



PUGET SOUNDINGS

Puget Sound Chapter - BETTERINVESTING

Fall 2022

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From the Timely to the Tried and True: Another Great IEC Lineup, November 8-17, Online

Our chapter's cornerstone event — the annual Investors Education Conference — will be back this November for its 42nd year. By popular request and due to the continuing uncertainty about COVID-19 spread, **this year's event will again be held online, with six classes over five days, Nov. 8-17.**

lach, editor-in-chief of the award-winning "Investor Advisory Service" and "SmallCap Informer" newsletters, will offer some ideas for investing in difficult times.

Register for the IEC at: betterinvesting.org/puget

While our IEC has become smaller over the years (it spanned two full days with more than 25 classes for many years) we always strive for quality education offerings and have always received high marks from our members and other attendees. This year in particular, we've tried hard to come up with a variety of class topics – the timely, the new and the tried and true.

The conference will be free again this year, though we will ask for donations to cover the cost of our additional Go-ToWebinar conferencing software license.

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

The conference will kick off on Tuesday, Nov. 8 with a particularly timely topic probably on every BetterInvesting member's mind -- **Stock Market Tactics in a Destabilized World.** Popular and nationally known instructor Doug Ger-

See the complete class lineup and schedule on Page 3.



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Judy Hucka, President
Judy Hucka, Editor



Class instructors for our Investors Education Conference (l-r): Doug Gerlach, Gary Ball, Cy Lynch, Sanjib Saha, Marshall Griffin, Carol Theine.

Meet Your IEC Instructors

Sanjib Saha is gradually phasing out of his career as a software engineer to spend more time on his passion in spreading financial literacy and investor education. Self-taught in investments and personal finance, Sanjib enjoys helping family, friends and acquaintances so they can better manage their own finances. He is a guest blogger for HumbleDollar.com, an educational website for personal finance, and a volunteer educator of the Puget Sound Chapter.

Marshall Griffin has spent the last 25 years in banking and finance. His primary experience has been in executive management positions in the commercial and mortgage banking industries. Currently Marshall is the senior vice president for a community bank. He has had extensive experience in traditional portfolio management, securities analysis and institutional treasury management.

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.

Gary Ball has been an individual investor for over 45 years. He has been affiliated with BetterInvesting since 1984, serving as president of the Puget Sound Chapter and a national director. He has taught BI tools at investment seminars for over 30 years and was a

presenter at BI national conventions every year from 1991 through 2017. He has been featured in "Smart Money," "Consumers Digest" and "Fortune" magazines. In 1998 he retired as manager of Investor Relations for Fluke Corporation, an electronics company in Everett. Prior to that, he held various engineering management positions with the company. He has served on the adjunct faculty at the University of Washington and taught investment classes in the business school. Gary holds a master's degree in electrical engineering.

Doug Gerlach is president of ICLUB-central Inc., a wholly-owned subsidiary of BetterInvesting and maker of tools for investors and investment clubs, including myICLUB.com, StockCentral.com, MyStockProspector.com and EquityResearchService.com. He is the author of six books, including

(Continued on page 3)

Club Anniversaries

Years	Club Name	City
35	INVESTMENT CLUB OF MARYSVILLE	TUMWATER
35	TACOMA DELTA INVESTMENT CLUB	GRAHAM
35	WIMPS INVESTMENT CLUB	SEATTLE
35	EMERALD CITY INVESTMENT CLUB	SEATTLE
30	MONEY MAVENS INVESTMENT CLUB	PORT TOWNSEND
30	BUCK EWES INVESTMENT CLUB	SEATTLE
25	DOW WAGERS INVESTMENT CLUB	SELAH
25	SUNRISE INVESTMENT CLUB	MCKENNA
25	SAVVY SAVERS INVESTMENT CLUB	TACOMA
25	RETIREMENT EXPRESS IC	KENT
25	FT LIC	BELLINGHAM

Years	Club Name	City
25	PORTFOLIERES INVESTMENT CLUB	SNOHOMISH
25	LEARN EARN AND PROFIT – LEAP	COVINGTON
25	IT'S-R-TURN INVESTMENT CLUB	BAINBRIDGE
25	MIDAS MAKERS INVESTMENT CLUB	LYNNWOOD
25	MAD MONEY—MORE ASSET DIVERSIFIED	FEDERAL WAY
20	BLOCK BROKERS INVESTMENT CLUB	MCCLEARY
20	WOMEN ORGANIZING WEALTH IC	SAMMAMISH
15	AZURE INVESTMENT CLUB	COUPEVILLE
10	PUGET SOUND MODEL IC	ONLINE
10	IT'S RELATIVE INVESTMENT CLUB	SEATTLE

Online IEC Schedule: Six Classes Over Five Days, Nov. 8-17

Tuesday, November 8, 7-8 p.m.

Stock Market Tactics in a Destabilized World

After a decade of prosperity, financial markets worldwide have experienced major shocks. Investors are grappling with a lingering global health crisis, military incursions, supply chain and freight problems, and inflation, topped off by a bear market. In times of uncertainty like these, what are the savviest moves that investors can make? **Instructor Doug Gerlach** points toward possible pathways for recovery based on a review of history--and has a few portfolio ideas suitable for difficult times.

Thursday, November 10, 7-8 p.m.

Investment Strategies in Retirement

Should one's investment strategy change after retirement? **Instructor Gary Ball** will discuss a strategy for investing for retirement and follow up with a strategy for investing during retirement. He'll conclude with a proven retirement model that is practical and easy to implement. In fact, Gary has used the model for the past 24 years with virtually no changes.

Saturday, November 12, 9-10 a.m.

Taking the Mystery Out of the Preferred Procedure

Many BetterInvesting investors fear the Stock Selection Guide's "Preferred Procedure" as too hard or too "advanced." **Instructor Cy Lynch** takes the mystery out of this SSG tool, looking at the logic behind the process and breaking it down into easy-to-understand concepts. As a result, you'll better understand the company and can make better earnings per share (EPS) forecasts, a crucial part of the SSG.

Saturday, November 12, 10:30-11:30 a.m.

Gradual Retirement: A Smooth Transition to the Golden Years

Traditional retirement is often about reaching a certain age, hitting a wealth milestone, and switching from a busy work life to idle days. But it doesn't have to be that way. Instead of waiting that long and facing an abrupt lifestyle change, a gradual transition into retirement over a few years can be more rewarding and fulfilling. If you've been saving and investing diligently, you might already be well-positioned to do it sooner than you think. Curious? **Instructor Sanjib Saha** will go over the benefits of gradual retirement, how to go about it, and how to mitigate any surprises along the way.

Tuesday, November 15, 7-8 p.m.

A Stodgy Banker Considers Bitcoin

OR Know When to HODL, Know When to Fold 'em

What is Bitcoin and why it is being adopted by some people as money? **Instructor Marshall Griffin** will discuss the underlying value propositions of this alternative currency, its pros and cons, ownership trends, and general considerations for investing in Bitcoin.

Thursday, November 17, 7-8 p.m.

Optimizing Judgment Decisions Using SSGPlus

Instructor Carol Theine will share some resources and websites to help with this important SSG step, pointing out specific information that investors can use to make reasonable, informed decisions. Making judgment decisions is easier with the online Stock Selection Guide.

Register at betterinvesting.org/puget

Meet Your IEC Instructors

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"Investment Clubs for Dummies" and "The Armchair Millionaire," and editor-in-chief of ICLUBcentral's two subscription newsletters: the award-winning "Investor Advisory Service" and the "SmallCap Informer."

Cy Lynch is a longtime educator for BI, joining his first investment club in 1984. He has received BI's Thomas E. O'Hara Award and Distinguished Service Award. He writes the "Growth Stock Outlook" column for the BI magazine

and serves as chair of the BI Board of Directors. Currently senior pastor of Trinity Baptist Church in Conyers, GA, Cy's career includes serving as an officer in the Army Judge Advocate General's Corps, a private-practice attorney and a financial adviser. He has a bachelor's degree in economics from the University of South Florida, a law degree from the University of Michigan and a master's in divinity from the McAfee School of Theology.



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To Stay in Touch, Make Sure You're Getting Our Email Newsletters

Our monthly email newsletters and our chapter website are our primary methods for communicating with our chapter members and clubs. **If you're not getting our emails, you're likely missing out on our classes, speakers and other services.** We publish and 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** at the bottom of the page.

Our website is here: betterinvesting.org/Puget

Investors Education Conference
6 classes over 5 days, online, Nov. 8-17
See class schedule on Page 3

Need Practice with SSGs? Check Out the Model Club

The Puget Sound Chapter Model Stock Investment Club spends part of each meeting doing a stock study using the Stock Selection Guide (SSG). All members participate, sharing their judgments or asking questions. Experienced, intermediate and beginning investors all learn from each other. We also review our portfolio, looking at total return, diversity, and under-performing or over-valued stocks for possible sale.

Visit a meetings and check us out! **Most meetings are online and are usually held on the third Monday of the month, from 7 to 8:30 p.m.** Advance registration required:
betterinvesting.org/Puget

We are looking for new members to join the club.