

## *The President's Message*

In an ever-growing, more virtual world, collaboration and community is the KEY to our success and survival. Consequently, the BetterInvesting (BI) South Florida Chapter is leading the charge to connect with more members, investment clubs and other BI chapters than ever before.

Although most of our Chapter programming remains virtual, we do plan to co-host an in-person "All Florida Education Fair" in the Orlando area March or April 2024 with the North Florida and Sunshine Florida Chapters. Planning for this event is still underway, and we hope that all who are wishing to return to "in-person" events can join us there.

This past year we hosted an advanced "Deep Dive" series taught by one of our newest volunteers, Sofia Bitela. It was so well-received that BetterInvesting Home Office has requested that we collaborate with them to present an educational series for the BI Community. It will take place Fall 2023, so stay tuned to the BI website for those details.

This summer, CLIMB USA hosted another wonderful Stock Market Experience (SME) program which the BetterInvesting South Florida Chapter supported and members participated. This program continues to positively impact youth and adults, granting them unprecedented opportunities and experiences with investing and portfolio

management in small groups of investment club-like settings. Our chapter is seeking South Florida Chapter investment clubs to sponsor CLIMB students to attend the in-person BINC24 in Chicago, IL May 16-19, 2024. **"THANK YOU" to all the investment clubs that have contributed thus far!** Investment clubs interested in sponsoring a youth to attend BINC24, are encouraged to contact me: [ionnie@southflorida.betterinvesting.net](mailto:ionnie@southflorida.betterinvesting.net).

I extend a special "THANK YOU" to many, namely: to Robin Ware and Dan Harter of the North Florida Chapter for their Club Visit to the South Florida Chapter Model Investment Club to present their review of the club's portfolio on March 25, 2023, to Kevin Gillogly, Jonathan Hunn and Sheryl Patterson of the DC and MD Chapters for the monthly "Digging in the BI Magazine" sessions attended by our BI South Florida membership, and to Cynthia McCrary and Howard Johnson of the GA Chapter for their leadership training and guidance on Chapter Operations.

Three years ago, a constant refrain was, "We are all in this together." So, I ask you now, "Are we still all in this together..." or have we allowed that offering of support to become cliché? The KEY to true community is collaboration amongst its members. *Ionnie McNeill, President and NAIC/BetterInvesting Board Director*



# Happy Anniversary!!!

***Special Request: Kick back with your favorite celebration beverage, play some background music on your favorite electronic device, and join in the happy place of celebrating an achievement.***

The South Florida Model Investment Club will celebrate three years of investing at the September 16, 2023 monthly meeting.

A path notably carved to investing success with 1,095 days of stock market connections and 36 months of meetings, with the Education Program year one focus on learning about sectors, in year two the reading and presentation of *Take Stock* by Ellis Traub, and, this year members are sharing 5-7 minute segments from the BI Video Learning Library.

Having spent 26,280 hours adopting and assimilating a new focus in their lives, the members have made substantial gains and achievements. Most notable is that 100% of the members have read *Take Stock*, completed more than 35 SSGs and learned how to build a portfolio; 90% of the members have personal portfolios; 3 members are participating in a Pilot Program; and, 4 members participated in the 2023 CLIMB USA Summer Stock Market Experience with a mock \$500,000 portfolio. Along with members building confidence in the stock market, 2 members have bought homes. The price

of dues and time in stock study has added priceless value to members' lives. Warren Buffet reminds, "Price is what you pay. Value is what you get."

It all began during the 2020 summer months when 26 charter members developed plans and governing documents. The first meeting was held Saturday September 5, 2020 under the leadership of Ionnie McNeill (President), Randall Buss (Vice President), Felicia Williams (Secretary), Danisha Glasscho (Assistant Secretary), Yvonne McNaughton (Treasurer), and St. Clair Alleyne (Recorder).

All are invited to join the monthly online meetings on the third Saturday, 10 a.m. to 12 p.m. ET. Begin your road to investment success, or to refresh your club operations, education program, or stock study.  
**Barbara B. Cobb, Director and Editor**



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The purpose as a nonprofit 501(C)(3) education group is to offer investment education to BI members and non-members, serving the Florida counties of: Broward, Charlotte, Collier, Lee, Martin, Miami-Dade, Monroe, Palm Beach, and St. Lucie.

<https://www.betterinvesting.org/chapters/south-florida>

561-352-4967

Ionnie McNeill, President and National Board Director / Barbara B. Cobb, Editor / Phillip "Phil" Keating, CFA (Founding Director, 1987)

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# 2023-2024 SCHEDULE

Registration Required: <https://www.betterinvesting.org/chapters/south-florida/local-events>  
EVENTS ARE ONLINE AND FREE UNLESS NOTED

## INVESTMENT EDUCATION

**Learn to Earn** – Participate in a guided completion of the Stock Selection Guide (SSG) using the monthly BetterInvesting magazine featured Stock Study Company. You are encouraged, though not required, to bring your completed SSG to the session. Learn SSG tips and techniques, how to use analysts estimates and company research to make your SSG judgments. All investors are welcome to join. *Second Saturday September-April, 9:30 a.m. to 11:45 a.m. ET*

### **CREDIT MARKET SERIES (2nd Monday Jan. - April, 2024, 7:30 p.m. - 8:30 p.m. ET)**

**Understanding Fixed Income Markets** – Expand your knowledge, learn the structure and commonly used terms, and gain another consideration to balancing your portfolio using fixed income and equity.

**Reading Credit Analysis Reports** – Learn how to find and read a credit analysis report for a specific company. Review the role of credit ratings in setting interest rates for a company, assessing the impact of investment grade vs non-investment grade debt, and how credit analysis can guide stock analysis.

**Credit Market Signals: How to Find and Use Credit Data In Your Stock Analysis** – Learn how to find and use key credit market metrics and data to refine your stock analysis. Review how to analyze and interpret credit data that can impact equity performance.

**The Bankruptcy Process: What Happens When a Company Goes Broke** – Learn the key terms, the players, and how a bankruptcy process unfolds. Review key metrics and warning signs for possible bankruptcy.

## MODEL INVESTMENT CLUB

**Investment Club Operations, Education, and Stock Study** – Attend the South Florida Chapter Model Investment Club to gain new knowledge or to expand, and/or refresh your knowledge of how to operate a BetterInvesting investment club using the BI principles and methodology. Guests and individual BI members are always welcome to attend and invited to participate. *Third Saturday monthly, January to December, 10 a.m. to 12 p.m. ET*

## WHAT'S COMING UP?

**All Florida Education Fair** – The South Florida Chapter will partner with other Florida BI Chapters to sponsor an in-person event in the Orlando area March or April 2024 with a fee. Event details will be available soon.

**BINC2024** – Attend the BetterInvesting National Convention in Chicago, IL May 16-19, 2024. Start planning NOW!!! Full details will be announced. Consider donating to the South Florida Chapter to sponsor a youth attendee. Contact the Chapter President for details: [ionnie@southflorida.betterinvesting.net](mailto:ionnie@southflorida.betterinvesting.net)

## CHAPTER MEETINGS

**Board Meetings** – Virtual meetings held the **second Saturday** September and November, 2023 and January and March, 2024, 12 p.m. to 1 p.m. ET

**Planning Meeting** – Be part of making plans for the upcoming year  
**Saturday, May 11, 2024, 10 a.m. to 12 p.m. ET**



c/o 416 East Acre Drive  
Plantation, Florida 33317

South Florida Chapter

**BetterInvesting  
South Region New Volunteer  
Orientation Program**

Interested in  
Volunteering  
with the  
South Florida  
Chapter?

Contact the  
Chapter President  
for an Interview  
or inquiries:  
[ionnie@southflorida.  
betterinvesting.net](mailto:ionnie@southflorida.betterinvesting.net)

SAVE THESE 2023  
ORIENTATION  
DATES:  
August 24,  
September 21,  
October 26,  
November 16,  
December 7