

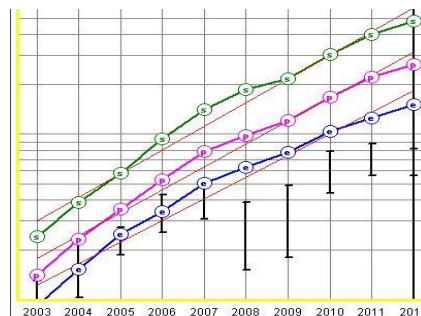


## SECOND QUARTER (APRIL - JUNE) 2015 eNEWSLETTER

### UPCOMING EVENTS AND CLASSES:

#### ➤ Spring & Fall 2015

- “Why Invest in Stocks”, Smokey Hill Library, Thursday, April 2, 7pm – 8pm
- Portfolio Management, April 4
- “Why Invest in Stocks”, Eloise May Library, Monday, April 6, 6:30pm – 7:30pm
- SmallTalk Stock Study, April 21, 7pm – 8:15pm via Webinar
- Introduction to Investing, CCUM, Saturday, September 5
- Annual Meeting with Educational Program, Wednesday, September 9 via Webinar
- Stock Selection Guide, CCUM, September 19
- SmallTalk Stock Study, September 22 via Webinar
- Judgment on the SSG, CCUM, October 3
- **Investors’ Education Day at CCU with guest speakers Avi Horwitz and Don Cassidy, Saturday, October 17**
- SmallTalk Stock Study, Tuesday, October 20
- Mutual Funds and Exchange Traded Funds (ETF) in Retirement Accounts, CCUM, Saturday, November 7
- SmallTalk Stock Study, Tuesday, November 17 via Webinar



### Class and Event Location Addresses

Christ Church United Methodist (CCUM) 690 Colorado Blvd, Denver Co 80206	Colorado Christian University (CCU) 8787 W Alameda Lakewood, CO 80226
---	--

### DID YOU KNOW THAT...

Morningstar analyst and 2014 BINC keynote speaker Josh Peter’s *DividendInvestor* monthly newsletter is available online from many local libraries? Ask your librarian how to access *DividendInvestor* online. If you happen to have a library card and PIN for Douglas County libraries, just click [here](#) and scroll down to Morningstar Investments. Click on Morningstar Investments, then enter your library card number and PIN. Click on “Login”. The next page that pops up has several choices across the top. Click on “Newsletters” on the far right. Next, you’ll see all of the Morningstar newsletters displayed left to right. *DividendInvestor* is the one on the left. Drop down and click on the current issue or any of the archived back issues. All of the Morningstar newsletters, but especially the *DividendInvestor*, represent a **terrific** library value!

## **AMAZING FACT**

The constituents of the S&P 500 generate close to **40% of their profits** outside the U.S. This international exposure means that profits can grow at a different rate than the domestic economy, even in the long run. It also means that profits are dependent upon currency values. When the dollar is strong, profits will suffer. When the dollar is weak, profits will increase.

## **LINKS TO ARTICLES OF INTEREST**

US markets have seen a lot of action, but little actual movement over the past month. The S&P 500 has gone 27 consecutive trading days without back-to-back up days—the longest stretch since 2001. Weaker economic data, combined with uncertainty around Fed policy has dented investor optimism.... [read more](#).

## **WINNING WITH DIVIDEND GROWTH**

“Dividends aren’t about Wall Street. Dividends are about you, the actual shareholder. They do provide a practical source of cash to fund portfolio withdrawals during retirement, but they also drive total returns for investors of all ages and goals. Bypassing the ups and downs of the stock market, dividends provide a tangible link between the shareholder and the profits of the actual businesses he or she partly owns. Dividends provide a reflection of the quality of a company, its management, and the value of its shares. No dividend is guaranteed, but the best dividends—those that are large, reliable, and grow over time—create a powerful core for anyone’s portfolio.” – **Josh Peters, Morningstar analyst and editor of *DividendInvestor*.**

## **WORKING TOGETHER**

The Rocky Mountain Chapter board of directors see their main duties as 1) supporting clubs and individuals, and 2) providing quality education for everyone. All directors are unpaid volunteers who want to “give back” for the support they’ve received in the past. The board meets monthly over the internet using GoToMeeting. But the chapter has the special challenge of providing for a membership spread across Colorado, Utah, Wyoming, and the northern 2/3 of New Mexico. If you live in one of these areas, please volunteer to become a contact for those in your area. For more info [email](#) our chapter president.

## **BRINGING MEMBERS AND CLUBS TOGETHER**

The SEC prohibits the chapter from actively helping clubs and members to get together. So the following information is not a solicitation or recommendation.

Clubs looking for members: If your club has openings for new members, one good way to let others know is to list your club on the chapter’s [Find-A-Club roster](#). To list your club, just send an email to [contact@rmchapter.org](mailto:contact@rmchapter.org) with the following information:

- Meeting location; dates, times
- Club composition (all male or female; mixed)
- Name of club
- Contact name and email address
- Alternate contact name and email address

Visit the chapter's Find-A-Club [webpage](#) for more advice on how to connect with members looking for a club.

Members looking for clubs: If you are a BI member and would like to consider a club, the chapter maintains a [list of clubs](#) open to visits. The decision to visit or join a club is strictly between you and the club. The Rocky Mountain chapter makes no recommendations one way or the other.

### **WORDS OF WISDOM**

"Today, a wry comment that Wall Streeter Shelby Cullom Davis made long ago seems apt: 'Bonds promoted as offering risk-free returns are now priced to deliver return-free risk.'" - **Warren Buffett**