

Sun City Summerlin Computer Club

**Internet Investing
SIG**

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February 19, 2015

SIG Meeting Schedule

- **The Internet Investing SIG meets every other “even” month on the third Thursday morning at 9 AM. The next six meetings will be:**
 - *April 16, 2015*
 - *June 18, 2015*
 - *August 20, 2015*
 - *October 15, 2015*
 - *December 17, 2015*
 - *February 18, 2016*

A Perfect Storm – Part 3

- **Dollar has gained against foreign currencies.**
 - *Oil priced in dollars.*
 - *Saudis and Iran are pumping and flooding the markets*
 - *Crude oil (now about \$52) and many energy stocks are still low.*
 - *Other commodity prices and stocks of producers still down.*
 - *Marginal drilling ventures are shutting down or may get bought out.*
 - *Gasoline is still cheap (but up from its lows)*
- **ISIS in the middle east causing great concern.**
 - *“Flight to quality” (Selling stocks and buying US Govt. debt) has pushed bond yields down. 10 year Treasury note yield back from 1.77% to 2%*
- **Ebola virus outbreak has faded as a news item.**
- **Obamacare policies kicking in – more cancellations, rate hikes.**
- **Republicans won the 2015 House and Senate but have no focus.**
- **General sense remains that the government doesn’t know how to deal with these issues.**
- ***Dow at record highs. Can it continue?***

Recent Market Moves

- **Let's Look at Recent Charts for Market Averages**
 - *Dow Jones Industrials Chart ^DJI*
 - *S&P 500 Chart ^GSPC*
 - *Nasdaq 100 Chart ^IXIC*
 - *Russell 2000 Chart ^RUT*
- **The markets dropped then have rebounded to new highs.**
 - *Dow has bounced up and down from 16,140 to over 18,000.*
 - *Volatility now seems to be the norm.*
- **What did *YOU* do (if anything) in the past two months?**
 - *Buy on the dips? Sell (at the bottom or at the top)? Hold?*
 - *Did you buy Puts? Sell covered Calls?*
 - *Did you or will you buy in near the bottom?*
- **What do *YOU* think will happen in the next 3-6 months?**
- **What's the best strategy to follow?**

Oil and Energy Stocks and ETFs

- **Company Types**
 - *Crude Oil Drillers & Producers*
 - *Natural Gas Drillers and Producers*
 - *Oil Refiners*
 - *Oil and Gas Pipeline Companies*
 - *Shipping and Rail Companies*
 - *Oil and Gas Services Companies*
 - *Electric and Gas Utilities*
- **How to Invest in Energy**
 - *Individual Stocks*
 - *Sector Mutual Funds and ETFs*
 - *Bonds or Sector Bond Funds*
 - *Preferred Stocks or Preferred Stock Funds*
- **Discussion – what are you doing, if anything?**

Saving Energy With LED Lighting

- **LED Bulbs Now Come in Many Sizes, Shapes**
 - *Typically use about 1/8 the power of an incandescent bulb*
 - *Prices have come down*
 - *Bulbs last up to 10 times longer (22 years vs 2 years)*
 - *New LED bulbs are dimmable*
- **Look around for lights you use a lot**
 - *Living room*
 - *Dining Room*
 - *Ceiling floods in hallways*
- **Example:**
 - *Dining room chandelier has 6 40-watt candelabra bulbs (240 watts total)*
 - *Replaced those with 6 4.9 watt LED candelabra bulbs (\$36 at Costco)*
 - *The chandelier now draws 30 watts, a savings of 210 watts of power.*
 - *The chandelier is on about 6 hours / day, 365 days / year = 2190 hours.*
 - *The energy savings is 210 watts * 2190 hours = 460 kilowatt hours per year.*
 - *At \$.125 per kilowatt hour, we save **\$57.50** per year*
- **Many online sources to buy from ...**

Open Discussion