

**NOVEMBER 2012 e-NEWSLETTER**

**COMING EVENTS**

*Click on class titles to register and get more detailed information.*

> **Supercharge your SSG with Sound**

**Judgment:** November 3<sup>rd</sup> at Christ Church United Methodist, 9 – 12:30am

> **Advanced Toolkit:** November 17<sup>th</sup>, Colorado Christian University, 9am – Noon

> **Research Resources on the Internet:** November 17<sup>th</sup>, Colorado Christian University, 1 – 3pm.

**HOW TO GET VALUE LINE and MORNINGSTAR from the LIBRARY**

- Go to any Denver Library and ask to receive a library card.
- They will ask to see your Colorado Drivers License (a must have) and ask for some general information.
- Once they give you your card you are able to go online.
- Go to [www.denverlibrary.org](http://www.denverlibrary.org)
- Along the top of the page, click on the tab “Research”
- Along the left side of the page, click on “Databases A-Z”

**Click on the letter “V” for Value Line**

1. Click on “Value Line Plus Small & Mid Cap”
2. Enter you Library Card Number and the year you were born.
3. Click on “Submit”
4. To start pulling up Value Lines scroll down left side to “Lookup Company”
5. You can look up companies by Company name, Industry or Ticker Symbol (I find the ticker symbol to be the quickest).

6. Type in the ticker symbol and the search will find the company
7. I usually click on the “PDF” file of the company and read it. It will look just like a page out of the Value Line Book at the Library.
8. Click “Print” if you want a hard copy.
9. To go back to the Value Line page, click on the little “x” of the tab above the PDF page
10. You can look up and print as many Value Lines as you wish.
11. There is a ton of information in this Value Line Subscription so read away and enjoy!

**Click on “M” for Morningstar**

1. Scroll down until you find “Morningstar” and click on it.
2. In the search box, enter the company name or ticker symbol.
3. A dialog box will appear with choices.
4. Select the correct choice.
5. A page will appear with information about the company.
6. Under the company name, ticker symbol and Morningstar rating (if it is rated), is a navigation bar with tabs to look at specific areas (e.g., Quote, Stock Analysis, Key Ratios, Financials, etc.)
7. To print a report, click on the “PDF Report” icon, located on the right side of the page, just above the navigation bar.
8. Depending on your browser configuration, a report will open in another tab or in a separate window.

**NOTE:** *For non-Denverites, check with your local library for details on how to access VL and Morningstar there.*

## **VALUE LINE STOCK SCREENER**

The online version of Value Line provides a screening option to help you look for stocks that meet your criteria.

For BetterInvesting, we are looking for stocks that are projected to grow at greater than 5% per year over the market average return (typically 10% though it may be closer to 6% over the next ten years) over 5 years.

Starting from the Research Hub page, look at the list of choices in the left hand column.

1. Select the link to "Stock Screening".
2. Once selected, Value Line's search criteria choices will appear.
3. To enter the information that most nearly meets your criteria, scroll down to the "Additional Stock Information" box,
4. Move your mouse to "Mouse over here to select a field"
5. A drop down box appears.
6. Scroll down through the list to the "Projections" link.
7. As you hover over the selection, another drop down box appears.
8. In the list, select "Proj 3-5 Yr% Annual Total Return"
9. Selecting "Proj 3-5 Yr% Annual Total Return" populates the first criteria box.
10. Next, you need to set the Minimum and Maximum values.
11. In the "Minimum Value" box, enter 18
12. In the "Maximum Value" box, enter 26
13. Once the values have been entered, click on the "Search" button.
14. The system goes out and looks at the most current information and returns a set of values that match your criteria
15. Depending on how your browser is configured, either a new window or

tab will open with the results of your search.

16. To narrow the search, return to the search screen and add any additional criteria.

## **WORDS OF WISDOM**

*"The acid test for us as investors is not whether or not we own stocks amid this uncertainty and volatility, but which stocks we own and why. I buy and hold stocks, always and only with a long timeframe in mind, based on the ability of specific, individual businesses to provide me with large, reliable dividends and to grow them at a rewarding pace. I don't dart in and out of the market based on the ebb-and-flow (or drought-and-flood) of the news. Instead, I screen out bad balance sheets, extreme cyclicity, weak competitive positions and questionable managements. This doesn't mean I get to whistle past the graveyard. I can't expect to be perfect, but with a lot of homework and a little luck, I shouldn't have to go by the graveyard at all."* – Josh Peters, Morningstar

*"Investments that are denominated in a given currency include money-market funds, bonds, mortgages, bank deposits, and other instruments. Most of these currency-based investments are thought of as "safe. In truth they are among the most dangerous of assets. Their beta [i.e., volatility] may be zero, but their risk is huge."* – Warren Buffett