

## Chapter Information

### RESOURCES

**Email** Lynn Gillette, [aaiichapter\\_siliconvalley@yahoo.com](mailto:aaiichapter_siliconvalley@yahoo.com)

**Web Page** [www.aaii.com/localchapters](http://www.aaii.com/localchapters); **Website** [www.siliconvalleyaaii.org](http://www.siliconvalleyaaii.org)

**Facebook** [www.facebook.com/sv.aaii](http://www.facebook.com/sv.aaii)

**Meetup** [www.meetup.com/AAll-Silicon-Valley-Meetup](http://www.meetup.com/AAll-Silicon-Valley-Meetup)

**CIMI** <https://groups.yahoo.com/neo/groups/AAll-SV-CI-MI-Group/info>

## Special Interest Groups

All SIG groups meet at Holder's Country Inn, 998 S. DeAnza Blvd., San Jose. Phone: 408-244-2798, map: <http://tinyurl.com/z4599o8>. We meet and order dinner from 6:00 to 6:30 p.m., and the discussion ends promptly at 9:00 p.m. We plan to webcast these SIG meetings; for details see our chapter website at [www.siliconvalleyaaii.org](http://www.siliconvalleyaaii.org).

### INVESTING DISCUSSION GROUP

**Lynn Gillette and Valerie Fitch**  
[aaiichapter\\_siliconvalley@yahoo.com](mailto:aaiichapter_siliconvalley@yahoo.com)

Meetings are a way to discuss investment ideas in a relaxed, small group setting. Meetings are on the fourth Monday of each month (except December).

### FINANCIAL PLANNING DISCUSSION GROUP

**Fred Smith**

[fred.svaaii@gmail.com](mailto:fred.svaaii@gmail.com)

These meetings feature informal discussions on a broad range of financial planning topics including investing, taxes, retirement planning and more. We meet on the second

Wednesday of each month, from September through June. A schedule of topics is available on our chapter website at [www.siliconvalleyaaii.org](http://www.siliconvalleyaaii.org).

### COMPUTERIZED-MECHANICAL INVESTING GROUP

**Bill Paseman**

[aaii@paseman.com](mailto:aaii@paseman.com)

The CIMI group discusses and presents ideas on how to use computers in investing focusing on rules, algorithms, programs and computerized investing tools of various flavors. Meetings are on the first Thursday of each month at 6:30 p.m. See <http://tinyurl.com/pug8ybv> for further detail on CIMI.

## Chapter Message

The purpose of the AAll Silicon Valley Chapter is to assist individuals in becoming effective managers of their own assets through programs of education, information and research. All local leadership positions are voluntary, and we rely heavily on members to help set up chairs and suggest future topics for our meetings. We need help at Special Interest Group (SIG) meetings to facilitate webcasting. Each local leadership position will be described in future chapter messages.

—Lynn Gillette, President, AAll Silicon Valley Chapter

**Future Meeting** Saturday, October 19, 2019

Topic:

## A PRACTICAL APPROACH TO INVESTING

Speaker: **Rob Bernstein**

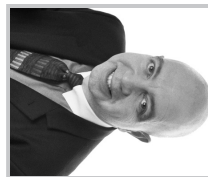
*President, RGB Capital Group LLC*



**Ed Machado**  
Senior Information Security  
Manager, Star One Federal Credit  
Union

The opinions of speakers are their own and not necessarily those of AAll. It is not the policy of AAll or its local chapters, officers or directors to promote any specific investments or techniques of analysis. Presentations are provided solely for informational purposes and should not be construed as

solicitations. There are no representations or warranties of any kind, expressed or implied, about the completeness, accuracy, reliability, or suitability of meeting information. Investment information presented may not be appropriate for all investors and should be independently verified.



**Brian Livingston**  
Author of "Muscular Portfolios"

Saturday, September 14, 2019



625 N MICHIGAN AVE  
SUITE 1900  
CHICAGO, IL 60611-3151  
(800) 428-2244

Nonprofit Org.  
U.S. Postage  
PAID  
Am. Assoc. of  
Individual Investors

**TWO SPEAKERS!** See inside for details

AAll Local  
Chapters

SILICON VALLEY  
MEETING

# AAll INVESTOR CONFERENCE

October 25 – 27, 2019

**PLUS** Pre-Conference Boot Camp Oct. 24  
Omni Orlando Resort at Championsgate | Orlando, FL

**Details online:** [www.aaii.com/LCconference](http://www.aaii.com/LCconference)

## A Selection of Our Exciting 2019 Speakers:



**Keynote Speaker**  
**James O'Shaughnessy**

Author, "What Works on Wall Street";  
O'Shaughnessy Asset Management, LLC



**Keynote Speaker**  
**James Paulsen**

Popular Markets Commentator & Chief Investment Strategist, Leuthold Group, LLC



**Christine Benz**

Director of Personal Finance, Morningstar, Inc.



**Ralph Acampora, CMT**

Instructor, New York Institute of Finance

## What You'll Learn

This special AAll event teaches you the concepts and ideas you need to be a better investor such as:

- Picking winning stocks
- Protecting your portfolio
- Developing strategies to invest successfully
- Profitable investment sectors
- Becoming an educated computerized investor
- Tools and approaches for those nearing retirement
- And much more!

## 25 Investor Seminars | 30 Workshops

If you have ever wanted to know how to diversify your portfolio, choose the stocks best suited for you or create a retirement plan, this program gives you all of that and more.

Go directly to the AAll Investor Conference site:



**Registration is filling up fast!**

[www.aaii.com/LCconference](http://www.aaii.com/LCconference) | 800-428-2244

# REGISTER ONLINE

www.siliconvalleyaaii.eventbrite.com

## REGISTER BY MAIL

ADVANCE REGISTRATION FOR  
Saturday, September 14, 2019

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: ( \_\_\_\_\_ ) \_\_\_\_\_

Family/Guest Name(s): \_\_\_\_\_

\_\_\_\_\_ # Everyone: \$ \_\_\_\_\_

\_\_\_\_\_ # Season Tickets: \$ \_\_\_\_\_

**Total Fees:** \$ \_\_\_\_\_

Please indicate any ADA disability  
needs: \_\_\_\_\_

**YES!** I would like more information about  
volunteering to help this chapter.

Mail completed form with your  
check (payable to AAI) to:

**AAII Silicon Valley Chapter**  
P.O. Box 58  
Cupertino, CA 95015

No confirmation will be sent; your  
canceled check is your receipt.

## Meeting Details

### SHOUP PARK GARDEN HOUSE

400 University Avenue  
Los Altos, CA 94022

#### SCHEDULE

##### Registration/Social

8:30 a.m.

##### Chapter Business

8:40 a.m.

##### First Program

9:00 a.m.

##### Break

10:15 a.m.

##### Second Program

10:30 a.m.

##### Q&A

11:45 a.m.

#### FEES

##### In Advance

(postmarked by 9/9,  
online by 9/12)

Everyone, **\$15**/person

##### At the Door

(space permitting)  
Everyone, **\$20**/person  
Persons under 25  
(with ID), **Free**

No Refunds

## More Information

### NEW! 2019–2020 Season Tickets

Good for all regular  
events and webcasts  
from September 1, 2019,  
through August 31,  
2020—a \$120 value for  
\$80. Mail your \$80 check,  
payable to AAI, along  
with your name and email  
address to P.O. Box 58,  
Cupertino, CA 95015.

Payment buys both  
physical and web  
attendance.

**NO REFRESHMENTS  
WILL BE PROVIDED.**  
Refreshments are not  
available at this facility.



**Brian Livingston** is a successful dot-com entrepreneur, a columnist for MarketWatch.com and StockCharts.com and the author of “Muscular Portfolios” (BenBella Books, 2018).

From 1984 through 1991, Livingston was the assistant information technology manager of UBS Securities in New York City, a computer consultant for Morgan Guaranty Trust Co. (now JPMorgan Chase & Co.), and technology adviser to Lazard Frères. As a computer expert, he published over 1,000 articles from 1991 through 2010 in such publications as PC World, CNET and more.

Livingston authored or co-authored 11 books in the Windows Secrets series (John Wiley & Sons), which sold more than 2.5 million copies in 30 languages worldwide. In 2003, he founded the Windows Secrets Newsletter, which grew from zero to 400,000 subscribers before he sold the business in 2010. His current publication is the monthly Muscular Portfolios Newsletter.

On Saturday, September 14, 2019, the AAI Silicon Valley Chapter Presents ...

## HOW TO MAKE YOUR PORTFOLIO MUSCULAR

### Brian Livingston

Author of “Muscular Portfolios”

#### YOU WILL LEARN

- How to get market-like returns with no fear of crashes
- The most profitable way to use the newest low-cost index funds
- How 21st century science demonstrates greater gains with lower risk

For decades, the financial services industry has sold risky investments, claiming that greater risk was the only path to greater gains. But high-risk strategies are vulnerable to huge losses that can devastate your portfolio. Today, there's a better approach. Brian Livingston's new book “Muscular Portfolios” reveals the latest scientific evidence behind what experts call the index investing revolution. In addition, his website, MuscularPortfolios.com, is the first to give away Wall Street's secret buy-and-sell signals. The site is absolutely free—there are no financial products to buy and no “secret formulas” to pay for. Prior to the seminar, visit <https://bri.li/sanjose> for advance information.



**Ed Machado** has worked within the information technology and information security profession for over 25 years. He previously served as vice president of information systems/security and chief operating officer in the past at various companies.

Machado now serves as Star One's information security, privacy and identity theft officer with oversight of the cybersecurity and information security program. In addition, he has advised numerous startups in the area of information security and data privacy compliance and currently serves on Fiserv's Cyber Protect Advisory Board for financial institutions.

Machado holds a B.S. in computer science from Santa Clara University, an MBA from the University of Phoenix and numerous certifications in the area of information security, risk management and audit.

## CYBERSECURITY AND THE CHANGING WORLD!

### Ed Machado

Senior Information Security Manager,  
Star One Federal Credit Union

#### YOU WILL LEARN

- The importance of personal cybersecurity while performing activities on the internet
- Learn about recent cyber fraud trends, events and future cyber threat predictions
- Obtain tool, resources and best security practices to stay safe online

The presentation will be an interactive discussion for which attendees will learn and discuss various threats and events in today's new cyber world. In addition, the interactive presentation will cover recent techniques by fraudsters to obtain personal information through a variety of social engineering tactics and tricks. Attendees will be shown a variety of quick videos as well to help demonstrate and reinforce some of the tactics and be provided with some of the basic security fundamentals in how to safeguard their own personal data and security when using a personal computer, tablet, laptop or smartphone.

## Driving Directions

Our meeting location is at the Garden House at Shoup Park in Los Altos. The nearest freeway exit is Interstate 280's El Monte Exit in Los Altos. See AAI Silicon Valley website for more information and detailed driving instructions: [www.siliconvalleyaaii.org](http://www.siliconvalleyaaii.org).