



CHAPTER NEWS

Summer 2025 Newsletter

PRESIDENT'S MESSAGE: Navigating Investment Opportunities.....Robin Ware

As we move through 2025, the investment landscape continues to evolve, presenting both unique opportunities and some great stocks to add to your portfolio. Sometimes the waters are a bit choppy but in the long run, navigating the BetterInvesting™ way has its rewards. The commitment of the North Florida Chapter volunteers remains steadfast: to provide you with insights and learning designed to help you achieve your BetterInvesting™ goals.

If you missed our 2025 Virtual Investor EduFair, we hope you join us in the future. We hosted two excellent learning sessions: **Finding Great Stocks** and **The 1-Minute Stock Selection Guide (SSG)**. Yes, you can find a great stock using SSGPlus and quickly determine if it is worthy of further research and consideration for your portfolio. We had excellent feedback from attendees. “Excellent job, very well prepared.” Rumors spread about the sessions, and we had many people purchase the recordings after-the-fact. We plan to offer similar courses in the future. *Stay tuned and join us.*

The North Florida Chapter prides itself in offering free learning events every month. Our Space Coast Model Investment Club is highly acclaimed and is open to all Better Investors. Our Tuesday Training Workshops host more than 100 learners each month. We also host a quarterly FirstCut Workshop, we will do a step-by-step walk through of a First Cut for a chosen company.

If you haven't joined us for any of these events, now is the time! We can help you smooth out those rough seas by finding great stocks. You can find our events at the link below!

<https://www.betterinvesting.org/chapters/north-florida/local-events>

I joined the North Florida Chapter as a volunteer in 2019. It wasn't long before I became more engaged with this fantastic group of volunteers. They are so accommodating and helpful. Ben, Bob, Brent, Dan, Howard, Jim, Joan, Laura, Mickey, Phil, Sam and Tom welcomed me and changed my outlook on BetterInvesting™. They helped me navigate some of the waves and improve my portfolio tremendously. If you

haven't joined the North Florida Chapter volunteers and events, you are truly missing out.

Learning and communication are at the heart of our chapter. We encourage you to join our learning events and we are here to support you every step of the way.

Thank you for your continued trust and confidence. We look forward to a productive remainder of the year, and, most importantly, helping you build a secure financial future.



NORTH FLORIDA CHAPTER ANNUAL MEETING

Join us online for our biggest event of the year where we have an amazing speaker lined up and we will be celebrating North Florida Chapter Investment Clubs who have achieved amazing milestones – up to 55 years in business! ***Simply, WOW!***

OUR SESSION: *Improving Your Returns Using Portfolio Management*

OUR SPEAKER: Craig Braemer

WHEN: Thursday evening, September 4, 2025 at 7:00 PM ET

Craig has been investing for more than 40 years and serves as the Vice President of the San Francisco Chapter. He works in the financial services industry serving as a Certified Financial Planner (CFP®) and Chartered Financial Analyst (CFA®).

He volunteers his skills and knowledge by developing and teaching many classes for his local chapter, writing informative articles for the BetterInvesting Magazine, and often teaches at the BetterInvesting National Convention (BINC). Craig has written articles about topics such as Dividend Investing and Economic Moats.

Join us as Craig teaches us how to improve our portfolio returns. He will demonstrate how to use Portfolio Management to tune-up our portfolios. If you want to learn how to do this better for your club or your personal portfolio, this is the session for you. Outside of investing, Craig enjoys baseball games, family trips, and soccer.

Click on [Register for Annual Meeting](#) to reserve your seat at the webinar. We hope you will be able to join us.



NORTH FLORIDA CHAPTER MONTHLY EVENTS

Please join us for one of our regular upcoming events. Click the links to register. Once you register for one of our sessions, you will receive ongoing notices and be directed to a link if you need to view a recording at a more convenient time.

- [Space Coast Model Investment Club](#), first Monday of each month at 7:30 PM
- [Tuesday Training Workshop](#), first Tuesday of each month at 7:30 PM
- [Chapter Board and Annual Meetings](#)

Register for these at:

<https://www.betterinvesting.org/chapters/north-florida/local-events>

CLUB VISITS

Visiting investment clubs in our chapter is one of our best ways to build relationships. We are always excited to visit clubs to keep members up-to-date and provide education. The North Florida Chapter has a well-rounded group of volunteers who can provide education to your club on any topic. Below are some of the clubs we visited this year. Let us share great ideas with you and your club members.

WIN Women Inve\$ting Now – This wonderful group of seven ladies requested a presentation on how to gather analyst estimates to improve their sales and earnings forecasts. Robin showed them how to gather and record analyst estimates directly from the SSGPlus software, Value Line and Morningstar to establish strong sales and earnings estimates for the stocks in their portfolio. WIN has been active for more than 25 years and is very satisfied at how BetterInvesting helped them on their investment journey.

The River Place Investment Club – Laura Scott visited this club in May. There are 10 active members in the club, and they have been very successful in the 3 yrs since startup. AI Tools have helped this club generate some impressive returns. During her visit, Laura demonstrated features of the SSGPlus and Stock Screening Tools, and the club was eligible for an SSGPlus Upgrade. Dan Harter addressed the club's questions regarding MyIClub yearly returns, providing clarification on the topic.

Pelican Investment Club - This 8-person investment club was established in 2006. Bob Houle prepared a Portfolio Tune-Up and conducted an Artificial

Invest-i-Gators Investment Club – A club visit is scheduled in October.

Would you like us to visit your club? A quick email to one of our Board Members at contact@northflorida.betterinvesting.net and we'll get back to you to find out how we can help. We can't wait to visit—and support—you and your club!



CLUB ANNIVERSARY CELEBRATIONS

We received anniversary certificates for 8 clubs located in Gainesville, Tallahassee, Oviedo, Dunedin, St. Petersburg, Sanford, W. Melbourne, and New Smyrna Beach. Congratulations to the following clubs who stay the course and continue to be successful BetterInvesting Investment Clubs. Five of these clubs have been around for more than 30 yrs! Clubs that have stayed together so many years is really something to celebrate. Congratulations to all and may you have many more successful years together!

- 55 Years - Investors Associated, W. Melbourne
- 45 Years - Dow Janes Investment Club, Sanford
- 40 Years - United Equities Mutual Investments, St. Petersburg
- 30 Years - Capital Women's Investment Club, Tallahassee
- 30 Years - Roseheirs Investment Club, Dunedin
- 30 Years - UWC Investment Group, Gainesville
- 5 Years - Bear on the Mountain Investment Club, Oviedo
- 5 Years - Reel Capital, New Smyrna Beach



Fresh Eyes, New Insights – Celebrating 75 Years of Club Support

We're fired up! As BetterInvesting approaches its 75th anniversary in 2026, our chapter is re-energizing our core mission: supporting investment clubs like yours.

We know that even strong clubs hit rough patches:

“Are we really using the SSG the way it was intended?”

“Nobody's touched the online tools.”

“It's hard to find new members.”

“It feels like we're just going through the motions.”

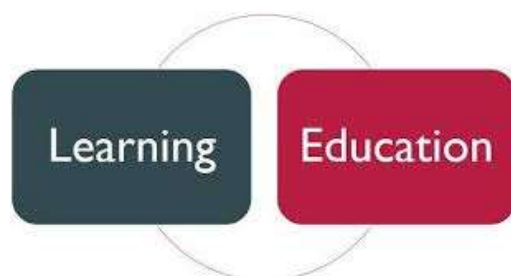
That's where we come in.

A **Club Support Visit** is a friendly, collaborative check-in—not a test. You pick the focus: portfolio tune-up? Stock comparisons? A refresher on BI tools? Officer roles and recruiting? We'll tailor the visit to your club's goals.

Our volunteers bring fresh eyes, encouragement, and practical insights to help your club thrive—just as BI has done for 75 years.

This anniversary year is a great time to reconnect with the basics and build momentum for the future. Let's make this milestone meaningful by investing in your club's success.

Would you like to find out more? A quick email to contact@northflorida.betterinvesting.net and we'll get right back to you to find out how we can help. We can't wait to visit—and support—you.



EDUCATION...Dan Harter

We welcome you to join the North Florida Chapter for our upcoming Tuesday Training Workshops. The sessions, held on the first Tuesday of each month at 7:30 pm, cover a variety of topics. You can register for all future sessions [here](#). [Once you register](#) for our workshop, you can always view past training sessions by visiting the [chapter's website](#).

In September, we will be covering the Portfolio Evaluation Review Technique (PERT). PERT can help you or your club identify companies that may have deteriorating fundamentals. It also allows you to identify companies that could potentially improve the return of your portfolio.

In October and November, we will be looking at the myICLUB.com website. We'll demonstrate how to assign stock watchers to holdings in your club portfolio and have a stock study in SSGPlus connected to those holdings. We'll also cover a variety of

portfolio reports which allow you to stay on top of your portfolio, along with a number of other reports and features you may find useful.



MODEL INVESTMENT CLUB...Jim Gallagher

[The Space Coast Model Investment Club \(SCMIC\)](#) is sponsored by the North Florida Chapter of BetterInvesting. We currently have 8 partners. We are an operating investing club with a goal of making money for the partnership while helping attendees learn about stock investing and the principles of running an investment club. We aim to provide real-time learning experiences by demonstrating BetterInvesting's common-sense investing principles, including fundamental stock analysis using the Stock Selection Guide (SSG), and sound club management in a "live" setting.

Formed in 2014, we meet online on the First Monday of the month at 7:30 pm ET. [Here](#) is the link to register to attend. During Each Meeting a Club Partner will present a Stock Study and a Club Partner will present an Education Topic. Each meeting includes a discussion of the portfolio and an update of our holdings using SSG judgements as needed. Buy or Sell motions occur after the partners have reviewed the SSG for the stock. We use myICLUB and votes are tabulated and archived online. Partners have three days to vote or until a majority of partner votes is reached earlier.

The SCMIC is currently seeking new partners. Priority for membership is given to BI members from the North Florida Chapter area. We also allow BI members from other states which have no state Income tax. To join the club, you must attend two meetings and request to join. Here are links to our [Operating Procedures](#) and [Partnership Agreement](#). Submit requests for membership in our investment club to: Joan Fosdick jmfosdick@outlook.com
The initial investment requirement for new partners is \$50 with the recurring monthly investment minimum of \$30.

Please join us as we learn together!

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Thanks!

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