



July 6, 2017

*Patricia Baillif  
The Women's Investment Network*

*Dear Patricia;*

*Congratulations to The Women's Investment Network on being featured in the August 2017 issue of the BetterInvesting Magazine! BetterInvesting appreciates the opportunity to highlight your club, and hear about your performance. Thank you for being a BetterInvesting club and for supporting the organization.*

*Best regards,*

A handwritten signature in blue ink, appearing to read 'Kamie', is written over a horizontal blue line that extends across the width of the signature area.

*Kamie Zaracki,  
CEO, BetterInvesting*

Some Members Spend Their Gains, Including on a Destination Wedding and a Machu Picchu Trip

## 'Wowza' Shrimp Toast Is Just 1 of Dallas Club's Perks

*As reported to Angele McQuade by Patricia Baillif and the members of the Women's Investment Network, Dallas (Dallas Chapter).*

**The Women's Investment Network launched on June 24, 1997, with initials spelling "WIN," which all the founding members wanted to do. Our portfolio of 17 stocks was recently valued at \$145,903.34. We don't sit on cash. If we don't have a promising new stock to invest in, we "shop in the closet" and add to a position we're already in.**

**O**f all the stocks we've owned, my own favorite would be Green Mountain Coffee Roasters (later Keurig Green Mountain, now privately held). We bought it in mid-2012 when it was being hammered by the market, with an average cost basis of \$25.50 per share. In January 2015, we transferred it to a departing member at \$128.75 per share.

We often have a geographical bias when we research stocks. We hung on to Encore Wire, here in North Texas, longer than we should have (pun: Club on a Wire).

On the other hand, we made a lot of money with Tyler Technologies, a company that morphed from an East Texas oilfield pipe supplier in the 1930s to a tech company providing back-office support to municipalities. These services include running appraisal offices and handling traffic ticket collections. Go figure!

We never offered wine at our meetings until the giant market crash in 2007. I'll never forget that October meeting — we were in total shock at our portfolio's valuation. The good news is that we didn't panic and continued to contribute funds and buy.

Our best advice to other clubs is to plunge in — no toe dipping! Buy something and live with it a while. Just don't buy on tips heard on cable news or online. Always, always do your homework.

BetterInvesting gives us a structure for regular, monthly investing, which is key to building wealth.

One year we were even recognized as the most successful club in Texas based on our year-over-year growth. We were also the first club to add a member through BetterInvesting's Find-A-Club (now Visit-A-Club) online effort.

Overall, we're pretty good at what we do, with more winners than losers. So continuing to make money is an incentive to stick with the club.

One member pulled almost all her money out once to take her daughter on a celebratory high school graduation trip to Machu Picchu and the Amazon River. Another member withdrew funds to pay for a destination dream



**Women's Investment Network.** Front row, left: Dinah Miller, Patricia S. Baillif and Amy Schellhorn. Back row: Catherine Quagliana Parker, Margaret McNiell, Elaine Mishler and Louise (Lou Ann) King. Not pictured: Renée Schwartz Chavez, Lynn Conn and Suzette Eldred.

wedding. And yes, she's still married. Amazingly, they're remodeling their second home together.

We meet monthly in members' homes, with the December meeting at the home of one member who always has the most lovely Christmas decorations. Our best meeting snack was my shrimp toast at one of those December meetings. It's super easy and a wowza at parties. (*If you'd like Patricia's recipe, email Angele at [angele\\_mcquadeauthor@gmail.com](mailto:angele_mcquadeauthor@gmail.com).*)

On a personal level, we don't have a lot in common beyond the BetterInvesting philosophy. We didn't emerge from a workplace or small town or congregation. We certainly don't have similar political or religious views. Working, retired, stay-at-home mom, just created a business after being a stay-at-home mom — we run the gamut. We range in age from 40-something to more than 70, but our common ground is that we respect boundaries.

Even when political considerations come up when selecting stocks, we keep the discussion on an impersonal level. It doesn't hurt that we all like each other. Like the Stephen Sondheim song, we've seen good times and bad times, and we're still here. ■

*Angele McQuade is the author of two books, including Investment Clubs for Dummies. She lives in Arlington, Va., where she also writes novels for children and teens. If you'd like to be featured in a future profile, contact Angele through her website:*

*[www.angelemcquade.com](http://www.angelemcquade.com)*