



The Sun Bulletin



From the President

New Year's greetings to everyone!

I hope you are all staying safe and healthy as we enter a new year. Maybe, like me, you're taking this opportunity to refocus and reassess what's important after the busyness and distractions of the holidays. While I know that being a good investor lies in hard work and due diligence, I confess I gave myself a break in that area over the holidays. But I'm recharged and ready to take up the reins again and now I am on the hunt for opportunities to learn and grow. I hope as an individual investor, or as a club, you'll find something in this newsletter that will help you do the same!



*Linda Robins
President, Golden West Chapter*

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National News



BetterInvesting
National
Convention

BINC 2022

Thu, Jun 23, 2022 6:00 PM –
Sun, Jun 26, 2022 12:00 PM CDT
Dallas, Texas

For 70-years, the BetterInvesting National Convention (BINC) has taught everyday people, women and men, young and old, how to become successful stock investors.

Join investing and financial experts as they present over 60+ education sessions for both novice and experienced investors. Are you ready to: Talk face to face with investing experts; take part in live in-person investor education classes; attend the Beyond Beginner or Hi-Net Worth series of classes? [Register Today!](#)

Learn more at www.betterinvesting.org

Chapter News

Planning has begun for our annual **Educational Event and Business Meeting**. This year it will be held virtually on **Saturday, June 11**. There will be more details to come, but mark your calendars now so you don't miss it.

Our **Club Portfolio Contest** results will also be announced on June 11. The current standings are [HERE](#). Submission for the 2022-2023 contest will begin in March.

"Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this." — Dave Ramsey



Education

Core vs. Non-core: The 80/20 rule

As BetterInvesting members we're taught to invest in high quality growth companies— companies that grow their sales and earnings over time. The faster the growth and the more consistent the growth, the better, and the more they will conform to the BI mantra up, straight, and parallel on the SSG. This is a pretty good definition of a core holding.

BetterInvesting teaches us to have our portfolios made up of at least 80% core holdings and look to hold these for the long term. If we want to dabble in non-core stocks BetterInvesting recommends that we limit these to 20% of our portfolios. Non-core would include companies with very short or no history as publicly traded companies (therefore limited P/E history for evaluating on the SSG), cyclical companies, lower quality stocks by SSG standards, turnaround situations, ETFs and mutual funds. Cash would also be considered non-core.

Non-core investments will probably be riskier and more speculative than high quality growth stocks and we may plan to hold these for a shorter time. Of course, if we invest in the riskier and more speculative there's the potential for greater returns, and also the potential for greater losses. This 80% rule for high quality growth stocks is a good guideline for our portfolios. Paying attention to it will also help make our portfolios higher quality. It can be fun to take a little more risk sometimes but it also pays to stick to the basics of what BetterInvesting teaches us. And besides, there's nothing wrong with investing 100% in high quality growth stocks.

Some of this info is from a Ticker Talk presentation by Ken Kavula on June 24, 2021. With thanks to the LAMS Chapter of BetterInvesting.

Listen Up!

May 2020 BetterInvesting Magazine Cover Story

If you haven't already discovered the advantages of listening to money-related podcasts, maybe now is the time to start. In the May 2020 edition of BI Magazine, experts and BI members share their favorite financial broadcasts. This article will give you a small taste of what's available in the world of podcasts, and may encourage you to do some exploring on your own. You're bound to find something that interests you and motivates you to learn more. All BI Magazine issues are available on the BI website. Check out this one [HERE](#).



MARK YOUR CALENDARS!

February 4 5:30-6:30 pm	First Friday "Happy Hour"	Stop by this casual gathering of fellow investors and chapter directors. We will start off with a discussion of Portfolio Management and SSG Stock Review, then open to your questions.	For more info and to Register click HERE .
February 5 9-11:15 am	Orange County Model Investment Club	Education: Morningstar Financials; Portfolio Review; Q4 APPL, FFIN; Small Company Stock Study.	Register HERE
February 10 3-4:30 pm	Golden West Chapter Board of Directors meeting	Interested in volunteering or just want to see what we do? Visit our monthly board meeting.	Register HERE
February 10 5:30-6:45 pm	StockUp	Topic: Insurance Company Financials 101	Register HERE
February 12 10:30 am-12:30 pm	SoCal Model Investment Club	Education will cover basic BetterInvesting principles.	Register HERE
February 24 5:30-6:30 pm	Ticker Talk	Investing education in bite-size pieces is offered at every TickerTalk session to help you become a successful investor.	Register HERE

Club Corner

Need an interesting **Education Program** at your investment club meeting? We're here to help! Golden West Chapter has many programs to share with you on most popular investing topics and tools. To arrange either a virtual or in-person presentation to your club, contact us at contact@goldenwest.betterinvesting.net

These clubs are celebrating significant anniversaries in 2022. We congratulate them!

25 Years

WWMM Investment Club
Lagniappe Investment Club
Women's Investment Club
Premiere Investment Club
IGWEBUIKE Investment Club
San Diego County Employee's IC
Silver Talents

Alpha Women Investment Club
Fountain Valley Ladies IC
Gelt Gals Investment Club
Front Runners Stock Club
San Diego Women's Investment Club
Alpha Women Investment Club
20/20 Investment Club

35 Years

Dartboard Divas Investment Club

INVESTMENT CLUB RESOURCES are available here:
<https://www.betterinvesting.org/members/club-resources>

BetterInvesting sets up you and your club for success to invest profitably together. Helpful resources for your club's operations include: Articles to help you learn the best practices to safely and effectively operate a club; Videos through the Video Learning Library covering topics such as club accounting, club operations and portfolio management; and documents you need to successfully operate an investment club.

MEMBER BENEFITS

If you are not currently receiving the weekly email from BetterInvesting called **BetterInvesting Weekly**, then you are missing out on a lot of free member benefits. All pertinent information about StockUP, Ticker Talk, First Cut studies, Stock Ideas, Quotes, Tips, the Learning Center, and other timely notices comes out every Thursday from home office.

To make sure you receive this benefit, sign in to your BI account. Beside your name is a white box that says *Account*; click to open, then select "Email and Product Subscription Information" on the left side of page. Under "Email Subscriptions" there are four choices. BetterInvesting Weekly is the first one. Be sure to click to turn the little white box blue. Then **SAVE CHANGES** at the bottom of the page before exiting.



We want to welcome the following new members to the BetterInvesting family:

Kevin C.	Las Vegas	NV
Jermaine M.	Lynwood	CA
Mojisola P.	Downey	CA
Trish P.	Las Vegas	NV
Edward T.	Indio	CA
Pamela G.	Anaheim	CA
Dinesh S.	Irvine	CA
Cris G.	Mission Viejo	CA
Jane B.	Coronado	CA
Janet R.	Redondo Bch	CA
Darryl S.	Sherman Oaks	CA
Veronica H.	Corona	CA
Hailey H.	Valley Village	CA
Susan F.	San Diego	CA



BOOK IT!

One Up on Wall Street by Peter Lynch

If you are going to read any book on investing, I highly recommend this one. Peter Lynch was the portfolio manager of the Fidelity Magellan Fund from 1977 to 1990. During those 13 years he posted average annual returns of 29% - unbelievable! When his first book was released, the critics were ready to pounce on it as a self-idolizing piece of fluff. Nothing could be further from the truth! In this easy-to-read and thoroughly enjoyable book, Mr. Lynch makes a strong case for owning stocks and "buying what you know." He has a delicious sense of self-deprecating humor that puts the reader at ease. Everyone should read this book!

Respectfully submitted by Frank Paiano, Director, Golden West Chapter

*If you have a favorite book on investing you would like to review and recommend to your fellow investors, send your proposal to contact@goldenwest.betterinvesting.net and we will consider it for a future newsletter.



We Love our Volunteers!

The Golden West Chapter is run entirely by volunteer Directors, who give freely of their time and knowledge. The more volunteers we have, the more people we can reach and teach. If you are one of those people who want to learn more and like to help out, we want you as a director! We are always looking for individuals with administrative skills, organizational abilities, teaching skills or computer skills. This is a great opportunity to learn more about investing while spending time with a great group of folks. If you are interested, contact us at contact@goldenwest.betterinvesting.net.

*****We are offering individuals that would like to become a Golden West Chapter director the incentive of a FREE one-year BetterInvesting membership, including the SSGPlus online tools.*****

Why I Volunteer by Dori Raser

It was about five years ago when a friend of mine from church asked me to join him at a board meeting that he was going to for this organization that taught folks how to invest. I was kind of interested in the guy and so I said, "Sure."

Investing was not something that I really did, but I did know something about it since I had worked at Merrill Lynch. I was licensed as a stock broker and was an assistant in Institutional Sales. I changed careers and became a teacher, and then an administrator, and at that time was working as an Assistant Principal for LAUSD. But the board meeting sounded interesting, so I went.

I liked the people and enjoyed seeing how they worked together to accomplish education goals. So, I volunteered and quickly became a director with the Golden West Chapter of BetterInvesting. I also joined the SoCal Model Investment Club where I currently serve as the Presiding Partner. My skill set that I developed at Merrill Lynch and as an educator/administrator fit well with this organization whose purpose was to educate the public about investing.

I love learning new things and helping others learn, as well as working with this fabulous group of folks. I would encourage you to consider volunteering yourself. It's fun, the people are great, and you learn and grow in ways that would surprise you. Investing expertise is not required, only a willing heart, open to learning and giving what one can.

Oh... that guy who invited me to the board meeting... he is now my husband and volunteering with BetterInvesting is something that we truly enjoy doing together.



<https://www.betterinvesting.org/chapters/goldenwest>
contact@goldenwest.betterinvesting.net

About BetterInvesting Since 1951, BetterInvesting has helped over 5 million people become better, more informed investors. You can learn more about the benefits of investment clubs by visiting www.betterinvesting.org/clubs to sample many of our investment club resources, at no cost or obligation. The Heart of Illinois Chapter of BetterInvesting is the local resource for investment education about how to buy good stocks at the right price with the goal of doubling your portfolio value in five years by investing regularly, reinvesting dividends, and diversifying investments.

Important Notice to our Readers: BetterInvesting is a non-profit educational organization that sponsors programs and provides information through their local volunteer chapters for the education and use of individual investors and investment club members. BetterInvesting neither recommends nor endorses specific securities. Everyone is encouraged to do their own stock selection research.