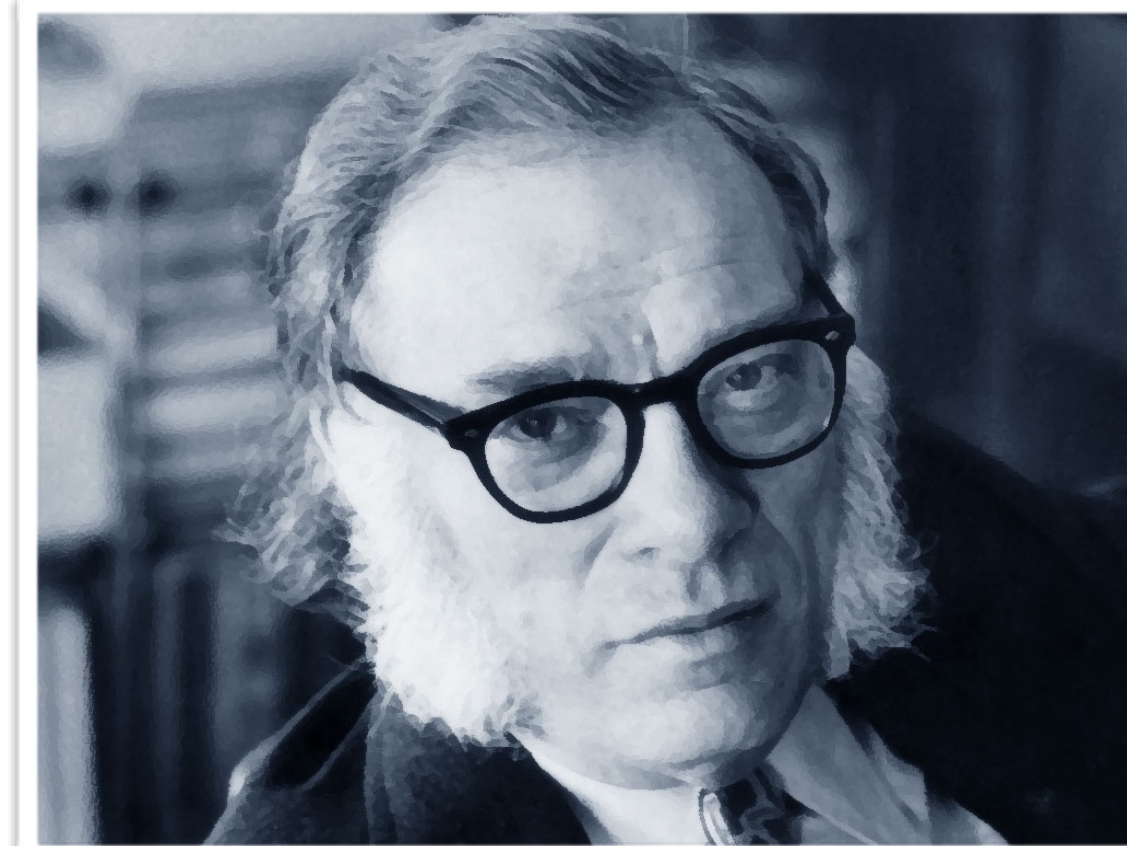
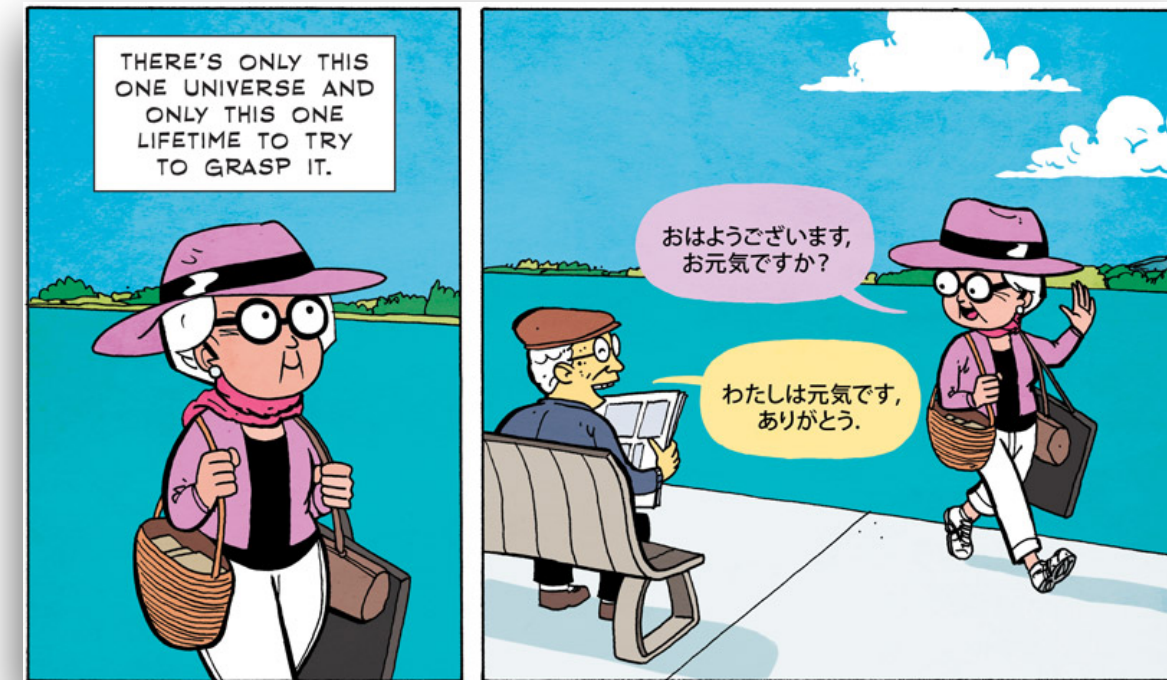


Cove Apple Club

January 13, 2016



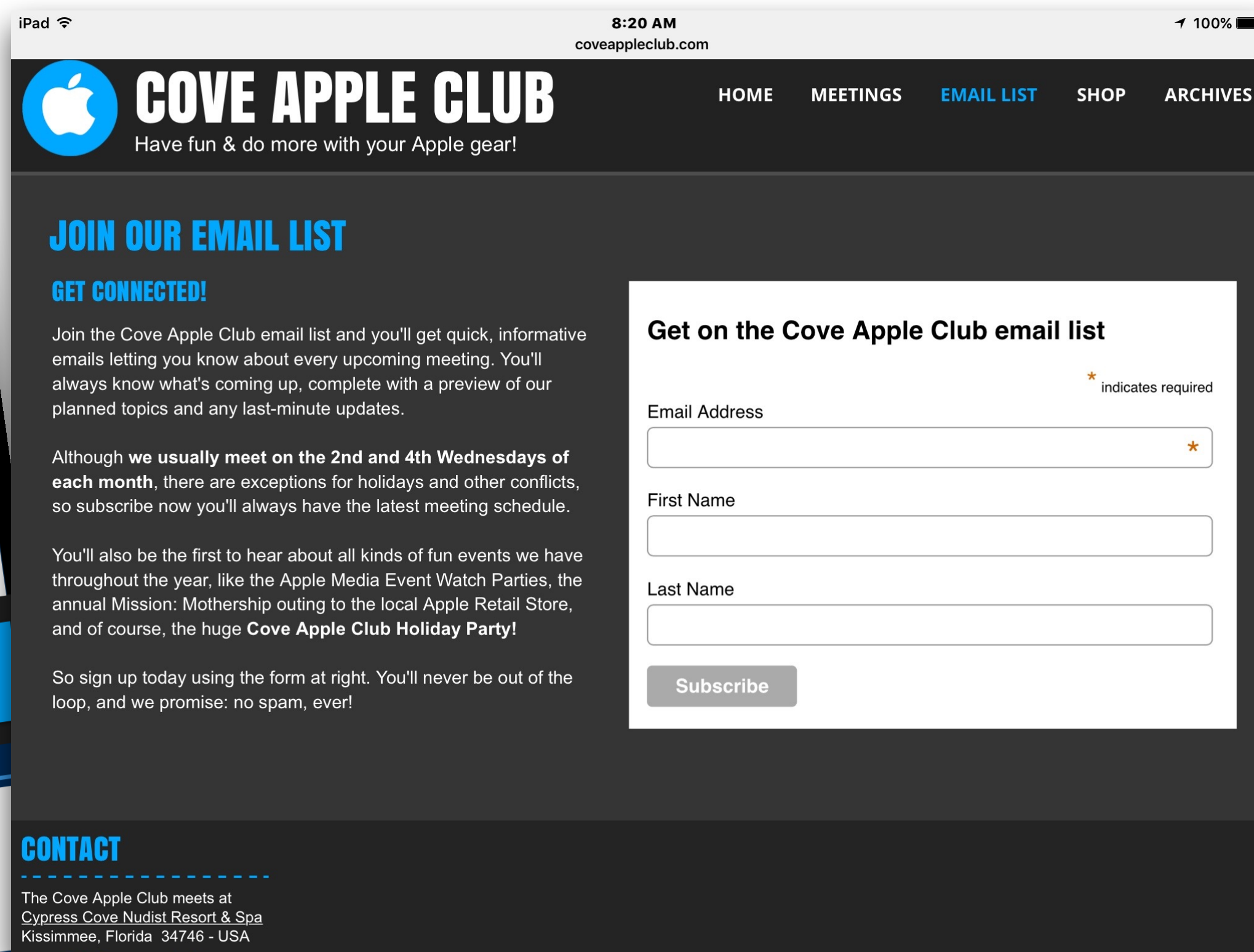
Tonight's Topics

- Our smokin' hot new website & how to adjust your bookmark
- Having Fun in iOS
- AAPL in 2015
- A Lifetime of Learning

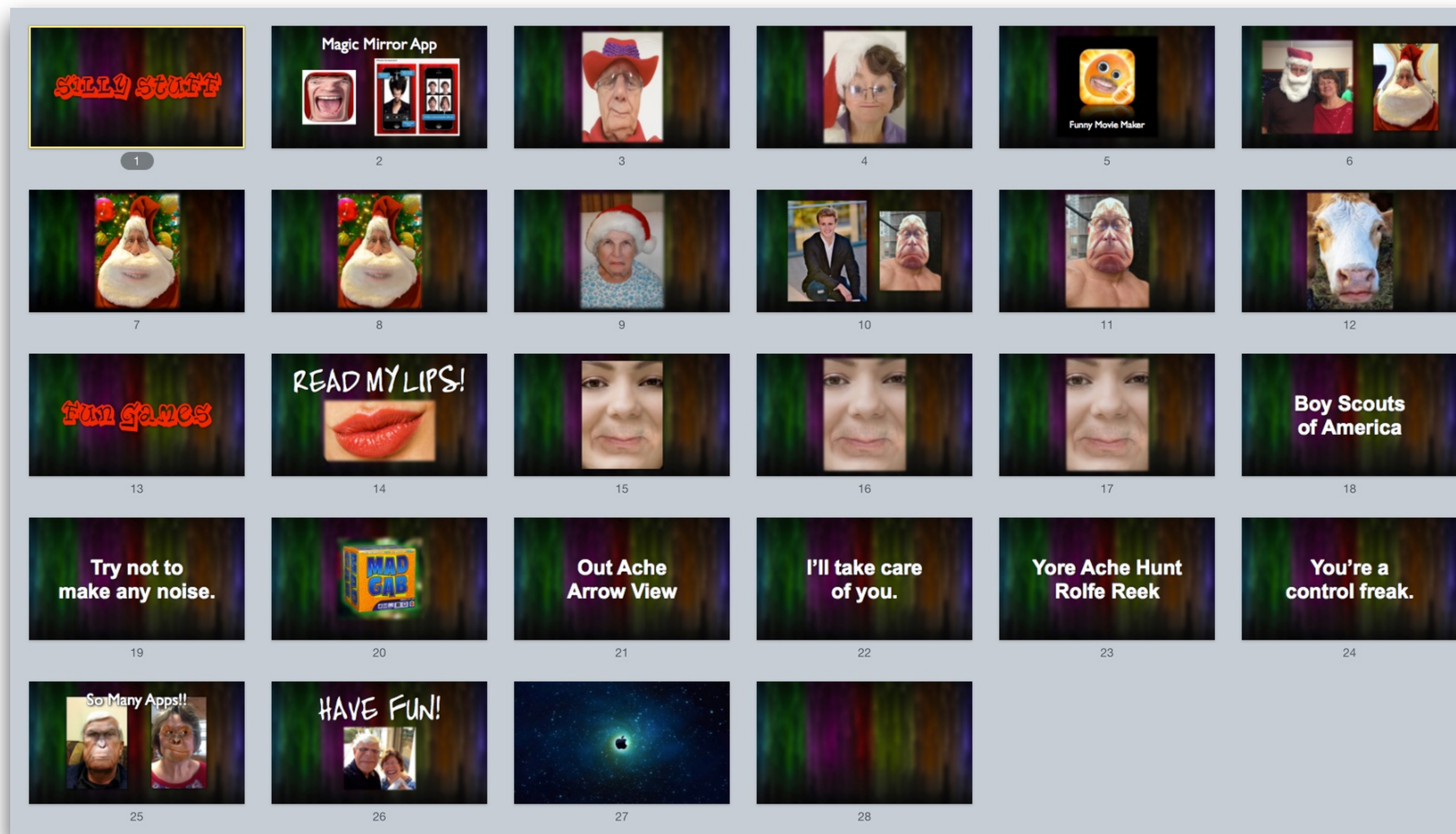
Our Smokin' Hot New Website

- Trashed our old clunker over the Christmas-New Year's holiday week
- New site is more stylish, easier to update, faster & more standards-compliant
- It's also "mobile-friendly" with a "responsive design"





Demo!




Having Fun in iOS

by Dan Priebe

AAPL in 2015

Schwab Alerts Today at 7:47 PM

Reply-To: SchwabAlerts.MyPortfolio@schwab.com
My Weekly Summary for January 08, 2016

 Weekly portfolio updates
January 08, 2016 | your account ending: 401

My Weekly Summary

Equities & Mutual Funds

Symbol	Security	Close	52 Week High	52 Week Low	P/E Ratio	Week Change
AAPL	Apple Inc	96.96	134.54	92.00	10.46	-7.9%
BIDU	Baidu Inc ADS	171.34	234.67	100.00	32.05	-9.4%
SWISX	Schwab International Index Fund - Select Shares	16.36	20.32	16.36	--	-6.4%
SWTSX	Schwab Total Stock Market Index Fd Select Shs a Series of Schwab Capit	33.90	38.79	33.90	--	-6.1%
TSLA	Tesla Motors	211.00	286.65	181.40	0.00	-12.1%
V	Visa Inc'A'	72.88	81.01	60.00	28.49	-6.0%
WDC	Western Digital	55.39	113.88	55.39	10.27	-7.8%

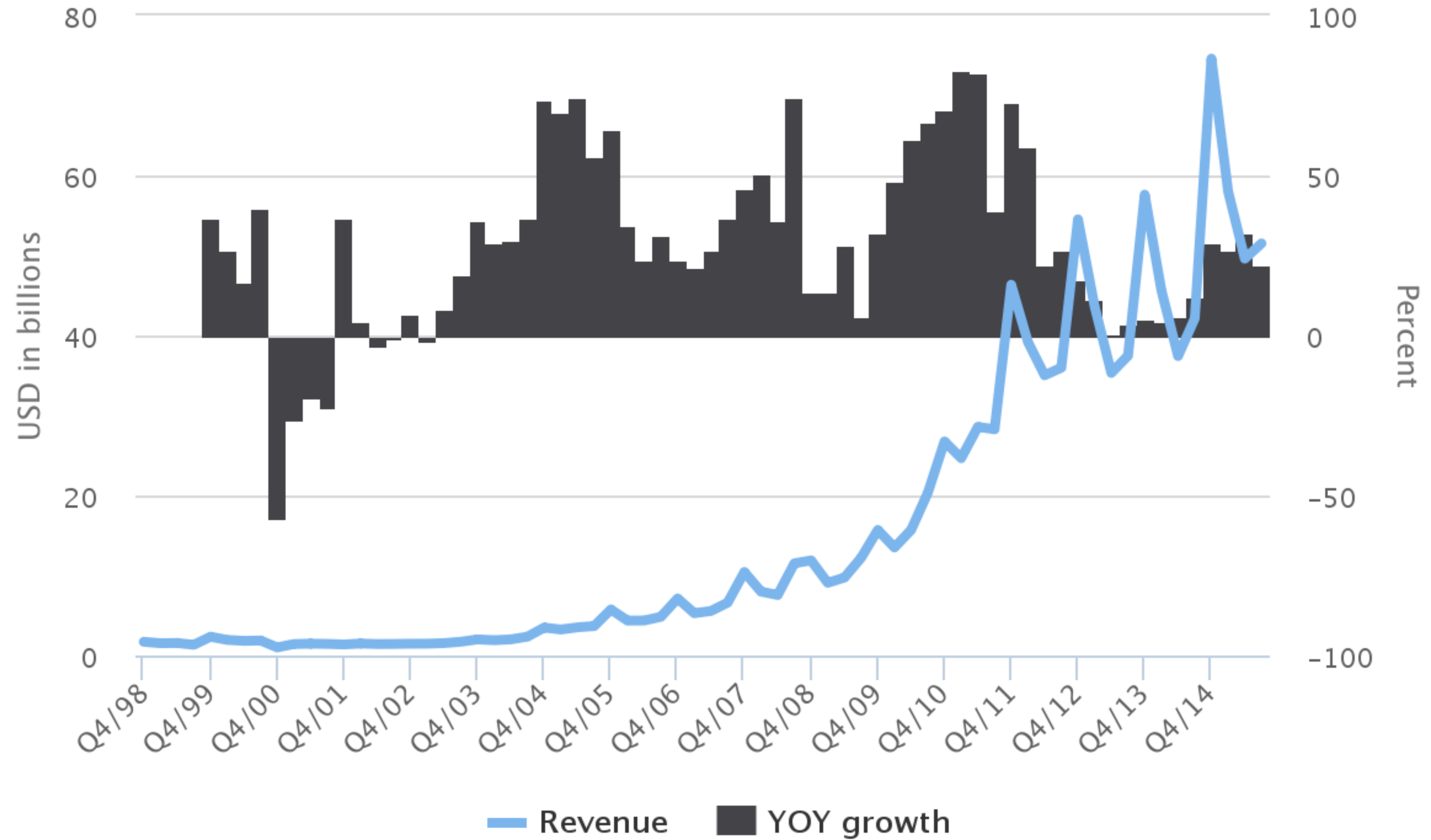
Apple Performance in CY 2015

- Revenue of \$224 billion, up 28% vs. 2014; EPS of \$9.22, up 43% vs 2014
- Introduced and shipped three major new product lines: Apple Watch, Apple TV 4th Generation, iPad Pro
- Opened 51 new stores around the world - a new store every week
- Grew China business 330% YOY, including tripling iPhone sales to become #1 smartphone brand in China
 - **Half** of all Chinese adults do not own a smartphone; half of **those** plan to buy one **this** year; 60% of **those** plan to buy an iPhone — that's 100,000,000 new buyers, conservatively
- ...not bad for a 40-year old company in a “mature” market

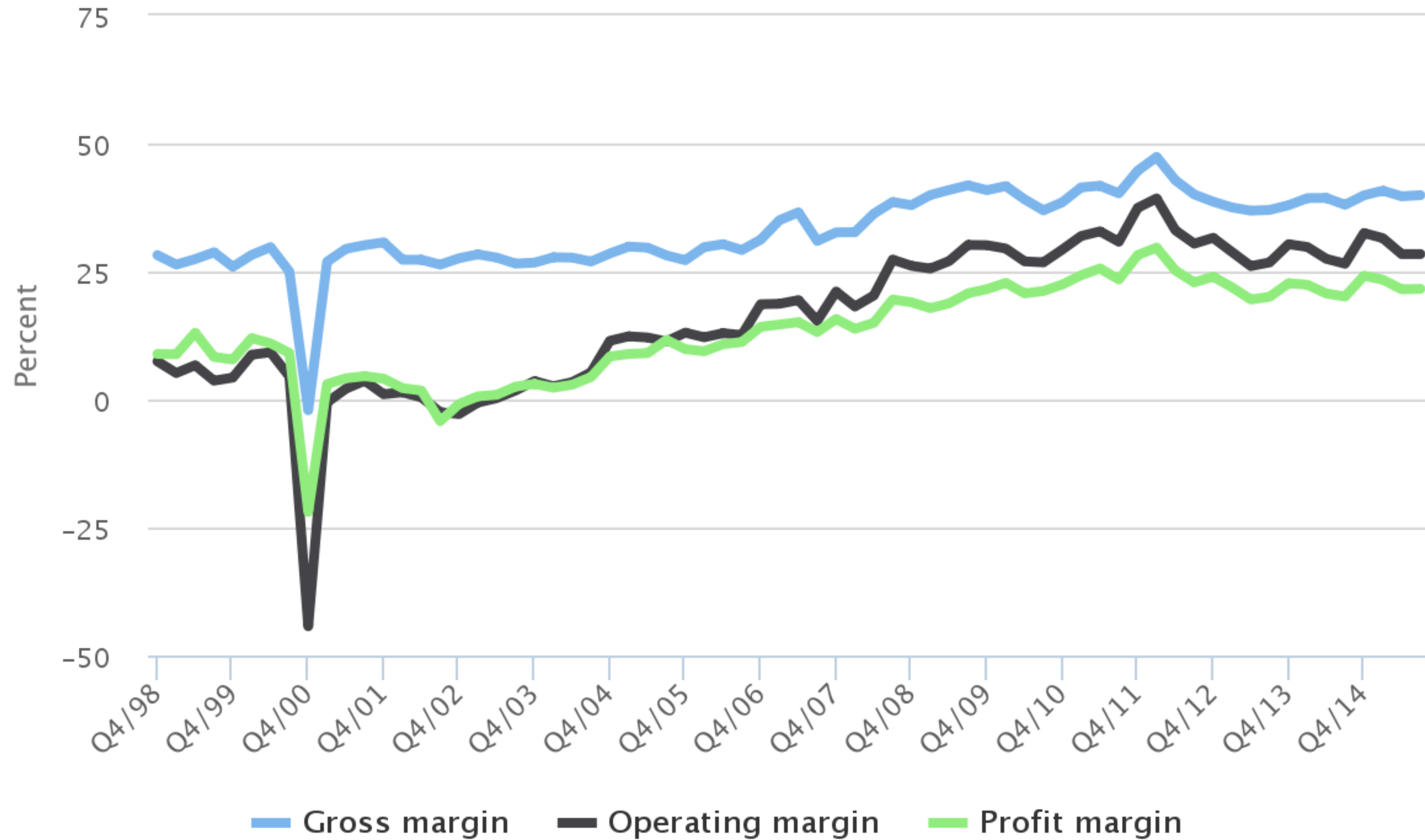
The Plain Facts

- For the first time since the Great Recession of 2007-2008, the overall market declined during 2015
- DJIA (of which AAPL is a component) down 3.48%
- S&P 500 down 2.15%; NASDAQ up 4.17% (AMZN, NFLX)
- AAPL down 7.66%

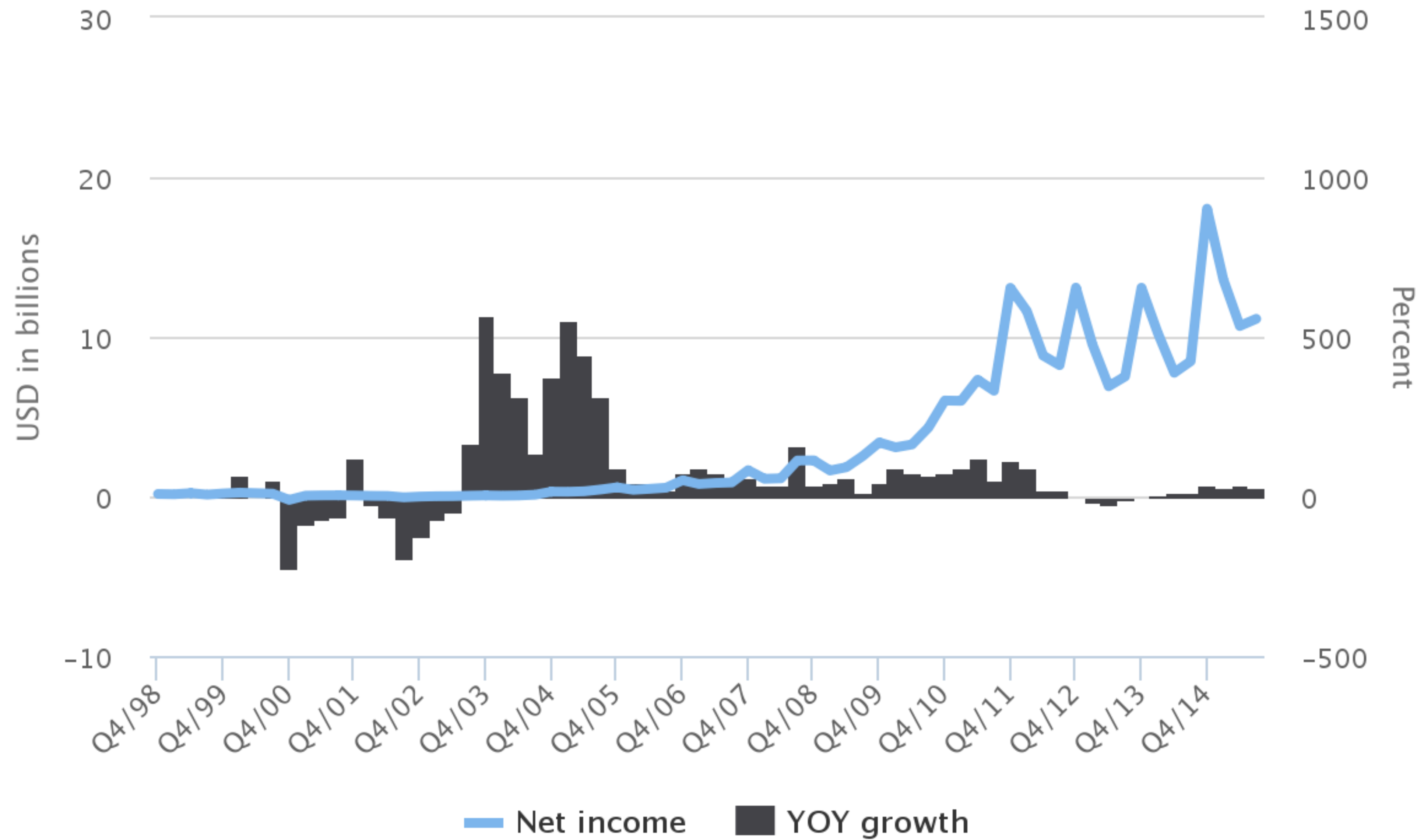
Apple: Revenue



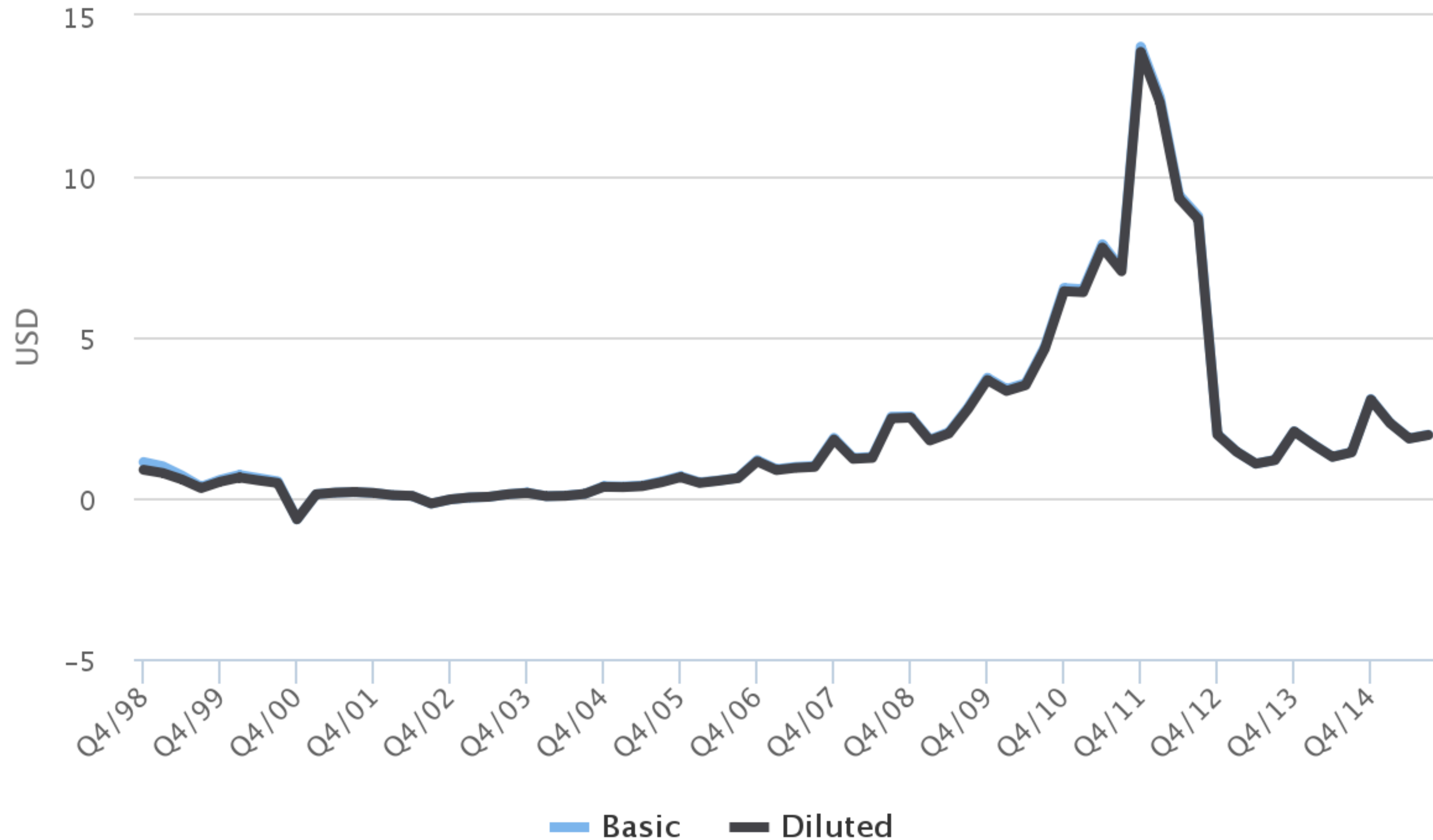
Apple: Margins



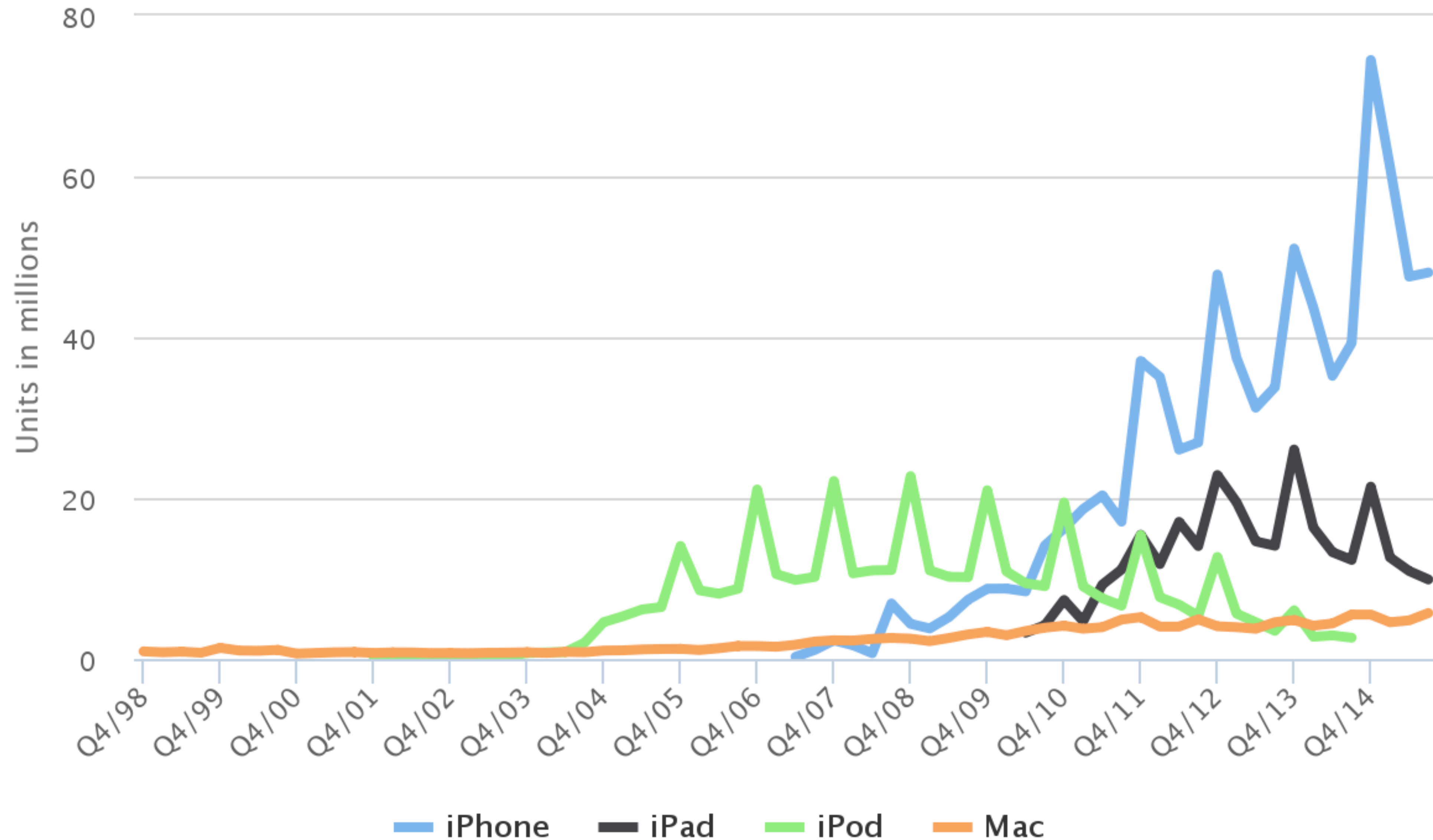
Apple: Net income



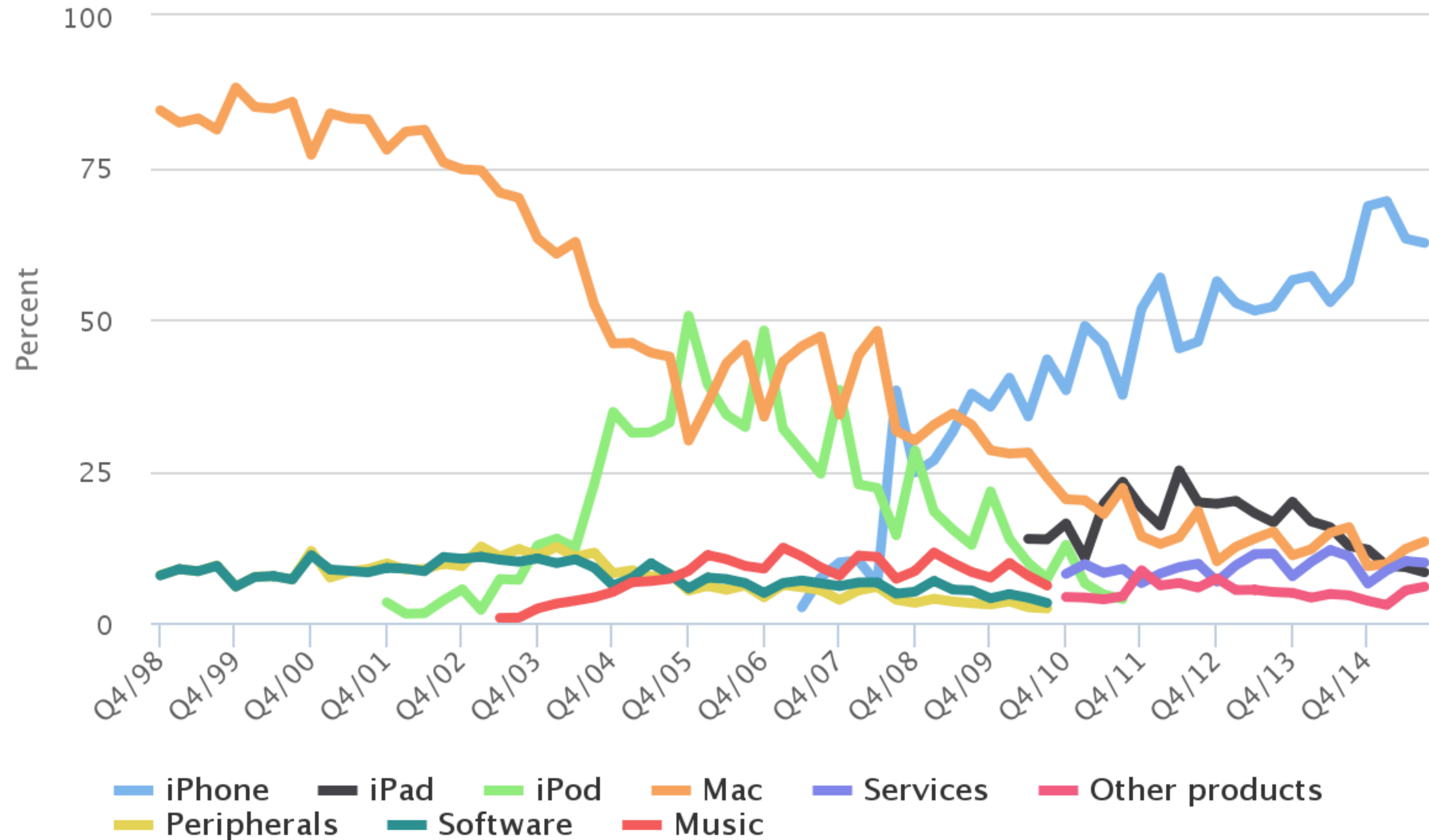
Apple: Earnings per share



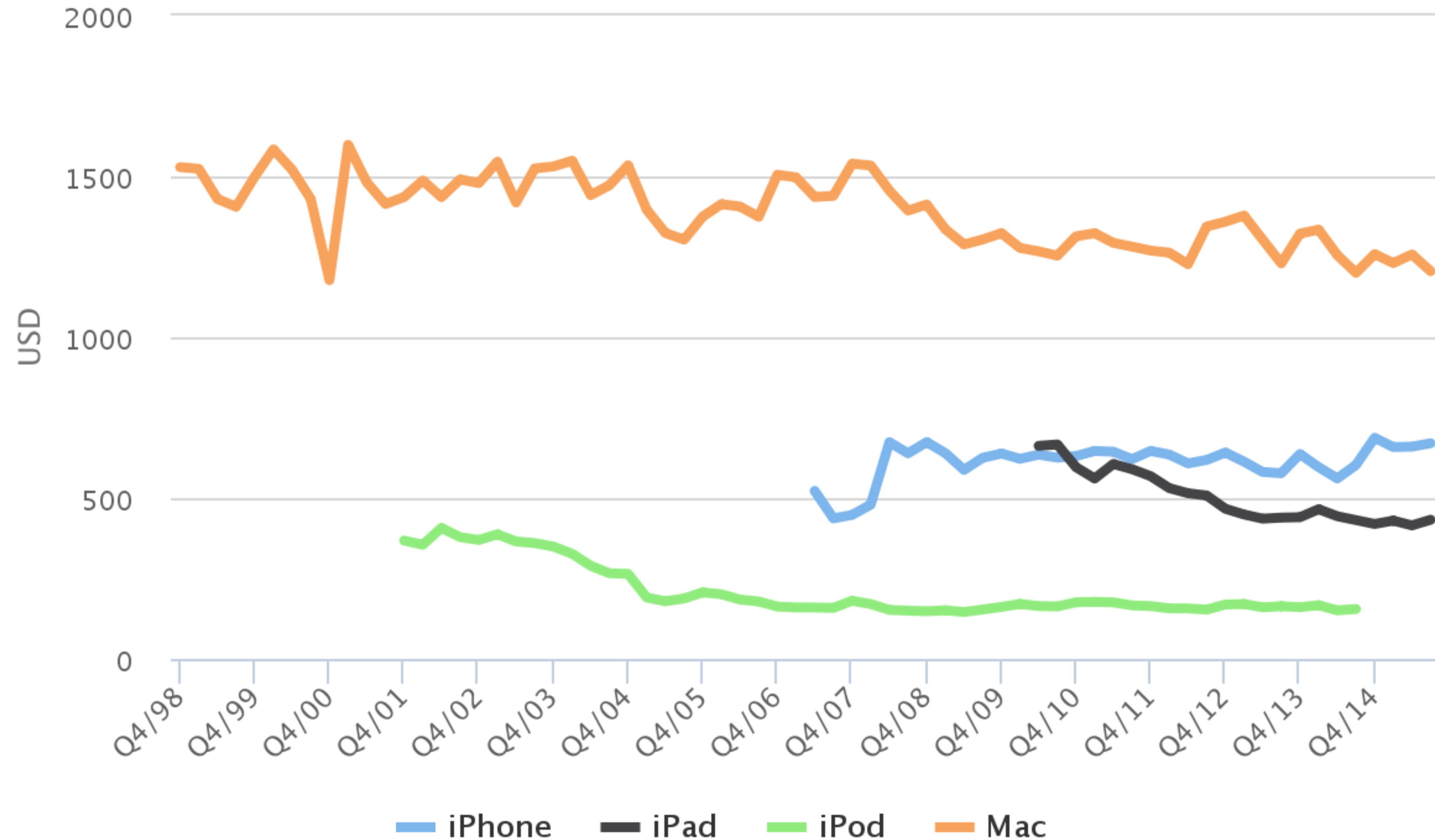
Apple: Product unit sales



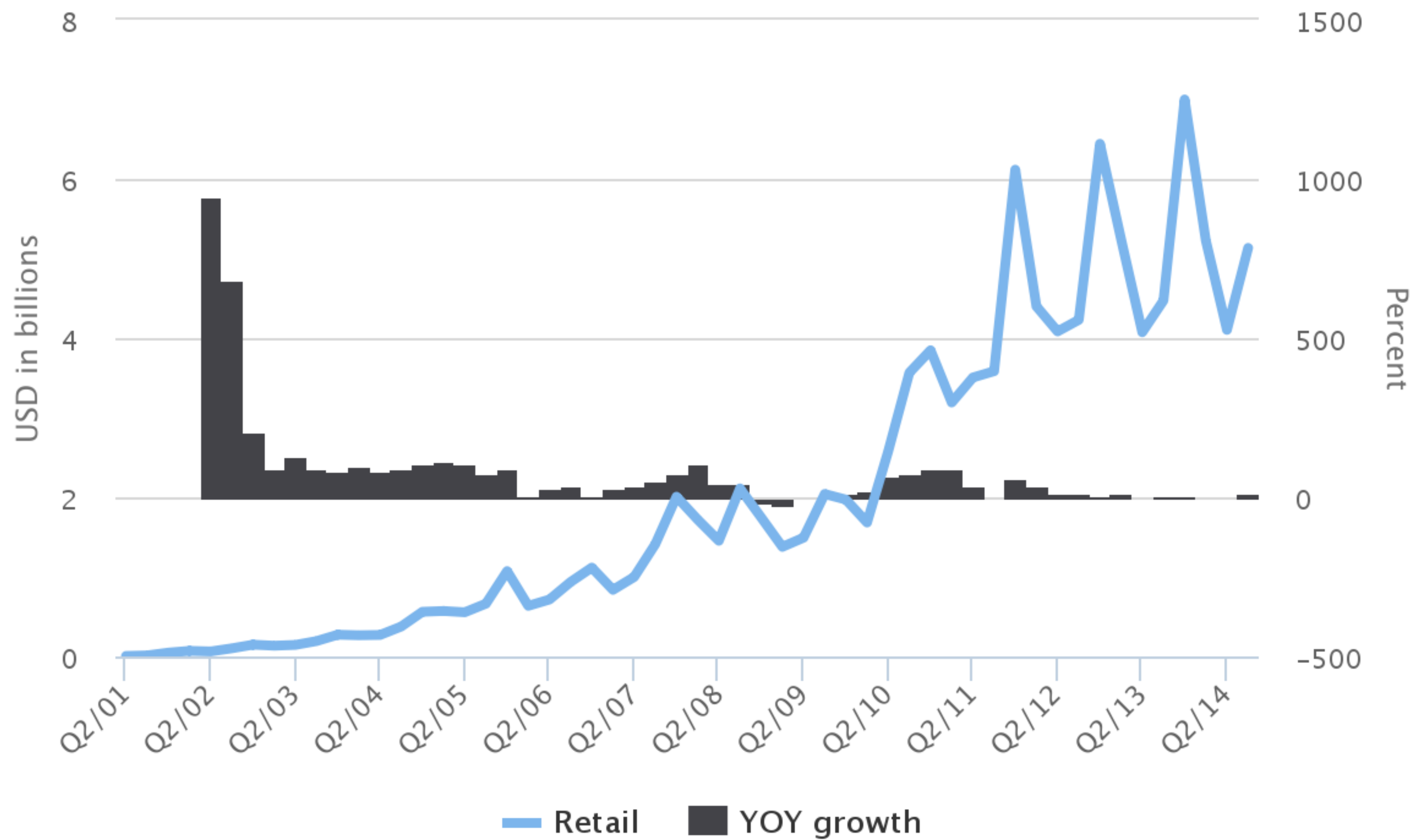
Apple: Revenue by product (as % of total revenue)



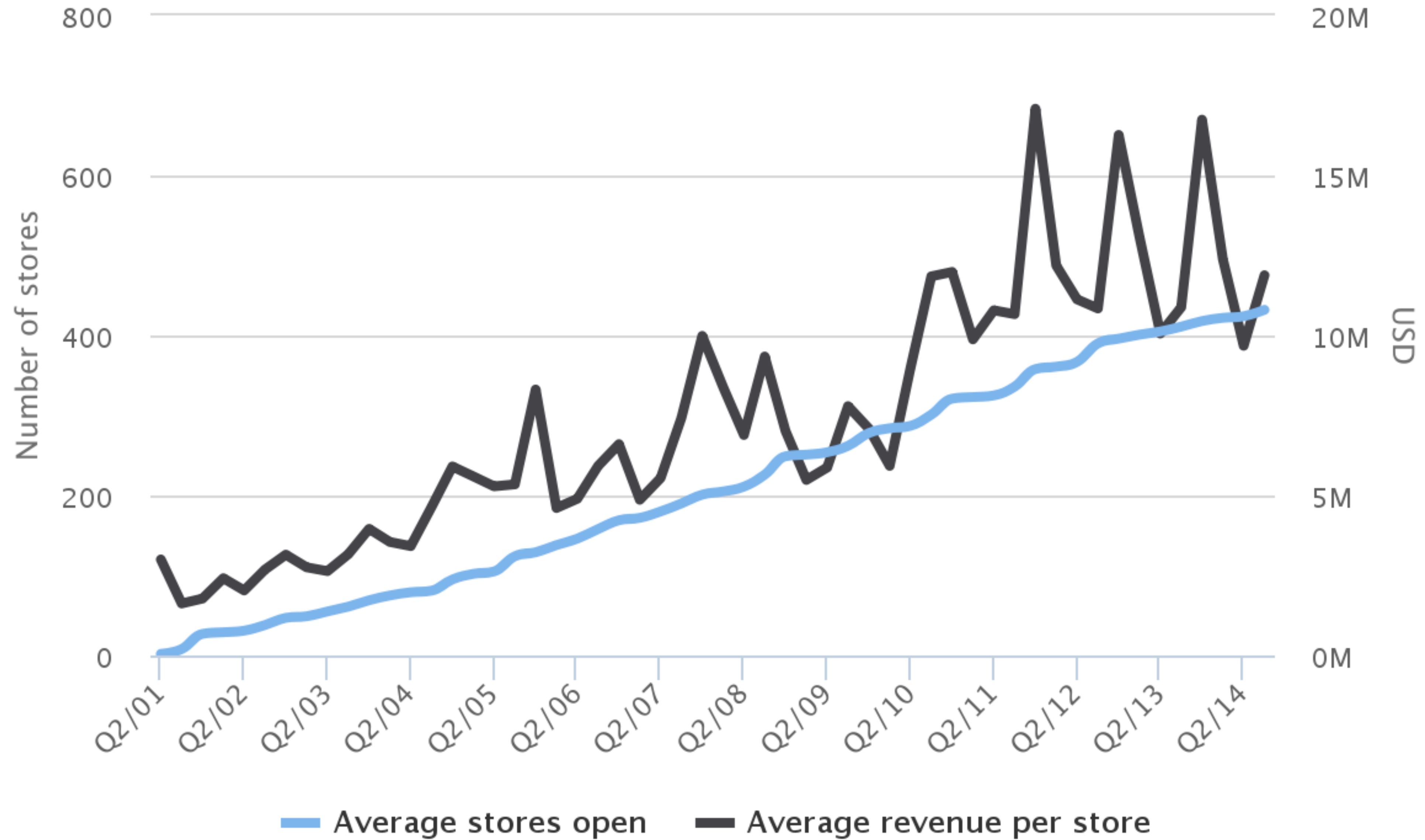
Apple: Product average selling prices



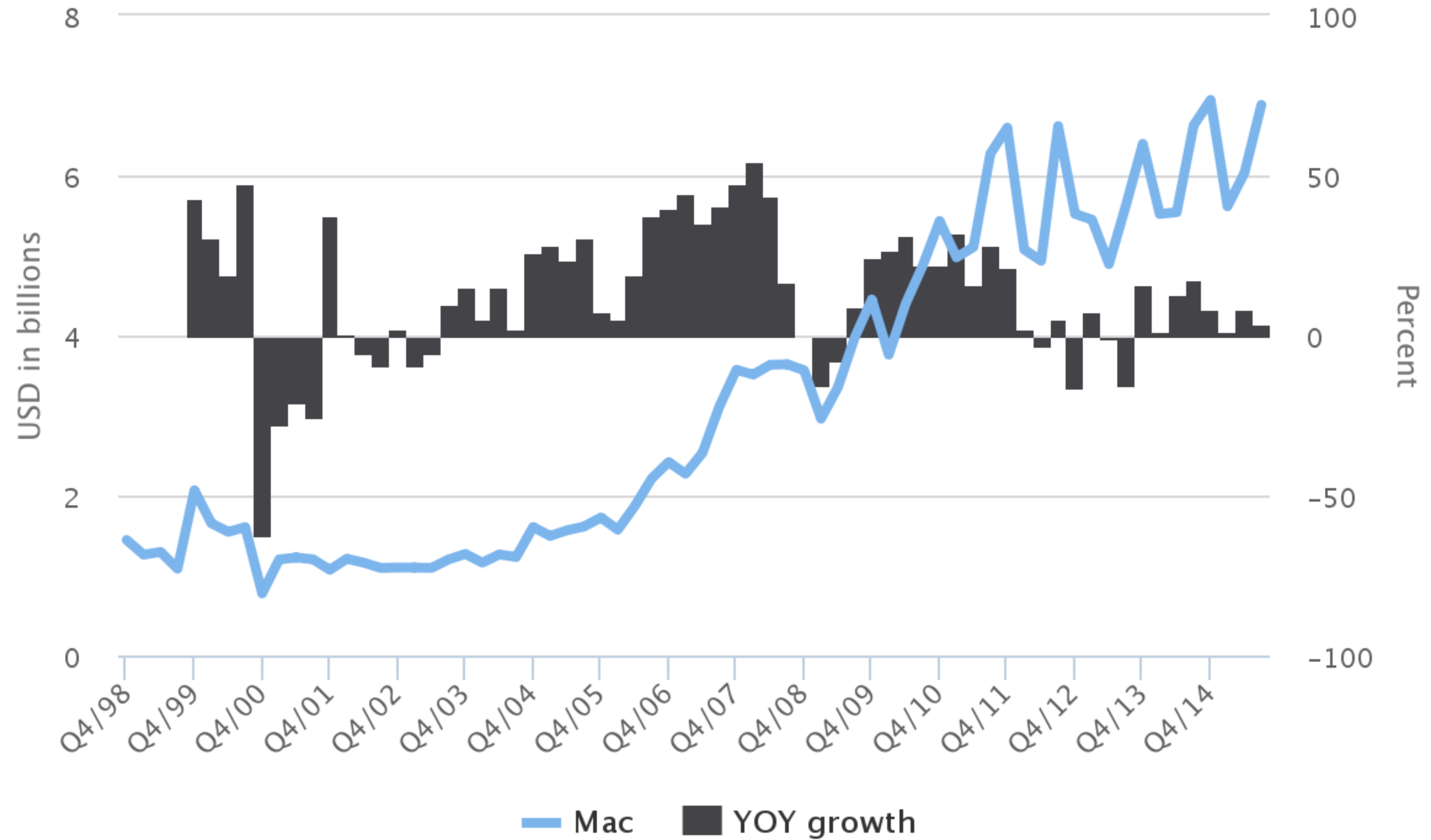
Apple: Retail revenue



Apple: Average stores open



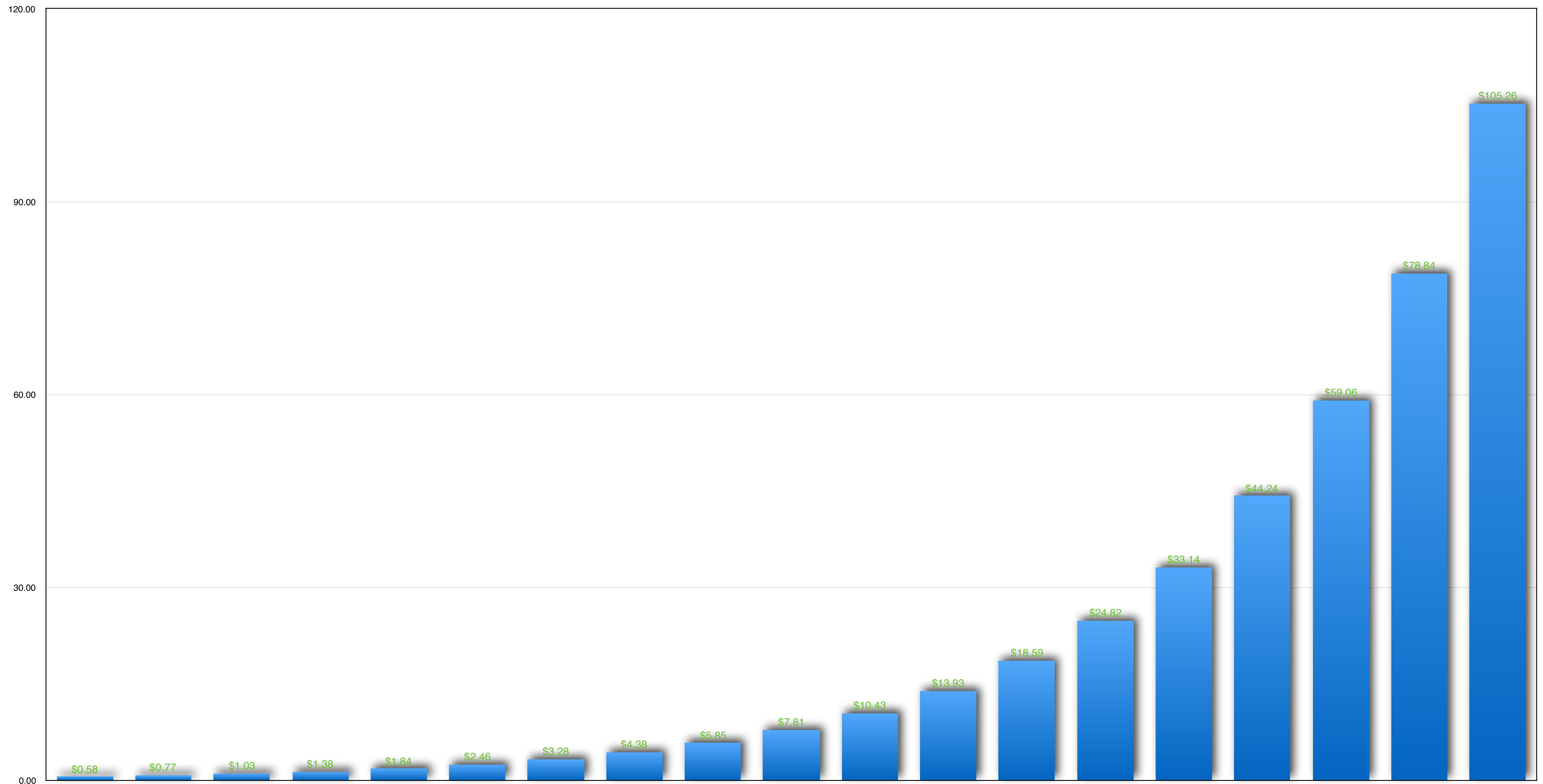
Apple: Mac revenue



AAPL Price Through The Decades

If You Had Bought AAPL When...	Date	AAPL Price Then	AAPL Price 12/31/15	% Gain
Steve Jobs Returns to Apple	2/15/1997	\$0.58	\$105.26	18048.28%
Original iMac Introduced	8/15/1998	\$1.44	\$105.26	7209.72%
iPod Introduced	10/23/2001	\$1.26	\$105.26	8253.97%
iPhone Introduced	1/9/2007	\$12.15	\$105.26	766.34%
Cove Apple Club Founded	1/21/2007	\$12.45	\$105.26	745.46%
M&M's Schwab Broker Told Us to Sell All Our Apple Stock Just After We Retired	11/6/2008	\$14.16	\$105.26	643.36%
Post-Recession Low	11/20/2008	\$11.50	\$105.26	815.30%
iPad Introduced	1/27/2010	\$29.55	\$105.26	256.21%
Tim Cook Named CEO	8/24/2011	\$53.74	\$105.26	95.87%
Steve Jobs Dies	10/4/2011	\$54.04	\$105.26	94.78%
2012 Year-End Close	12/31/2012	\$57.86	\$105.26	81.92%
2013 Year-End Close	12/31/2013	\$80.15	\$105.26	31.33%
7-for-1 Stock Split Announced	4/23/2014	\$74.96	\$105.26	40.42%
Apple Watch, Apple Pay, iPhone 6	9/9/2014	\$97.99	\$105.26	7.42%
2014 Year-End Close	12/30/2014	\$110.21	\$105.26	-4.49%
2015 China Shock Intra-Day Low	8/24/2015	\$92.00	\$105.26	14.41%
iPad Pro, New Apple TV, iPhone 6S/Plus	9/9/2015	\$110.15	\$105.26	-4.44%
2015 Year-End Close	12/31/2015	\$105.26	\$105.26	0.00%
AAPL CAGR Since 1997				33.50%

AAPL Price Through The Decades



Performance vs. Peers

	1 Month	6 Months	12 Months
Apple Inc.	<div><div></div></div> -9.5%	<div><div></div></div> -20.4%	<div><div></div></div> -8.5%
Technology Hardware, Storage & Peripherals Sub-Industry	<div><div></div></div> -11.1%	<div><div></div></div> -18.1%	<div><div></div></div> -14.9%
Technology Hardware, Storage & Peripherals Industry	<div><div></div></div> -11.1%	<div><div></div></div> -18.1%	<div><div></div></div> -14.9%
Information Technology Sector	<div><div></div></div> -5.3%	<div><div></div></div> -2.1%	<div><div></div></div> +0.1%

Datasource: S&P Capital IQ
All performance periods are based on trailing daily prices

Quote Details

Sector Overview

Total Return

Historical Quote

Key Fundamentals

1 Day

5 Days

1 Month

3 Month

6 Month

YTD

1 Year

3 Years

5 Years

☒ Show Events

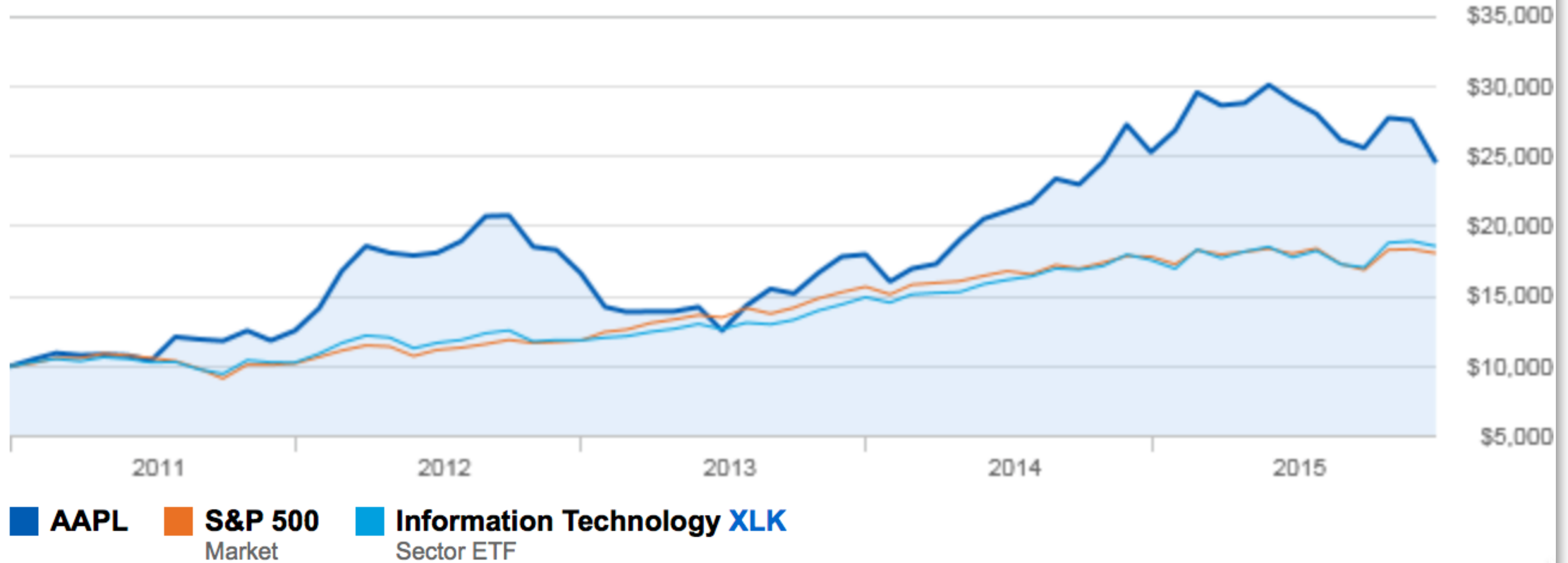
AAPL:NASDAQ As of close Wednesday, 01/13/2016

+23.06 (31.03%)

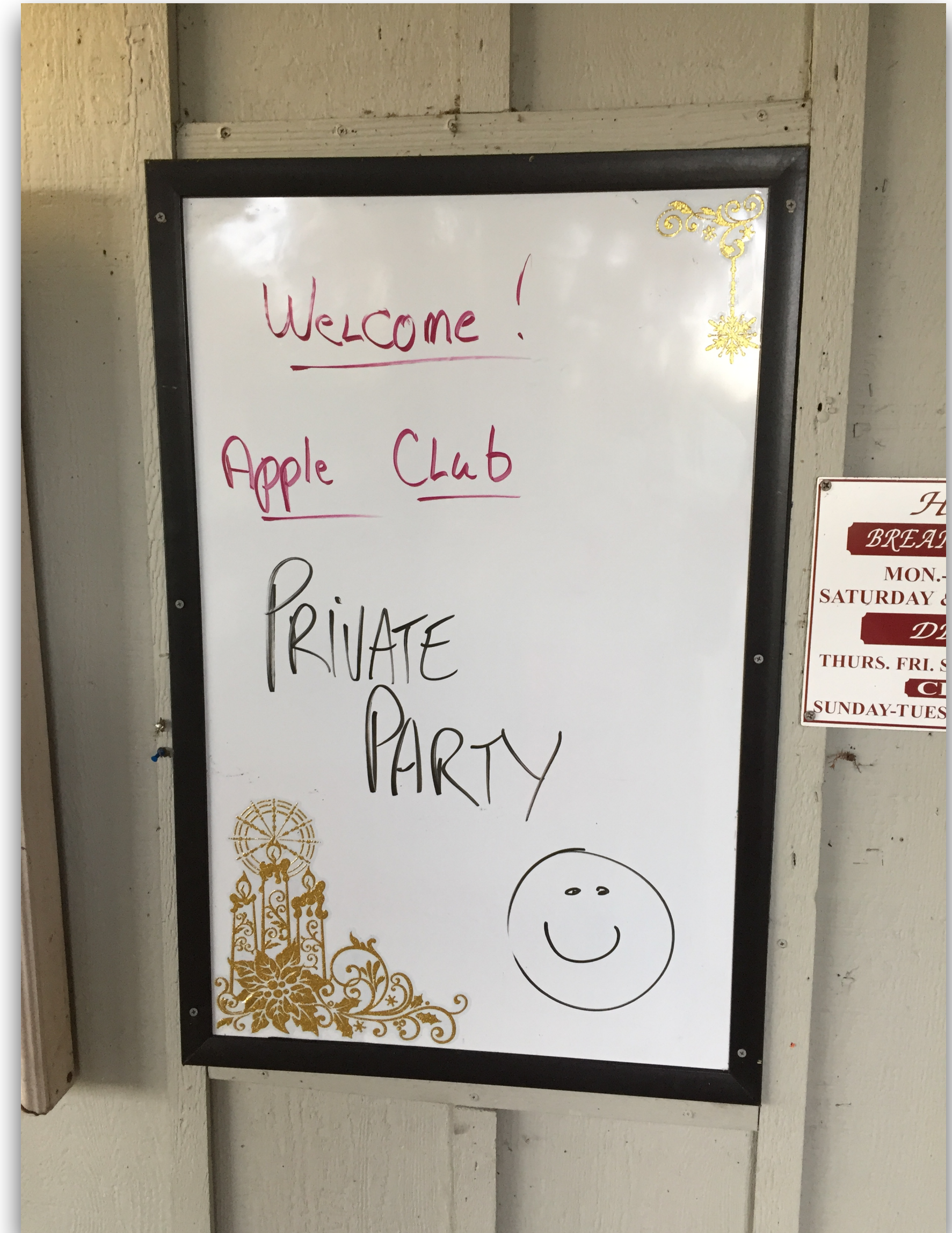


source: Charles Schwab & Co.

Growth of \$10,000 Investment



Cove Apple Club 2015 Holiday Party By The Numbers



The Recap

- 86 partiers, up 25% vs. 2014
- We filled the lower level of Lakeside
- Hardly anyone chilled out at Scuttlebutts!
- Last stragglers stumbled out at 8:45



The Recap

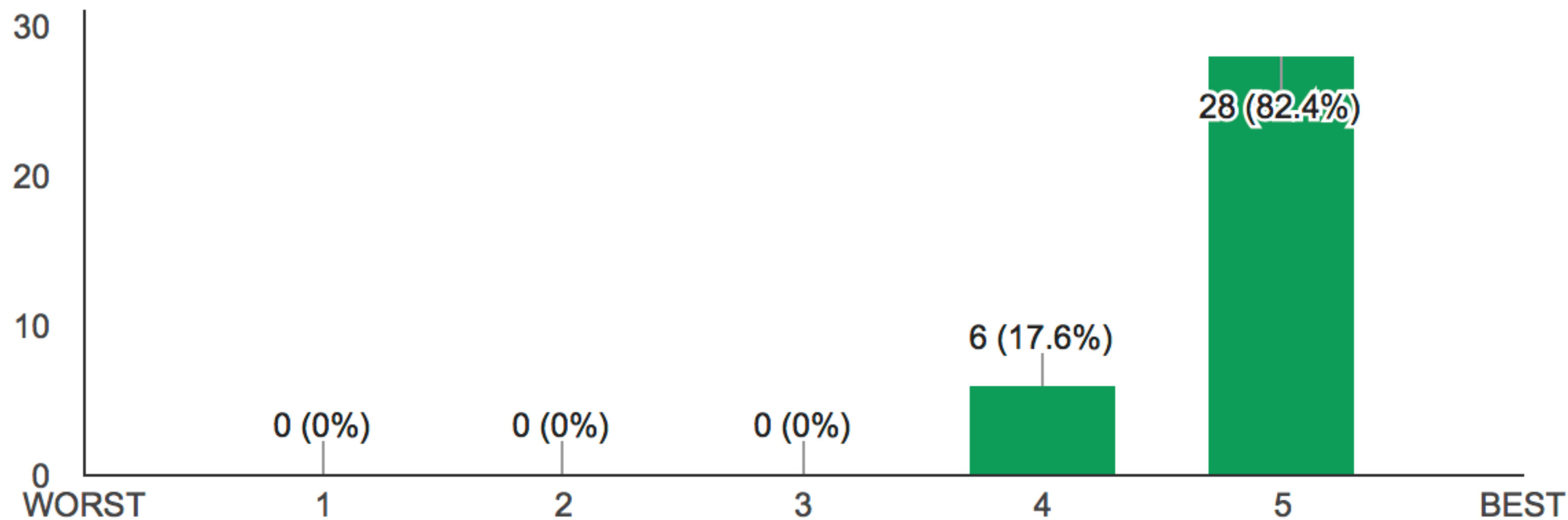
- \$1,265 in ticket sales @ \$15 ea.
- Paid Arnie \$2,190 for dinner, drinks & tax
- \$360 in server gratuities for our hard-working A-team of servers
- \$300 in door prizes
- Total spend: \$2,900
- Drained our bank account down to \$215.46!



Survey Results

On a 1-to-5 scale, 5 being BEST, 1 being WORST, how much did you enjoy this year's Cove Apple Club Holiday Party?

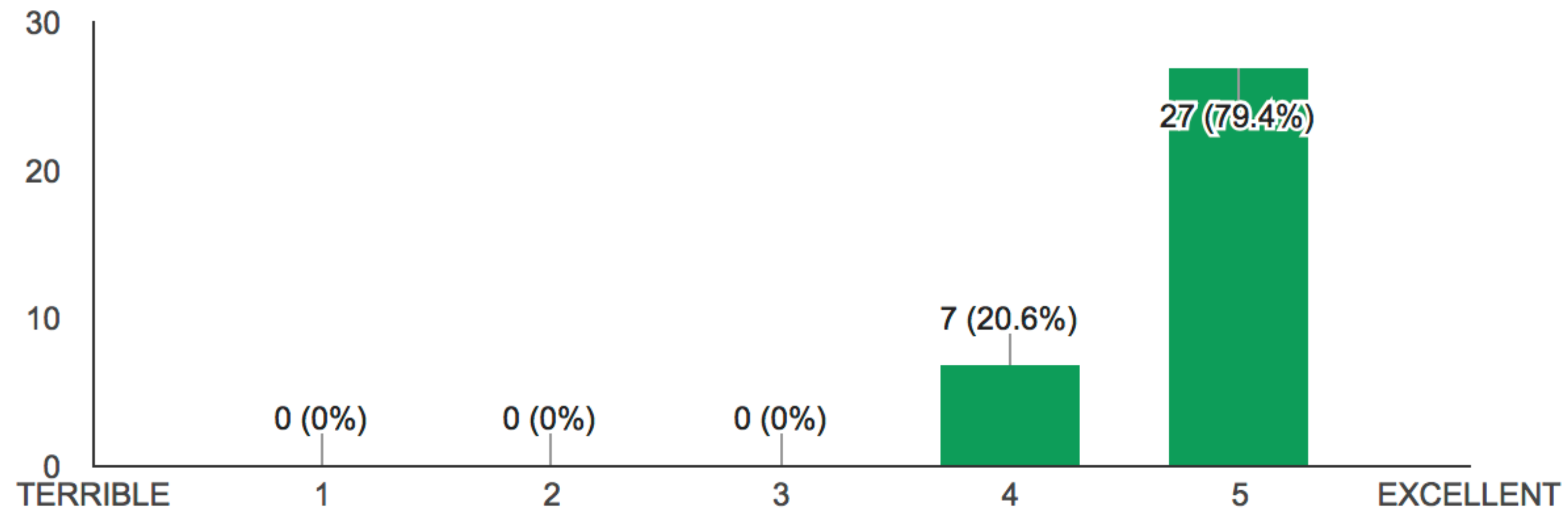
(34 responses)



Survey Results

Please rate the QUALITY of the FOOD served during the party: 5 being EXCELLENT, 1 being TERRIBLE.

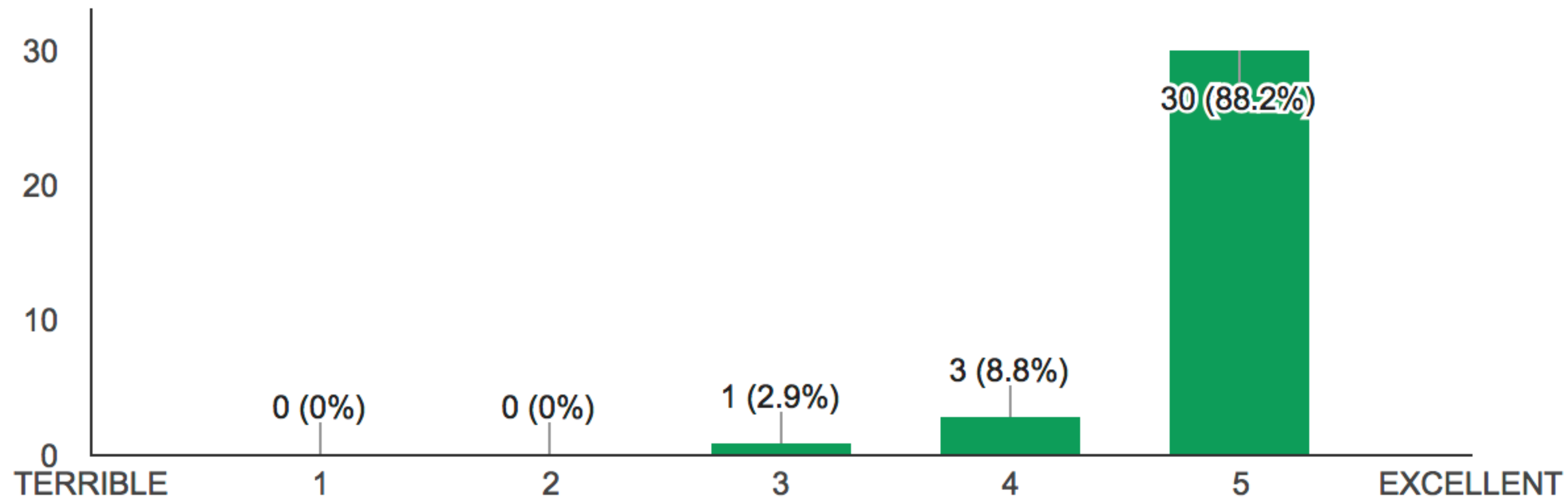
(34 responses)



Survey Results

Please rate the VARIETY of the FOOD served during the party: 5 being EXCELLENT, 1 being TERRIBLE.

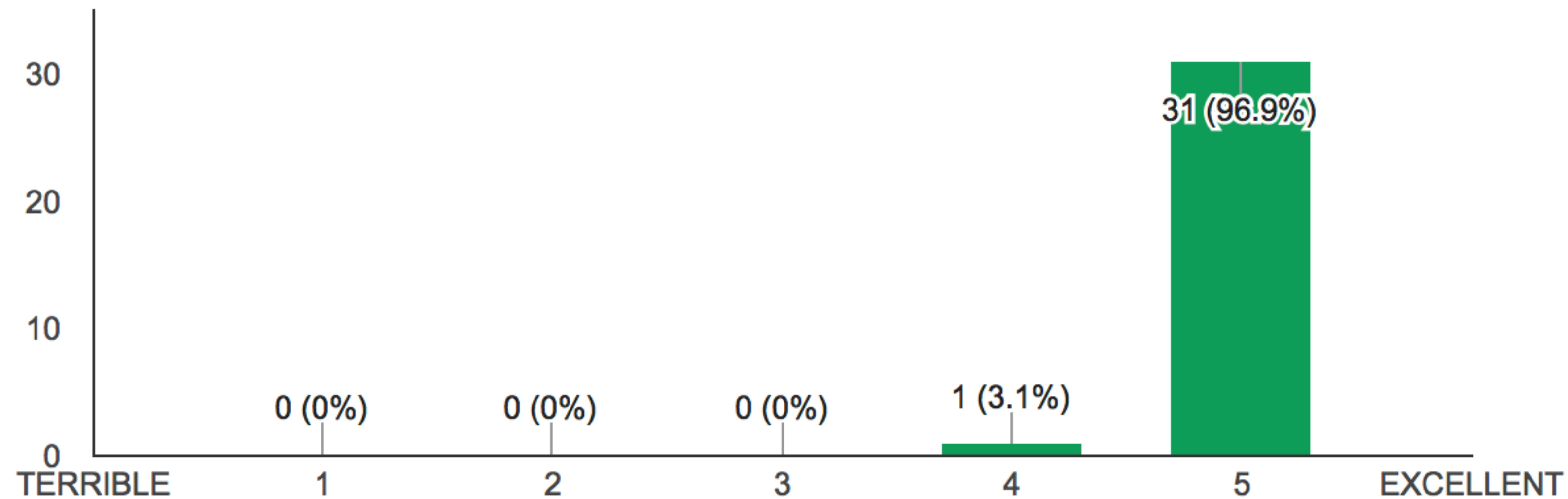
(34 responses)



Survey Results

Please rate the quality of the SERVICE provided during the party: 5 being EXCELLENT, 1 being TERRIBLE.

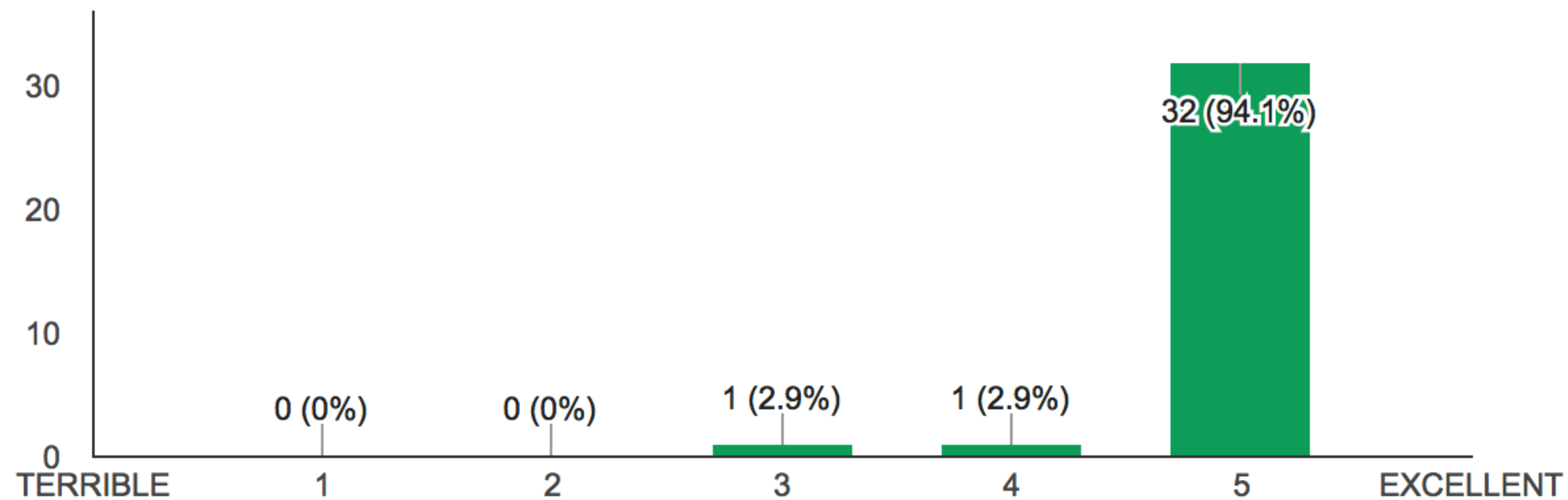
(32 responses)



Survey Results

Please rate the value for money paid for your experience at this year's party: 5 being EXCELLENT, 1 being TERRIBLE.

(34 responses)

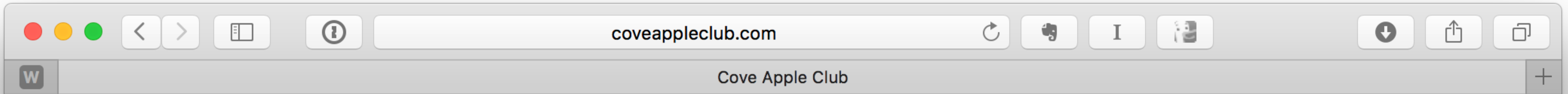


For This Year's Party

- Need to work on music mix
- Will **CUT** the ticket price to **\$10** and include **one** free drink; lots of folks did not use their two drink tickets
- Will find **some** way to get people into Scuttlebutts prior to dinner being served — cattle prods, firehoses, and Chippendale dancers are all being considered!

Support the Cove Apple Club





COVE APPLE CLUB

Have fun & do more with your Apple gear!

[HOME](#)[MEETINGS](#)[EMAIL LIST](#)[SHOP](#)[ARCHIVES](#)

SHARE. LEARN. LAUGH!

Join **over 100 Cypress Cove residents and members** in the Cove Apple Club, and you'll learn more and get a lot more fun and productivity out of all your Apple gear!

We meet twice a month, year-round. Check our [upcoming meeting schedule](#) and plan to join us at our next meeting!

If you're new to the world of Apple, an old Machead from years back, or even a frustrated Windows user, you will find something interesting and entertaining at each of our meetings. Our meetings are fun and informative, with topics presented covering the range from beginner to advanced.

Our focus is on Apple products, but we often also look at other new technologies not specific to the Apple platform, ranging from computer security to Internet telephony to changes in the industry to neat new tech gadgets of interest to everyone.

All Apple products are fair game at our meetings: iPad, iPhone, iPod and Macs of all sizes, as well as the huge world of Apple software, hardware and accessories.

Find out more about the club, our meeting schedule and how you can get in on the fun. Click the links below for details, and be sure to join our [email list](#) for all the latest updates.





COVE APPLE CLUB

Have fun & do more with your Apple gear!

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SUPPORT THE COVE APPLE CLUB WHEN YOU SHOP AT AMAZON.COM

The next time you need some new Apple or other tech gear (or anything else from the 20,000,000 items in stock!), start your online shopping session with our link to Amazon.com. Your purchase will earn a little money for the Cove Apple Club, which we save up all year for a big Holiday Party for all members of the club! We update club members on the earnings every month.

So be sure to click the Amazon logo below when you need to shop for Mac products online...and “give back” to the Cove Apple Club -- without costing you an extra cent! Thanks!

THREE EASY WAYS TO USE THE AMAZON SHOPPING LINK

1. Just click here — you'll be sent to the Amazon.com homepage.
 1. Once you arrive at the Amazon homepage, BOOKMARK that page:
 1. In Safari on Mac, type Cmd-D
 2. In Safari on iOS, tap the Share widget, then tap Add to Favorites or Add Bookmark.
2. Drag this link to your Favorites bar in your Web browser. Then it's handy anytime you want to visit Amazon.
3. Just click the Amazon banner ad below.



December 2015

[Reports](#) > [Summary](#)

[Fee Schedule](#)

[Payment History](#)

[Download Reports](#)

[Feedback](#)

[Help](#)

Dec 01 2015 - Dec 31 2015 / [Last Month](#) ▼

Last Updated: 00:00 Jan 12 2016 PST | [Return to Classic Reporting](#)

Summary

\$301.75

Fees

\$301.75

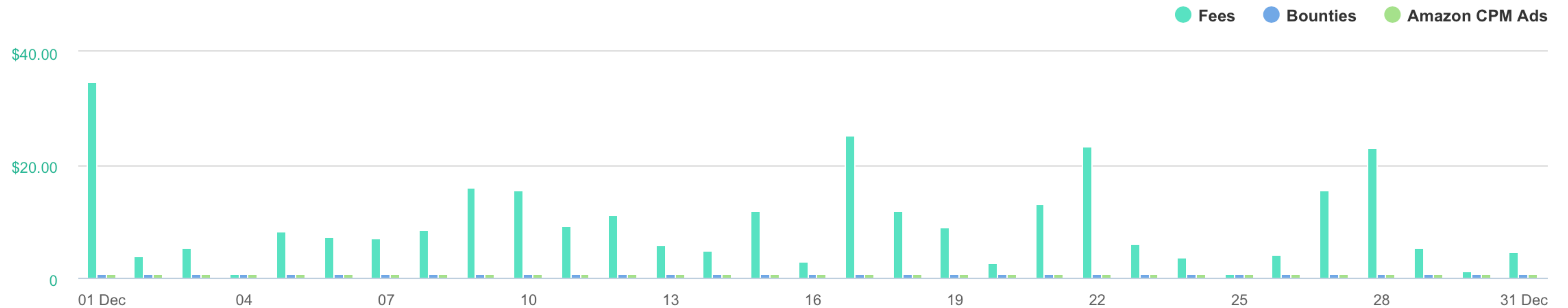
Bounties

\$0.00

Amazon CPM Ads

\$0.00

[Get Started with CPM Ads](#)



2016 YTD

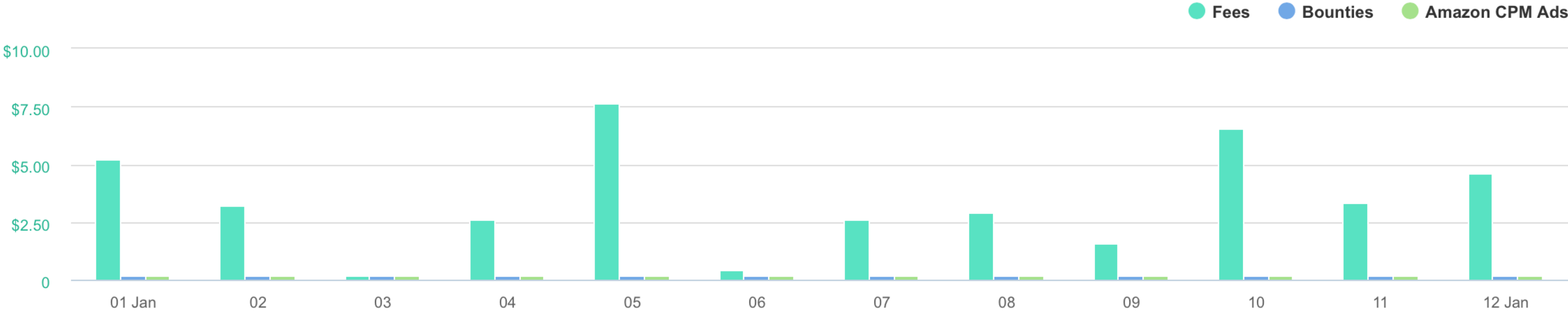
Reports > Summary

Fee Schedule | Payment History | Download Reports | Feedback | Help

Jan 01 2016 - Jan 12 2016 / This Month

Last Updated: 00:00 Jan 12 2016 PST | [Return to Classic Reporting](#)

Summary	Fees	Bounties	Amazon CPM Ads
\$40.56	\$40.56	\$0.00	\$0.00
			Get Started with CPM Ads



Training Idioms

“Give a man a fish, he eats for a day.
Teach a man to fish, he eats for a lifetime.”

–Anne Isabella Ritchie, daughter of William Makepeace Thackeray
1885

“Give a man a fish, he eats for a day.
Teach a man to fish, he sits in a boat and drinks beer all weekend.”

–Unknown

“Education is what remains when one has forgotten
what one had learned in school.”

–Albert Einstein

“There is nothing training cannot do. Nothing is above its reach. It can turn bad morals to good; it can destroy bad principles and recreate good ones; it can lift men to angelship.”

–Mark Twain, American humorist and author, 1835 — 1910

“In the land of the blind, the one-eyed man is king.”

–Desiderius Erasmus
Dutch author, philosopher, & scholar (1466 — 1536)

Adagia (III, IV, 96)

“I do not know what I may appear to the world, but to myself I seem to have been only like a boy playing on the sea-shore, and diverting myself in now and then finding a smoother pebble or a prettier shell than ordinary, whilst the great ocean of truth lay all undiscovered before me.

If I have seen further than other men,
it is only by standing on the shoulders of giants.”

–Isaac Newton, English mathematician and scientist
1643 — 1727

From a letter to Robert Hook, 1717

A Few of My Heroes

Norman Borlaug

Biologist

American
1914 — 1909



Norman Borlaug

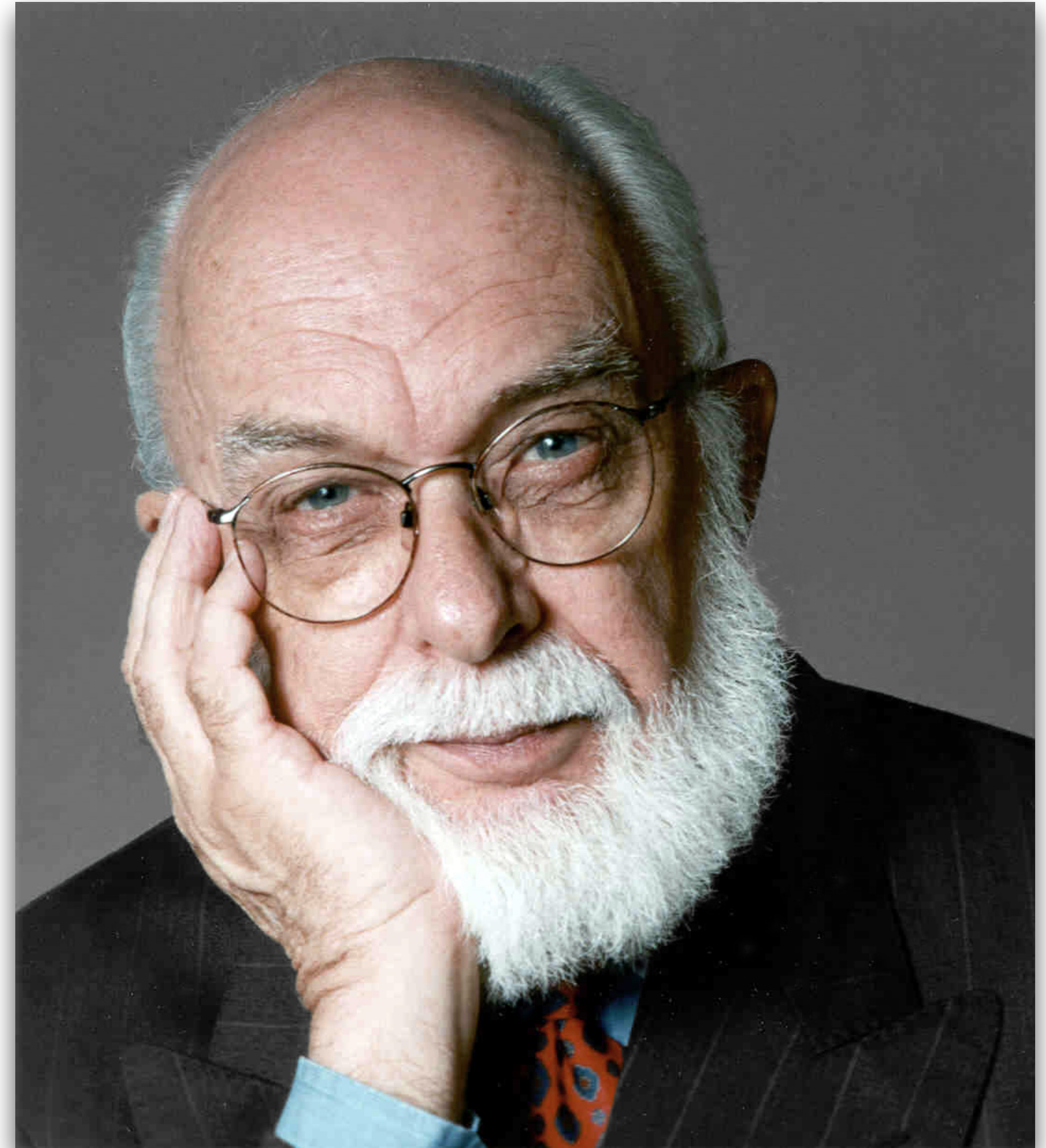
- Nobel Peace Prize, 1970
- Made Mexico, South America, India and Africa self-sufficient in food production in a generation
- The Father of the Green Revolution
- Recognized by the UN for saving a **billion** lives
- He is one of seven people to have won the Nobel Peace Prize, the Presidential Medal of Freedom and the Congressional Gold Medal and was also awarded the *Padma Vibhushan*, India's second highest civilian honor.



James “The Amazing” Randi

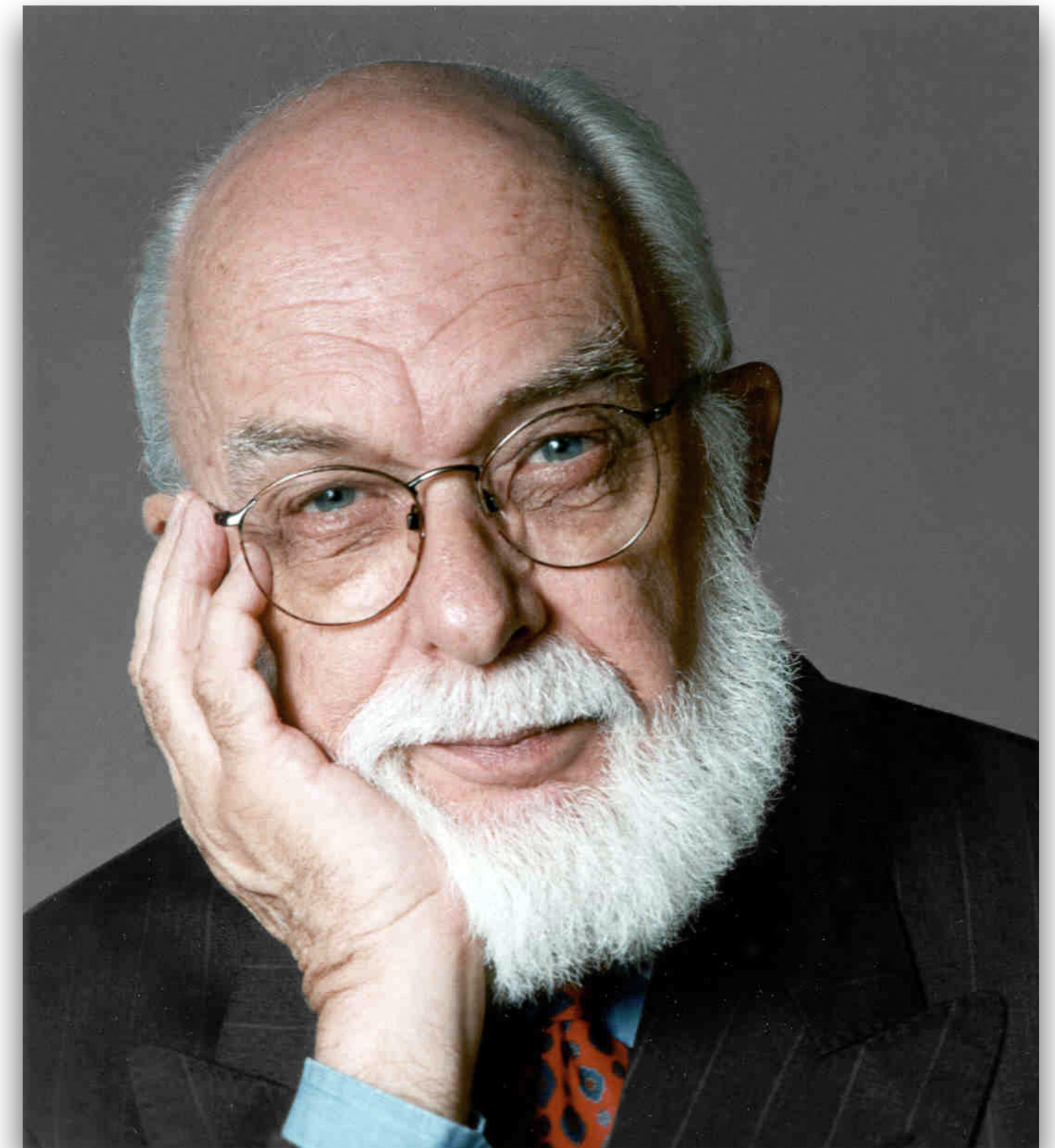
Conjurer, Author, Skeptic, Debunker

Canadian, Naturalized American
1928 —



James “The Amazing” Randi

- Prolific, tireless debunker of superstition, fakery, faith healers, psychics, charlatans, scam artists
- MacArthur Fellow Genius award, 1981, for exposing Uri Geller and faith healers
- Lives in Punta Gorda and still works, writes and travels constantly at age 87
- Learn more at randi.org



Bernard Shaw

Journalist

American
1940 —



Bernard Shaw

- Born in Chicago, served in the Marines, graduated U of Chicago
- Sign-on evening news anchor for CNN in 1980; famously reported on the start of the Gulf War from the Al Rashid Hotel in Baghdad, 1991
- Retired from CNN and journalism when he saw the “world’s news leader” move to a personality-driven entertainment-focused format



Penn Jillette & Teller

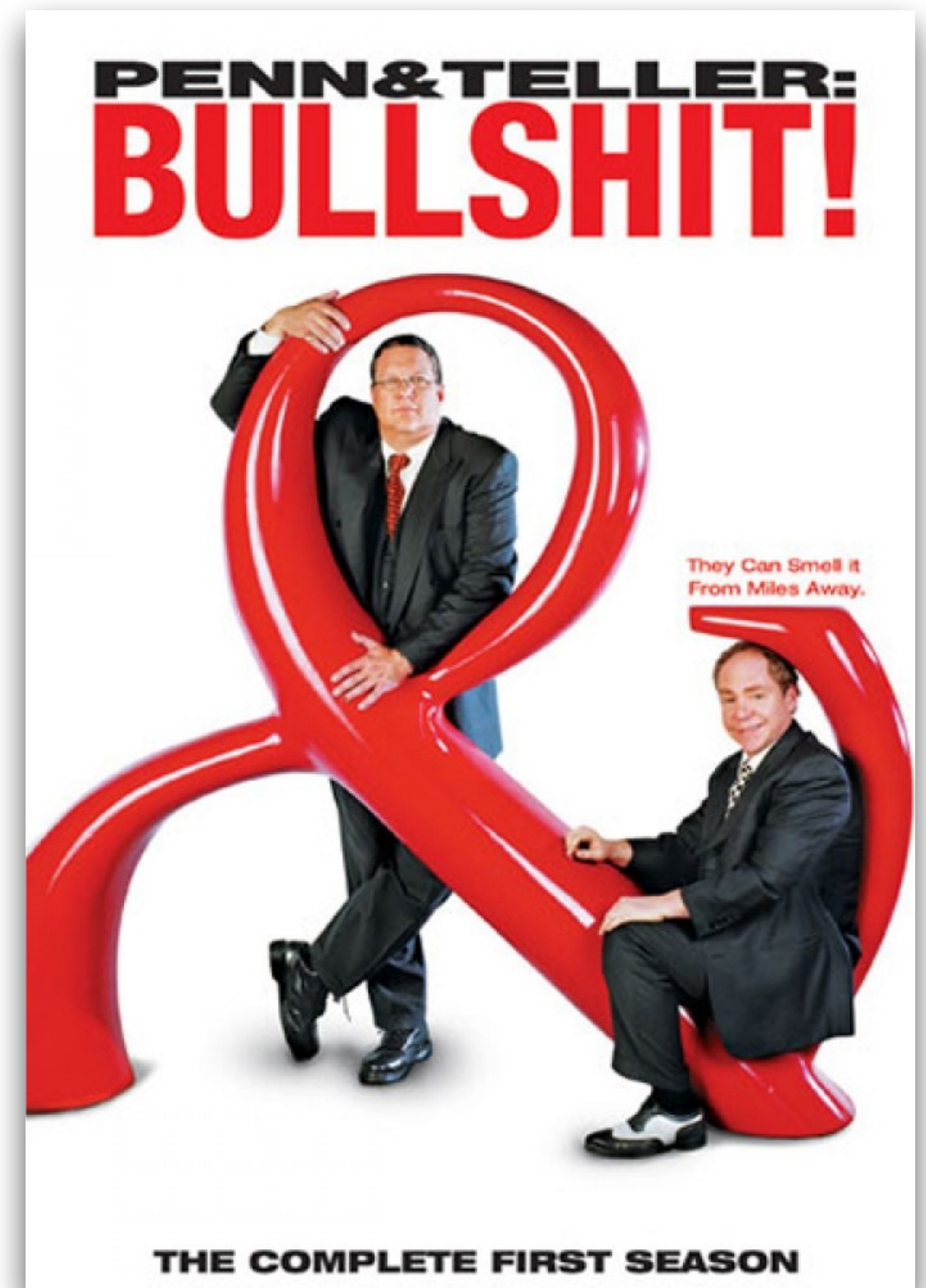
Comedians, Skeptics, Authors

American



Penn & Teller

- Hosts & creators of ***Penn & Teller's Bullshit!***, a seven-season series on Showtime — **the reason television was invented**
- Should be required curriculum in every school in America, but sadly never will be
- Have probably performed more hours together than anyone else in history — over 150,000 hours live on-stage, TV & radio since 1975
- See them live on stage, 2/5/16 @ 8pm - Hard Rock Live Orlando (inside Universal Orlando)

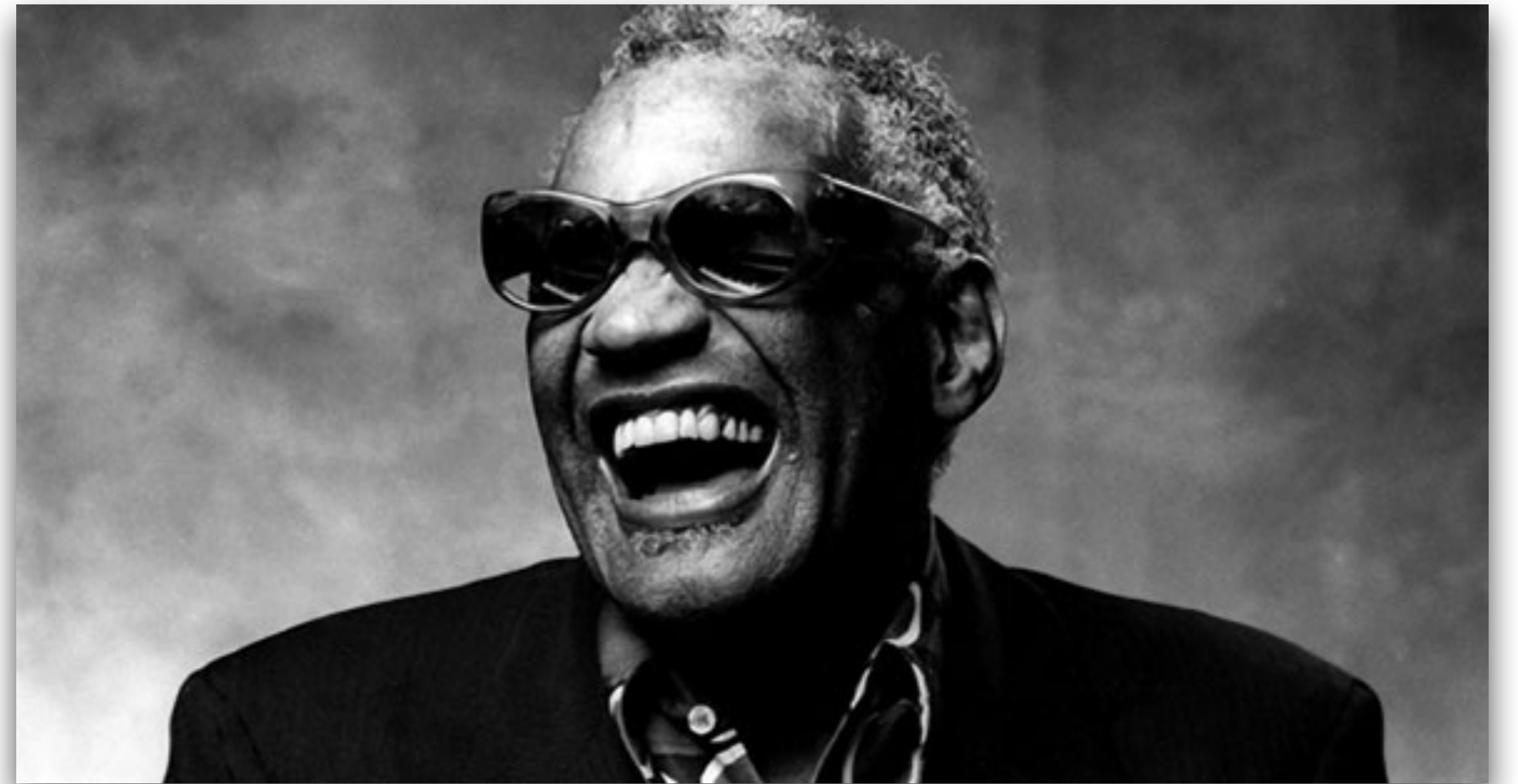


Ray Charles

Musician

American

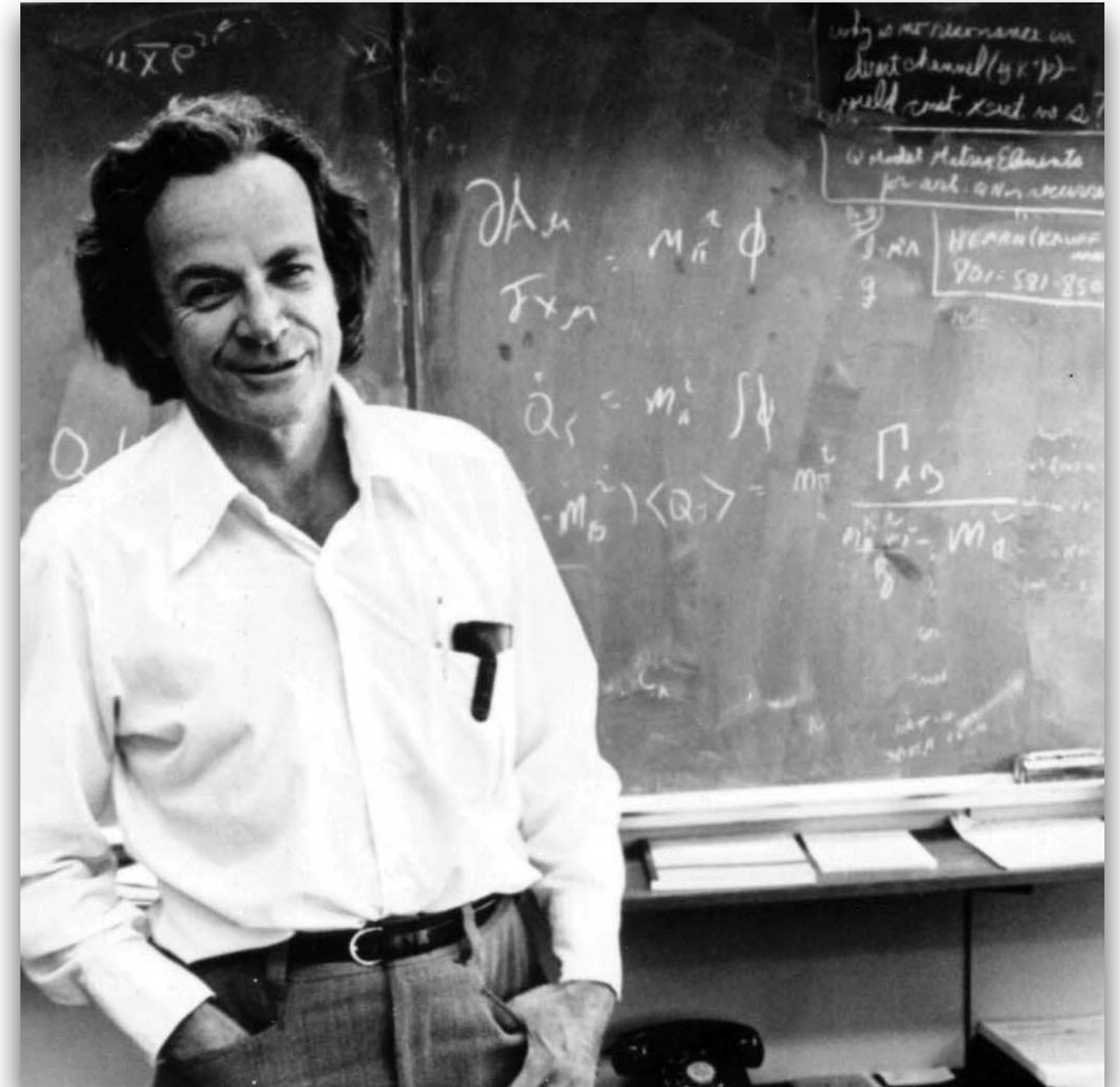
1930 — 2004



Richard Feynman

Theoretical Physicist

American
1918 — 1988



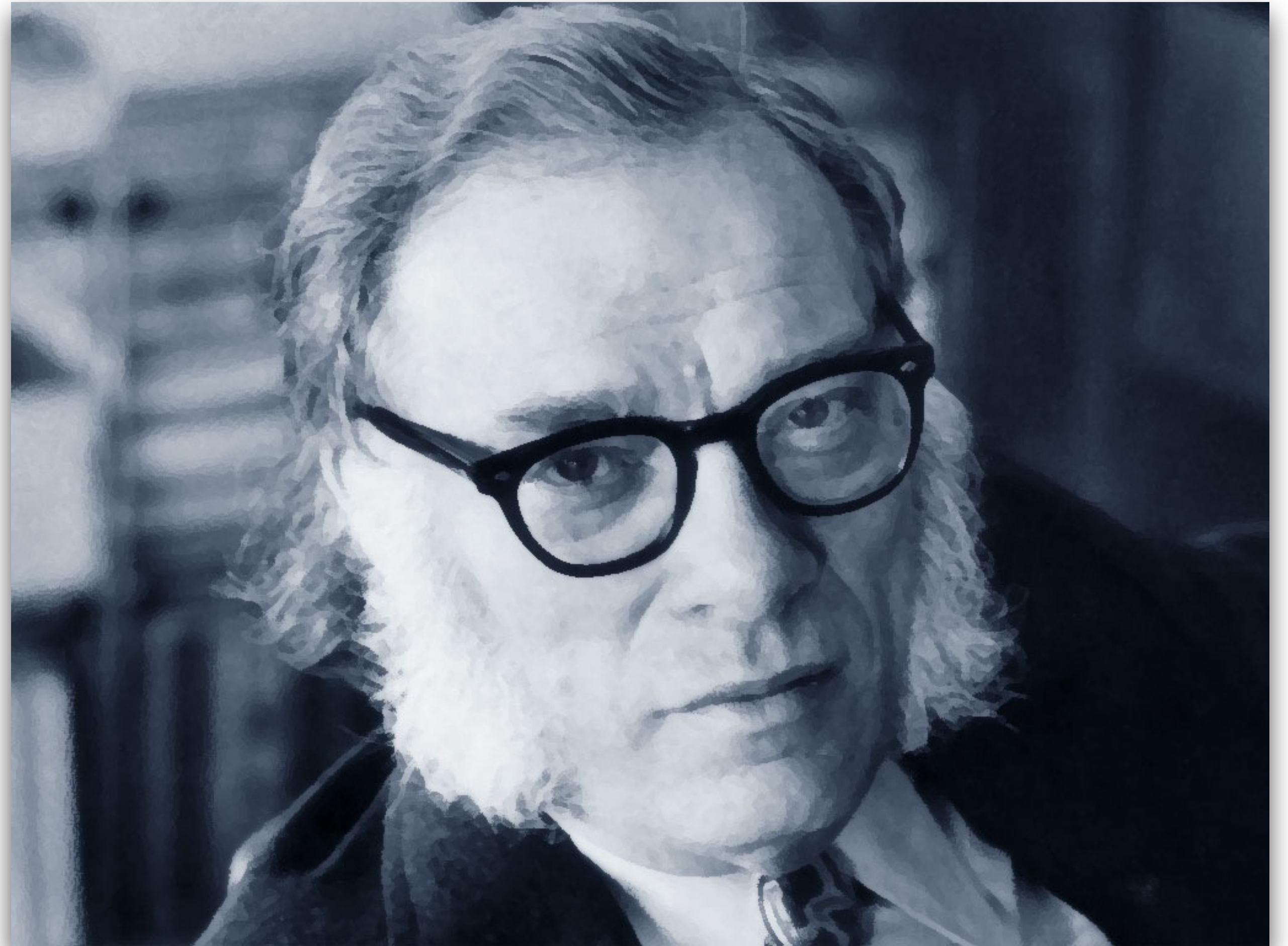
And more...

- Jackie Robinson
- Sir Ernest Shackleton
- Stanley Kubrick
- Sir Jony Ive
- Sir Richard Dawkins
- Christopher Hitchens
- Prof. Stephen Hawking
- Prof. Edward Tufte
- Michael Davis
- George Carlin
- Aretha Franklin
- Thomas Jefferson
- Voltaire
- Thomas Paine

Isaac Asimov

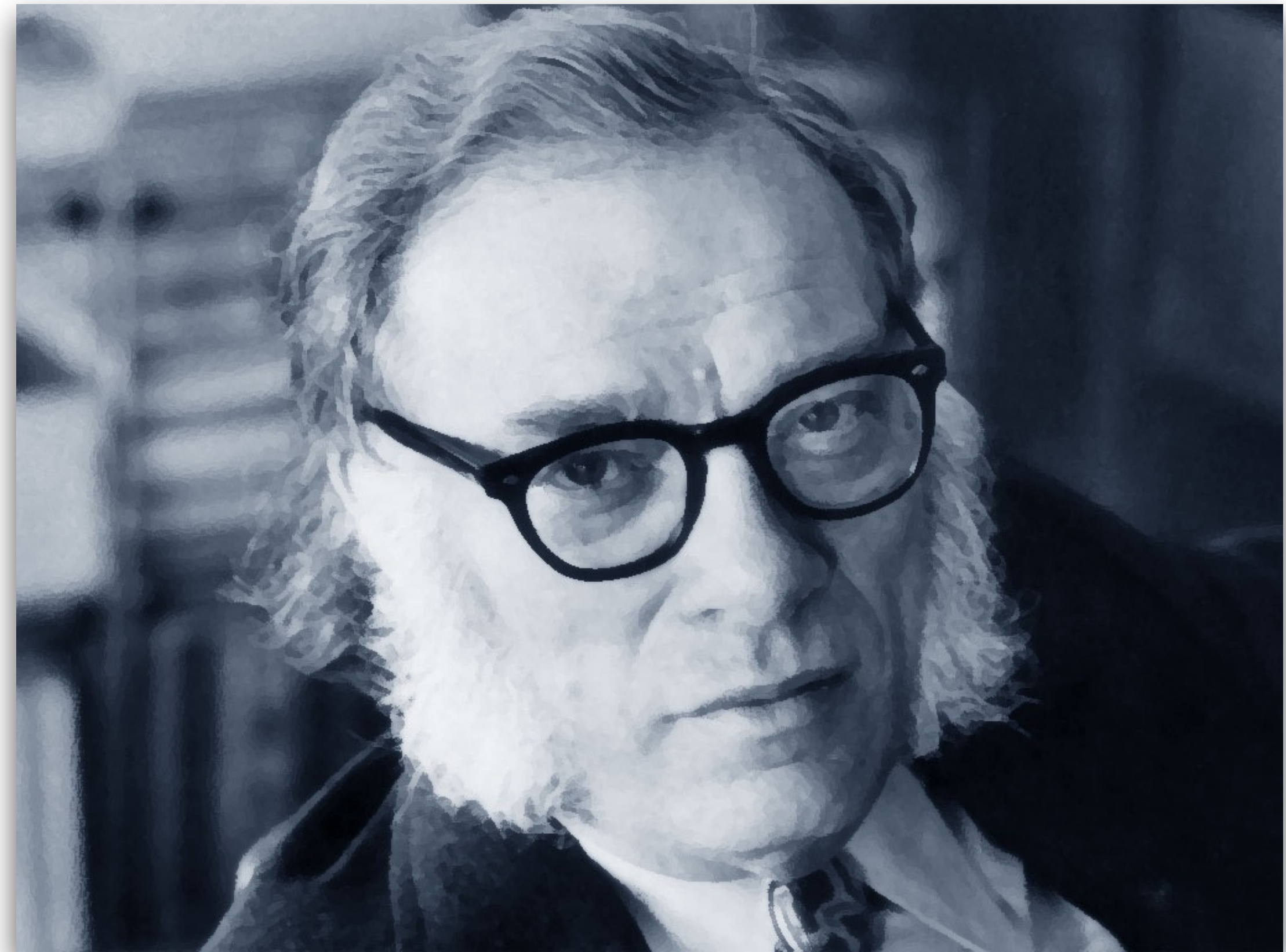
Biochemist, Author

American
1920 — 1992



Isaac Asimov

- Author of over 500 books, 90,000 articles and letters, and editor of thousands of magazine and journal articles & issues
- Most famous works include *Foundation Trilogy*, *Nightfall*, *I, Robot*, *Liar!*, and *Understanding Physics*
- Is believed to be the only author ever to publish books cataloged in all 10 classifications of the Dewey Decimal System



A Lifetime of Learning

by Isaac Asimov
1920 — 1992

Meeting Schedule Update

Our Next Meeting

JAN

27

Cove Apple Club
7:00 PM - 8:15 PM

1Password Clinic!

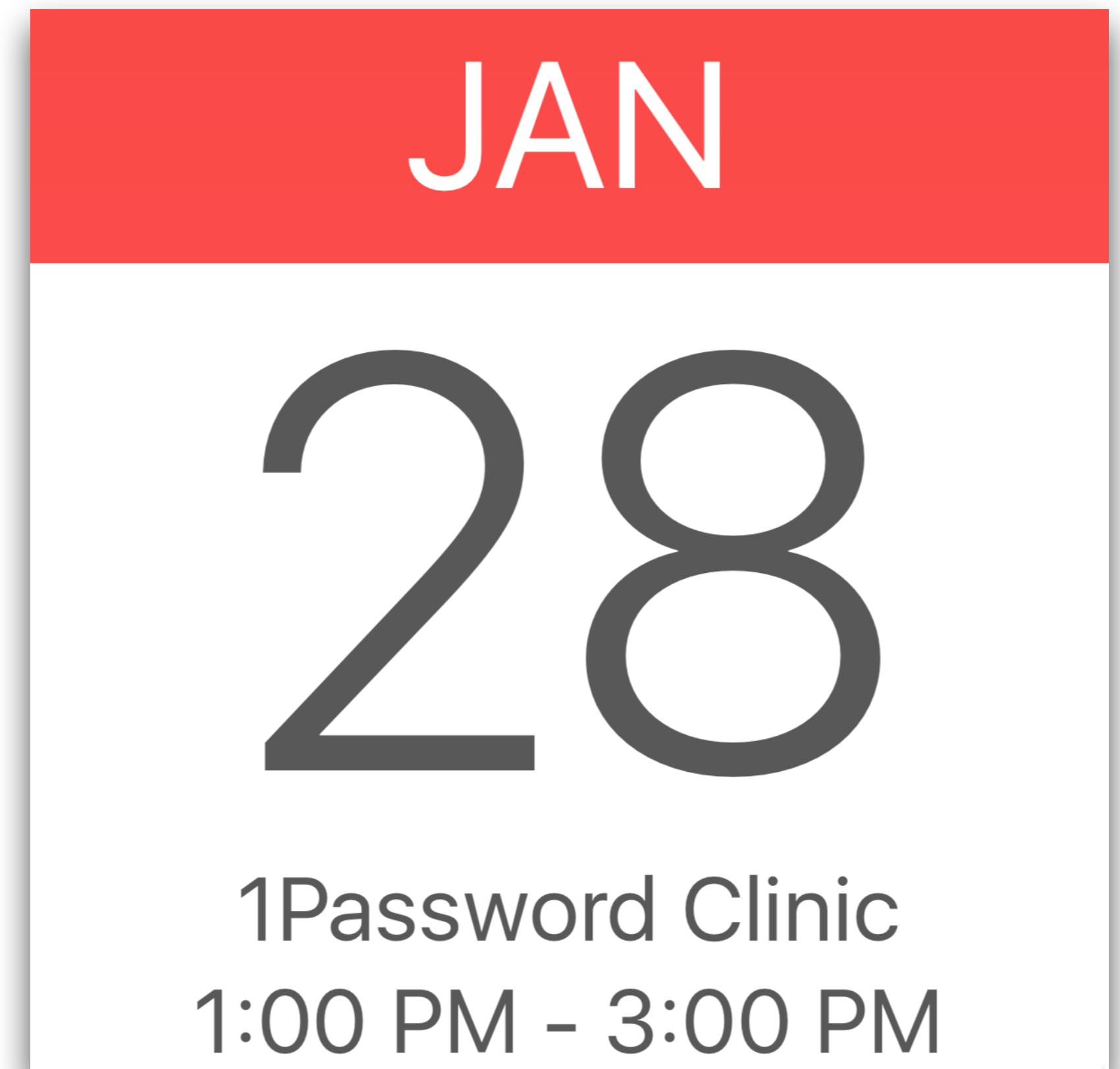
JAN

28

1Password Clinic
1:00 PM - 3:00 PM

1Password Clinic!

- Open lab from 1-3 PM; Terrace Room
- Only for those **ALREADY COMMITTED** to the 1Password app / system / lifestyle / cult
- Bring your iPad, iPhone or Mac for one-on-one help, tips, tune-ups and handy hints
- Free handouts, How-To guides, refreshments and snacks!














February 2016





















< Today >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	Feb 1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	Mar 1	2	3	4	5

February 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	Feb 1	2	3	4	5	6 
7 	8 	9 	10 	11 	12 	13 
14 	15 	16 	17	18	19	20
21	22	23	24	25	26	27
28	29	Mar 1	2	3	4	5

February 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	Feb 1	2	3	4	5	6 
7 	8 	9 	10 	11 	12 	13 
14 	15 	16 	17 	18 	19 	20 
21 	22 	23 	24 	25 	26	27
28	29	Mar 1	2	3	4	5



No one knows our struggle...

No Cove Apple Club Meetings
In February!



Adjourn to Cheeks!

