



BETTERINVESTING™

South Florida Chapter

Fall 2026

Newsletter

Volume 39 Number 2

President's Message



I wish everyone from individual members to investment clubs a fantastic start to the upcoming fiscal year! We hit multiple milestones and made real strides including:

BINC 2026 – This past April, a strong contingent of members from the chapter attended BINC 2026 in Chicago. We even had a chance to meet BetterInvesting™ (BI) CEO, Wayne Thorp! I presented and networked with other chapters to learn about leading practices for enhancing our services to BI members.

Deep Dive Series – We completed the series about Real Estate Investment Trusts (REITs). Attendees learned about commercial real estate analysis and reviewed a case study to successfully use and apply SSG® tools to REITs. Email me for a copy of the recordings and/or slides: <https://www.betterinvesting.org/chapters/south-florida/contacts>

Club Anniversaries – We celebrated and congratulated seven clubs that reached five years or more with five of those clubs celebrating 25+ years of investing operations. We would love to hear from you and share in your success of keeping the momentum going through the decades!

For this upcoming fiscal year, we are hard at work to resume our Learn to Earn series September 2026, to launch Chapter Membership Support Initiatives, and to feature our Education Investor Fair on March 6, 2027. Keep your eyes peeled on our website Events page for further details: <https://www.betterinvesting.org/chapters/south-florida/local-events>

Sofia Bitela, President and Director, South Florida Chapter



NATIONAL ASSOCIATION OF INVESTORS

BETTERINVESTING™

Educating Investors Since 1951

South Florida Chapter (SFLC) Newsletter

Fall 2026

Volume 39, Number 2

The BetterInvesting South Florida Chapter Newsletter is published a minimum of two times a year. 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>

Sofia Bitela, President

Barbara B. Cobb, Editor / Mark Klein, Associate Editor

Philip "Phil" Keating, CFA (Founding Director, 1987)

Baird A. Cobb, Graphic Designer

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DIRECTORS' NOTABLE ACHIEVEMENTS

Mark Klein

Makes history as Newsletter Associate Editor

Randall Buss

2026 Graduate of the BetterInvesting™ New Volunteer Development Program

Serving also as a BetterInvesting™ National Volunteer

Barbara Cobb

2026 BetterInvesting™ New Volunteer Development Program Facilitator

Serving also as a BetterInvesting™ National Volunteer

Sofia Bitela

2026 BetterInvesting™ National Convention Presenter

Serving on BetterInvesting™ Chapter President's Forum

Ionnie McNeill

Serving on BetterInvesting™ Board of Directors

Ann and Ionnie McNeill

World Cruisers, Second Year, from investing the BetterInvesting™ way

Sofia Bitela and Pat Daniel

BINC 2026 First Time Attendees

Amazing Achievements! Be Proud.



2026-2027 EVENTS SCHEDULE

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

INVESTOR EDUCATION

Learn to Earn – Guided completion of Stock Selection Guide® (SSG®) using the BetterInvesting™ magazine monthly featured stock to study. You are encouraged to bring your completed SSG®. Interact with other investors, compare company research, learn tips and techniques including the newest online tool, RightStock. All are welcome to attend. **September 26, 2026 and Second Saturdays October 2026 through April 2027, 9:30 a.m. to 11:45 a.m. ET**

MODEL INVESTMENT CLUB

Learn from Actual Investment Club Meetings – See firsthand the operation of BetterInvesting™ investment club meetings whose partners use their real money to buy and sell stocks. Though only club partners can transact club business, guests are invited to join the discussions. Come to learn, refresh, or takeaway tips on club operations, company research, portfolio management and MORE. Guests are welcome to attend. **Third Saturday each month 10 a.m. to 12 p.m. ET**

INVESTOR EDUCATION FAIR/ELECTIONS MEETING

Broaden Your Investor and Finance Horizon – Learn from national and chapter presenters about tools, tips and techniques to select quality growth stocks. Plans are currently underway to hear speakers from FINRA (Financial Industry Regulatory Authority), SEC (Securities and Exchange Commission), and others. **SAVE THE DATE: Saturday, March 6, 2027, 9 a.m. to 12 p.m. ET Details will be announced in Chapter Events email and on the chapter website.**

CHAPTER PLANNING MEETING

Goal-Setting and Event Scheduling – South Florida Chapter members are invited to attend the chapter planning meeting to let your voice be heard. Board reviews previous year operations to Keep, Improve, Stop, and Start (KISS) and set goals for upcoming fiscal year. Attend and be part of the planning. **Saturday, May 8, 2027, 9 a.m. to 12 p.m. ET**

Board Meetings – All online **Saturday, September 26, 2026, and second Saturdays, November 2026, January 2027, and March 2027 from 12 p.m. to 1 p.m. ET**



DID YOU MEET THE CHALLENGE?

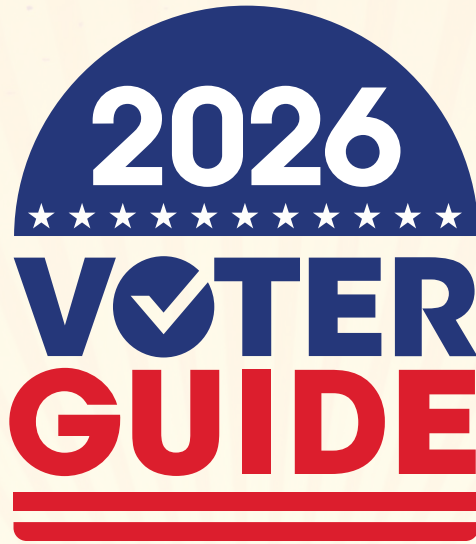
The South Florida chapter challenged email subscribers to build Stock Selection Guide® (SSG®) confidence or elevate stock study research by the end of the summer. Don't stop now. Keep the fun going to the end of the fall season by completing a First Cut Stock Report on the SSG® started in the summer with updates as needed. Did you miss the challenge? Now is a good time to meet the challenge.

SSG® CONFIDENCE BUILDING

1. Read a BetterInvesting™ (BI) First Cut Stock Report published this year.
2. View Video Learning Library recording: *Introduction to the SSG® Series - Understanding the Jargon, Class 1 of 5.*
3. View Video Learning Library recording: *Selecting the Best Companies, Class 2 of 5.*
4. View Video Learning Library recording: *Determining a Fair Price, Class 3 of 5.*
5. View Video Learning Library recording: *Estimating Future Growth, Class 4 of 5.*
6. View Video Learning Library recording: *Estimating Future P/Es, Class 5 of 5.*
7. Select a company to research using BI stock screener or Finviz.
8. Research the company using Morningstar, Value Line, company website, etc.
9. Read industry analysis for your selected company.
10. Make a list of competitors to compare with your selected company.
11. Jot down analysts' 3-5 year forecasts for sales and earnings per share (EPS).
12. Complete SSG® on your selected company.

ELEVATE YOUR STOCK STUDY RESEARCH

1. View Video Learning Library Special Programs recording: *Warnings and Red Flags NOT on the SSG®.*
2. View Video Learning Library Special Programs recording: *Deep Dive Series - Discounted Cash Flow, Part 1.*
3. View Video Learning Library Special Programs recording: *Deep Dive Series - Discounted Cash Flow, Part 2.*
4. View Video Learning Library Special Programs recording: *Why Did I Do That? - Behavioral Investing.*
5. Investigate Porter's Five Forces Industry Analysis and how you may include it in your stock study.
6. Visit Spruce Point Capital Management website, explore company reports that interest you, and consider checking the site before starting any stock study.



PROXY VOTING TIPS

As a shareholder, you have a say. Keep these tips in mind:

1. Exercise your voting rights at every opportunity.
2. In reviewing the Board of Directors:
 - a. Board size of 8-12 directors is recommended with a majority of independent members especially for the audit, compensation, and nominating/governance committees.
 - b. Have a non-executive chair or lead independent director. CEO and chairman roles should be separated. If combined, the board must appoint a strong lead independent director to manage sessions, handle CEO evaluations, and address shareholder concerns.
 - c. Ensure there are a variety of perspectives. Aim for diversity - not just with ethnicity but also with competencies including capital markets expertise, technological/cybersecurity oversight, regulatory compliance, and relevant industry experience.
 - d. Limit directors to no more than 3-4 external public boards [to avoid overboarding] and sitting executives to 1-2 boards.
3. Vote against excessive or misaligned executive compensation (Say-on-Pay) packages.
4. Support shareholder proposals advocating best governance practices.
5. Get your vote in on time.

Sources: Securities Exchange Commission (SEC), Financial Industry Regulatory Authority (FINRA)

Barbara Cobb, Editor and Director, South Florida Chapter

BetterInvesting National Convention (South Florida Chapter BINC) 2026

Marriott Chicago O'Hare
Chicago, Illinois / April 23-26



Left to right: Kim Butcher, Randall Buss, Carmen Dudley, Pat Daniel, Nick Nikiforos, Sofia Bitela, Zelda Okia (South Florida Chapter Model Investment Club attendee from Wisconsin chapter), Barbara Cobb, and Wayne Thorpe (CEO, BetterInvesting™)

SAVE
THE
DATE

**South Florida Chapter
Investor Education Fair /
Elections Meeting
Saturday, March 6, 2027**

**BetterInvesting National
Convention (BINC) 2027
Saturdays: April 17 & 24,
2027, Online**