



CELEBRATING 50 YEARS OF SERVICE: 1962 - 2012
JULY 2012 e-NEWSLETTER

COMING EVENTS

- > **Annual Meeting**, August 27, online via GoToMeeting
- > **Introduction to Investing**, 9am – noon, Sept 8, Christ Church United Methodist
- > **Stock Selection Guide - Learning the Basics**, 9am – noon, Sept 22, Christ Church United Methodist
- > **Fall Investor Forum**, 8:30am – 4pm, Oct 6, Colorado Christian University
- > **Toolkit Mechanics: Navigating Toolkit**, 9:00 – noon, Oct 20, Colorado Christian University
- > **Applied Toolkit Lab**, 1 - 3pm, Oct 20, Colorado Christian University
- > **Supercharge Your SSG with Sound Judgment**, 9am – 12:30pm Nov 3, Christ Church United Methodist,
- > **Advanced Toolkit: Reports, Portfolios, Libraries** 9am -noon, Nov 17, Colorado Christian University
- > **Research Resources on the Internet** 1 – 3pm, Nov 17, Colorado Christian University

FALL INVESTORS' FORUM

The Fall Forum's theme is *"Improving Your Portfolio Returns"* featuring keynote speaker Ken Kavula, who will provide attendees with an entertaining, informative day of stock talk! You'll not want to miss this!

Ken is a nationally-known instructor who regularly speaks at BetterInvesting events throughout the country. With more than 30 years as a professional educator, Ken delivers a complete program of thoughtful and insightful topics focused on investing.

Ken will discuss portfolio management and offer ways to easily

decide when it might be time to consider a stock for sale. He'll take time to discuss setting goals and keeping track of those goals as you build and manage a stock portfolio. Ken also believes in the BetterInvesting principle of diversification by size and he will offer tips for keeping your portfolio balanced between smaller, faster-growing companies and larger, more slowly-growing ones.

Ken will also share many of his **techniques for discovering smaller stocks**. As part of this discussion, he will demonstrate his use of a few basic screeners and share lists of stocks which currently pass his criteria. Ken believes strongly that folks should leave a BetterInvesting event with **stock ideas for further study and he will make sure that you end the day with a robust list!** This list is not a recommendation, but a list of leads for further study. As usual, each must do their own homework and make their own decisions.

He also firmly believes that an investor should never study a stock in isolation. He'll tell you some of the ways his clubs study industries and peer groups and he'll share some of his research techniques with the group. He'll also share tips and documents to help you make a better stock presentation to your club, become an efficient stock watcher, and conduct a comprehensive industry study.

Ken will wrap up the presentation with an analysis of two or three actual portfolios from clubs in the Rocky Mountain Chapter (see below for details on how to submit

your club's portfolio for review). The day promises to be packed with thoughtful information that you can immediately put to use. As many will attest, Ken has that unique ability to make stock picking a lot of fun!

Ken Kavula lives near Flint, Michigan, with his wife of 42 years, Natalie. He also lives near his four



grandchildren and spends many hours with them and their parents. Ken and Nat are both active directors for the Mid-Michigan Chapter of BetterInvesting. He

belongs to four investment clubs, is an avid reader and loves to travel. He's passionate about the theater and he and Natalie try to attend as often as they can. As you can tell, Ken keeps busy in his retirement from more than 30 years as a secondary teacher and principal.

Ken is currently serving as President of his chapter and has served in nearly every role in the chapter as well. He helped create and then served as the chair of four BetterInvesting Regional Conferences conducted by a coalition of chapters from Michigan, Indiana and Ohio. He also still finds time to visit once or twice a month with the clubs in his area.

In addition, Ken has been very active on the national BetterInvesting scene, chairing two national conventions and serving as Chairman of the BetterInvesting Volunteer Advisory Boards three times and chairing the Commission on the Chapters. He served as the North Central Region Manager for six years and, more recently, has been speaking to chapters throughout the country.

HOW TO SUBMIT YOUR CLUB'S PORTFOLIO FOR REVIEW:

Submit the following information:

- Club & Number of Members
- Date club was started
- Club contact and email
- Stock symbol and number of shares

Send to: j.loken@RMChapter.org

TOOL TIPS

If you are using Toolkit 6, and your data provider is Stock Central, when you first open Toolkit, you may see a "First Impressions" dialog box.



The "First Impressions" gives you a quick look at the company as determined by Take Stock. This information is mathematically derived, and does not include informed judgment by an individual. "First Impressions" is set "ON" by default when you load Toolkit. To turn the setting off, click on "Preferences, select the General tab, and select "Disable First Impression". If you have made your judgments to the SSG, and want to look at what judgments would have been made by First Impression, you can bring up First Impression judgments by clicking "Alt-Ctl-I". After reviewing the information and to keep from overwriting your judgments, close the SSG WITHOUT SAVING.