



SEPTEMBER 2011 e-NEWSLETTER

COMING EVENTS

> **StockTalk:** September 10th at [Indian Tree](#) and November 12th at [Southglenn Library](#).

> **Fall Investors' Forum:** September 24th, [Colorado Christian University, Beckman Center](#). [Register Today!](#)

> **Intro to Investing & Value Line:** October 8th, [Bear Valley Library](#)

> **Intro to the Stock Selection Guide (SSG):** October 15th, [Indian Tree](#)

> **Beginning Toolkit:** October 29th in the morning and **Supercharge Your SSG with Sound Judgment:** in the afternoon, both classes at the [Colorado Christian University, Beckman Center](#)

> **Portfolio Centered Decision Making & Lab:** November 19th in the morning and **Club Mechanics** in the afternoon, both at [Colorado Christian University, Beckman Center](#)

SPECIAL EVENTS

> **SSG Introduction Online:** In three sessions: September 20th, 28th, and October 4th from 8 to 10pm MDT, \$25 for BI members and \$40 for non-members, put on by the Puget Sound Chapter. [Register here](#).

TALES FROM THE BRIGHT SIDE

We are so privileged to have Gretchen Hurt as our featured speaker at the Fall Investor Forum, September 24th, centered on the theme "Shaping Up Your Portfolio". Gretchen is a long time member of BetterInvesting and is currently President of the BI Volunteer Advisory Board. She is active in the Central Iowa Chapter where she is a Director and past President. She previously served as a Director on the

Computer Group Advisory Board and is a past President of the OKI (Cincinnati-Dayton Ohio) Chapter. Her favorite activity is teaching, having taught numerous classes on investing at national and chapter events. Her background includes elementary school teacher and small business owner. Her presentations include:

- "Cash Flow 101: The Basics"
- "Finding Great Small Companies"
- "Judgment on the SSG"

Gretchen is an entertaining and energetic speaker. You'll pick up lots of good ideas from her presentations, so this is something you'll not want to miss.

We are also fortunate to have Avi Horwitz as a guest speaker via Webinar conference over the internet. Avi is an associate director on the BI Volunteer Advisory Board and a director of the New York Chapter. He has served his chapter as both education and administrative vice president, and as chapter president. A certified public accountant with his own practice in New York City, Avi has taught at BetterInvesting national events. He was a founding member of the Coast to Coast On Line Investment Club and has contributed to the club section of the BetterInvesting web site and BITS and BetterInvesting magazines. Avi's presentation is titled,

- "Why the Tortoise Sometimes Wins".
So don't delay [Register Today!](#)

FIND-A-CLUB

We now have 13 clubs listed in our [Find-A-Club program](#) who are open to visits by those looking for an investment club to join or just curious about the investment club experience

and want to learn more. Nine of those clubs are “women only” while the remainder are mixed (men and women). To increase the success of this program, we need to have as many clubs as possible to open their doors to visitors. We need more men and mixed clubs, **so [register your club today](#)**.

GIVING YOUR CLUB SUPPORT

Is your club drifting? Is your membership not sufficiently engaged? Does the current market volatility discourage your club? Do you not feel up to the task of managing a portfolio? Worst of all, is your club considering abandonment? If you answer yes to any of these questions, then please don't do anything until you've had a visit from a chapter director.

[Upon request](#), a chapter director will visit your club to provide encouragement, offer advice, and answer questions.

Clubs sometimes feel isolated and circumstances can be discouraging. Often, what is needed is someone to talk to and explain what other clubs have gone through in strengthening their clubs.

For those clubs far from the greater Denver and Grand Junction metro areas, a club visit via internet conferencing can be arranged.

Don't be remiss about asking for

A Look At Various Rates Right Now ...	
1-year CD	0.86%
2-year Treasury	0.20%
10-year Treasury	2.11%
15-year fixed rate mtg.	3.43%
30-year Treasury	3.42%
30-year fixed rate mtg.	4.19%
Altria's common stock	5.90%

Sources: bankrate.com, yahoo.com;
Data date: 8/22/11

NO ALTERNATIVE.

help. Investing is a lifetime activity and stocks do outperform everything over the long haul. To secure a sound financial future, there simply is

So get with it and [ask for help](#) today.

SHOCKING BUT TRUE

- In 2004, only 52% of workers participated in a defined contribution plan.
- At the end of 2010, the average balance of Fidelity 401(k) account holders was only \$71,500 based on 11 million accounts.
- Assuming a 5% rate of return on investments and a 3% inflation rate, it takes \$1 million in assets to deliver an annual income of \$50,000 for 25 years.
- 45% of retirees don't factor inflation into their retirement planning.
- Only 13% of retirees plan at least 20 years into the future.
- 21 and 17 are the average number of years that women and men in the US will be retired.
- 72% of Social Security recipients begin collecting benefits at age 62.
- 34% of retirees rely on Social Security for 90% or more of their retirement income needs.
- 45% of Americans aged 40 to 64 mistakenly believe the government will pick up the tab for long-term care needs.
- The average annual cost of a private room nursing home in St. Louis as of 2011 is \$60,000

WORDS OF WISDOM

“The most common cause of low prices is pessimism - sometimes pervasive, sometimes specific to a company or industry. We want to do business in such an environment, not because we like pessimism but because we like the stock prices it produces. It's optimism that is the enemy of the rational investor.” – *Warren Buffett*