't it? I don't know if that means they make better decisions or not, but they certainly work hard at their meetings.



WHAT'S GOING ON?

WISCONSIN CHAPTER

Visit-A-Club

For Individuals:

If you are interested in visiting an active investment club that invests according to BetterInvesting principles, check clubs that welcome visitors in your area. Read our [Visitor FAQs](#) and "[What Makes a Good Club](#)" before visiting a club.

For Investment Clubs:

Is your investment club willing to allow guests to attend your meetings? Please share the educational benefits of being in an investment club with others. If you are interested in joining our Visit-A-Club listing, check out our [Club FAQs](#) and [Application](#) to learn more about the program.

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