Program Schedule & Instructors Bios

2026 BetterInvesting West Region Education Conference: Oct. 19, 21, 24

Monday, October 19, 7-8 pm PDT

Three "Analysts". One Stock. Three Different Forecasts: The "How I Do an SSG" Panel.	To start off our conference, step inside a live research challenge where three stock analysts independently evaluate the same company using the Stock Selection Guide (SSG). Each analyst will examine the company's historical growth in sales, pre-tax profit, and earnings per share, while evaluating management quality through key financial measures such as profit margins, return on equity, and debt levels, and develop five-year forecasts. The analysts will reveal not only what forecasts they made, but how they arrived at them. You won't just learn how to fill out an SSG — you'll learn how these stock analysts think.
Bakul Lalla	**Bakul Lalla** has been a lifetime member of BetterInvesting™ since 1995. He previously served as President of an investment club before transitioning to independent investing, where he focuses on online engagement and knowledge sharing. Bakul has presented at BINC, including Atlanta (2009), St. Louis (2010), and Virtual BINC (2023). A self-taught investor, he draws on a diverse range of disciplines and influences, including AAII principles and the teachings of Benjamin Graham, Warren Buffett, Charlie Munger, Philip Fisher, Joel Greenblatt, and Martin Whitman. Bakul holds a BS in Electrical Engineering, an MS in Computer Engineering, both from USC, and an MBA from the University of Redlands. You can meet Bakul most "Friday Nights" with the GoldenWest Chapter, where he is a Director.
Brian Stanfill	**Brian Stanfill** joined his first investment club in Anchorage in 1997, back when Stock Selection Guides were still completed with pencil and paper. He later became a Volunteer with the Alaska Chapter before relocating to Oregon in 2011. After participating in a Portland investment club, he now invests individually and volunteers with the Portland Chapter. Professionally, Brian has spent more than 40 years with the West Coast's largest wholesale refrigeration and air conditioning distributor. He is a long-time member of two industry professional organizations: ASHRAE and RSES. This year marked Brian's first BINC, where he was proud to join the celebration of 75 years of investing history.
Mitch Tarr	**Mitch Tarr** joined BetterInvesting in 2007 and is currently the President of the Sacramento Area Chapter and the Sacramento Model Club. He received his B.S. in Chemical Engineering at the University of Maine in 1979 and is a member of the Phi Eta Kappa Fraternity. He completed an M.B.A. and an M.S. in Quality Assurance at California State University Dominguez Hills, followed by a Professional Certificate in Systems Engineering at the University of California San Diego. His career spanned several years at small electronics companies followed by 32 years at TRW/Northrop Grumman. He was a long-time member of the American Society of Quality, serving as president of the L.A. & Sacramento Chapters. Mitch has worked with numerous community service groups: Upward Bound, Youth Motivation Task Force, and has been a California State Science Fair judge. He holds a 2nd degree black belt in Judo, loves woodworking and flyfishing.

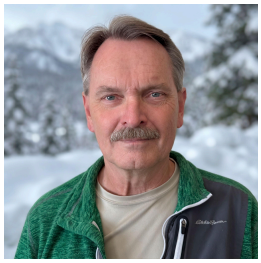
Wednesday, October 21, 7-8 pm PDT

Curating Small Stocks for a Quality Growth Portfolio	Find small company prospects for your portfolio by "sweating" for them, "buying" them or "stealing" them. Once prospects are located, narrow the field with some analysis of the companies and your diversification needs. With the field narrowed, monitor your prospects until the time is right to add to your portfolio. Once in your portfolio, keep monitoring the small company components of your portfolio to determine if they are meeting expectations and still fit your diversification needs.
Russell Malley	**Russell Malley** has been a BetterInvesting™ volunteer for over 30 years. He is a founding member of the Silicon Valley Chapter and is currently the President. In 2022, he received the Dick Dwyer Service Award. In addition, he is a consultant for ICLUBcentral, where he helps users with club accounting issues for myICLUB. He also serves as an analyst for the **SmallCap Informer** and writes for **BetterInvesting Magazine** on investment club accounting issues. Russell is in two investment clubs, one composed of family and friends, and the other is the model club of the Silicon Valley Chapter. Besides investing, his other interests include keeping his wife happy, art collecting, and gardening.

Saturday, October 24, 9-10 am PDT

How to Research and Analyze a Stock the BetterInvesting (BI) Way	Using the SSGPlus, NAIC/BetterInvesting Board Member Carol Theine leads us through a stock study. (Stay tuned for the announcement of the selected company!) Resources used to research the company are identified. Interactive polls will be conducted during the live presentation to collect judgments from the audience, and those forecasts will be used to complete the SSG. The target audience for this session is members who have completed several Stock Selection Guides and are ready to take their stock studies to the next level.
Carol Theine	**Carol Theine** is director of NAIC/BetterInvesting, a director of the BetterInvesting Pacific Northwest Chapter, and a volunteer of the BetterInvesting Volunteer Advisory Board. Carol joined BetterInvesting in 2002 and has been a partner in two investment clubs. She received the BetterInvesting Kenfield-Burris Online Service Award in 2011. 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.

Saturday, October 24, 10:15 to 11:15 am PDT

Make the Most of Business Cycles In Investing	There are good reasons to consider minimizing the price you pay when purchasing a stock, and maximizing the price you get when selling a stock, and why 5 years is merely a time horizon – not a minimum hold time. There are times when we might hold a stock longer, or improve our return by selling when the market price is attractive. We will examine buy/sell strategies, business cycles, the universe of P/E ratios and why they matter – all with the goal of turbocharging our investment return. We show you the incremental steps that you and your club can take to improve your portfolio return.
 **Tim Janneck**	**Tim Janneck** has been a BetterInvesting™ member since 1992. He was one of the Alaska Chapter's founding Directors in 1997 and has served as President and Vice President. Tim is the current Secretary of the Alaska Chapter, one of the Chapter's instructors, and a 4-BITs and BI Consortium instructor. Tim retired from a career in Fire Protection Engineering at a Fortune 500 oil company and credits BetterInvesting with providing him with the tools and guidance that allowed him to retire early. Tim is a proud recipient of the Thomas E. O'Hara Award in 2017. He has also been known to say how happy he is that our SSG classes no longer require an overhead projector and manual graphing tools.

Saturday, October 24, 11:30 am to 12:30 pm PDT

Improve Your Returns Using Portfolio Management	Boost your portfolio returns by utilizing effective portfolio management. Come and learn how to analyze performance, sharpen your investment strategy, and manage personal or club portfolios to meet your investment goals. Gain an understanding of the PERT report and other practical tools to help formulate a successful management approach.
 Craig Braemer **Linda Robins**	**Craig Braemer** has been investing for over 45 years. He joined the San Francisco Bay Area Chapter of BetterInvesting in 1992. He currently holds the position of Vice President of the San Francisco Area. Craig has developed and taught many classes for his local chapter and at the National level. He has won the Thomas O'Hara Award and the Kenneth S. Janke Lifetime Achievement Award, and has published in **BetterInvesting Magazine**. He started his first club in 1987 and has been a Chapter Director since the mid-1990's. He has several financial designations, including the Chartered Financial Analyst (CFA ®) and the Certified Financial Planning designation (CFP ®), and works in the financial industry. His primary interest outside of investing includes going to San Francisco Giants baseball games, Disneyland, walking, and watching soccer. **Linda Robins** has been a member of BetterInvesting for almost 30 years, and was the VP of Education for her investment club for 25 years. During that time, she led her club in many discussions about portfolio management using online tools. She is a 10-year volunteer with the Golden West chapter, currently VP of Membership and Marketing and past President of the chapter. She helped develop and hosts the Friday Nights! program for the chapter, taking a deep dive into one stock each month. Linda received a B.S. from U.C. Davis. She worked for FedEx for over 33 years, spending her last 15 years with the company implementing and training on new technology, and integrating shipping solutions for customers.