



Remembering a Fellow Georgia Chapter Director



If you were with us at our Investors Education Fair in August, you would've been with us as we celebrated Carl Hinton's 92nd birthday plus 32 years as a BetterInvesting chapter director.

Carl passed away on October 28th, 2023, in Russiaville, Indiana. As a retired bank examiner, Carl joined BetterInvesting in January 1991 and became a director on the previous Atlanta Chapter Board. He immediately went to work as the technical director, leading the work with providing various computer support for all of the various chapter programs, writing the Chapter Newsletters and teaching many of the educational classes on the Stock Selection Guide and accounting programs. Because of his banking background, Carl also utilized his skills as an internal auditor of the chapter's books, making sure they were always perfect. He always made himself available to help bring the chapter into the age of technology with the newest "gadgets", training and explaining how these "gadgets" would be a benefit. When the Atlanta Chapter was reorganized as the Georgia Chapter, Carl was one of the first directors to step up and continue the work. He not only helped locally with the transition of the board, its members and programs but provided assistance to many chapter directors across the county.

When someone who's been a part of your work and life for many years becomes a memory, that memory becomes a treasure. Carl Miller Hinton certainly has become a treasure. **You will be missed.**

Your fellow Georgia Chapter Directors



Message from the President

Patient Investors Can Bounce Back When a Recession Hits

As we come to the end of 2023, many people expected a recession while others indicated we were not in a recession. The one thing everyone agreed on was that the Federal Reserve continuously raised interest rates for more than a year to tame inflation. As the Federal Reserve raised interest rates, we saw banks fail, credit conditions tightened, but the job market remained strong.

I've tried to provide insight on identifying downturns in the market, explained long-term averages by remaining invested in the market during downturns, and realizing variations in returns were greater over shorter periods. Some of us saw these returns as depressing. Yes, some years were/are painful, but I emphatically am a believer of remaining in the market because I really could not determine most time if a recession happened.

History is informative, but it doesn't necessarily predict the future. These historical returns may not be echoed closely enough to serve as a reliable guide. If the stock market performs much better than it has in the past, wonderful. If it's worse, you may still be all right. If you are well diversified, with holdings in markets around the globe.

That said, as long as the economy keeps growing despite periodic recessions, and as long as the markets operate relatively smoothly, there are grounds for both optimism and caution. While I'm a confirmed investor, I don't risk money in the markets that I expect to need in three to five years.

For safety, I hold cash in a variety of places, including government money market funds and federally insured savings accounts. Bank certificates of deposits and Treasury bills are good options, too.

Waiting many months for recession declarations or relying on economists or Wall Street pundits to determine when to invest and what to hold, all seem fruitless to me. I'll try to make sure whatever happens, I can pay the bills first.

Then I'll continue to make optimistic bets that over stretches of a couple of decades or more that the stock market will be higher than it is now, even after including those dreaded recessions.

So, as we enter the new year, remember economic slumps are rough on stocks, but historically, persistence is rewarded. Determining when a recession has taken place is not simple, even after it has happened.

Written by Board President, Cynthia McCrary

Congratulations for 30 years Professional Women's Investment Group



Members Above:

Back Row (Left to Right): Michelle Garlington, Carole Seegert, Camille Hope, Monique Davis-Smith, Jim Vandersall

Seated (Left to Right): Janet Hendrickson, Kay Gerhardt, Pam Thomasson, Cynthia McCrary

On Computer Monitor: Lori Snow, Maryel Battin

Not pictured: Shelly Street Calender, Kay McKenne, Ginna Atkins

End of Year Things to Accomplish

When I started research for this article, I found lots of lists for end of year tasks. Most were 15 or 20 items long. Things like preparing a yearly budget or income tax impacts of investments can take hours, some times days. Most folks have 10 minutes before the next urgency comes along. Below are some ten minute tasks. This is not all inclusive or total, just suggestions for some ten minute activities. Of course, check with your investment advisor, CPA, and attorney as needed, the three times you retrieve their contact information and repeatedly call to leave messages will take about ten minutes.

1 Check your insurance. Do you have the right insurance, right amount, copies of policies, proof of insurance in the vehicle, etc? Do limits need to be increased/reduced?

2 Check beneficiaries. Do you have beneficiaries for you bank/credit card/saving/insurance accounts? Do you need beneficiaries?

3 Listing of accounts. Do you have a list of your accounts (financial, utility, professional membership, etc)? Got ten more minutes? List address, account number, contact information, access passwords.

4 Check subscriptions. Do you need all those streaming services, periodicals, utility/appliance/auto protection maintenance plans, sports/entertainment/museum/theater tickets, etc?

5 Charitable contributions. Are you up to date on your donations? Do you need to catch up? Do you need to make gift contributions to family members?

End of Year Things to Accomplish (continued)

6 Tax issues. Do you need to make yearly IRA contributions? Do you need to take Required Minimum Distributions (RMDs) from IRAs? Do you need to pay estimated quarterly IRS payments? Do you need to take investment tax losses or gains?

7 Records. Do you have a file storage cabinet/drawer, computer storage folder, shoe box, etc to start accumulating 2024 pay stubs/expenses/receipts, etc?

8 Copies. Do you have photocopies of the items in your wallet/pocket book? Copies of driver license/credit cards/memberships/In case of emergency contact information, etc.

Still got ten more minutes? Check your check register/bank account/credit card/brokerage records for what you spent last year. Analyze. This information could be the start of planning for next year. You may have spent more at restaurants and less at grocery stores than you thought. That old jalopy may be cheaper to run even with two mechanical repairs/tire replacements/new battery/temporary car rental than monthly payments for a new vehicle.

Written by Dan Bishop, ACME member





Individual	Company	Symbol	Investment	Initial Shares	Initial Price	Price 9/29/23	Value 9/29/23	Price 10/31/23	Value 10/31/23
J. BAKER									
	LAM RESEARCH CORP	LRCX	\$14,286.00	33.9900	\$420.30	\$626.77	\$21,303.91	\$588.22	\$19,993.60
	BOISE CASCADE CO	BCC	\$14,286.00	208.0384	\$68.67	\$103.04	\$21,436.28	\$93.75	\$19,503.60
	LULULEMON	LULU	\$14,286.00	45.5908	\$320.38	\$385.61	\$17,580.27	\$393.48	\$17,939.07
	ADOBE	ADBE	\$14,286.00	42.4509	\$336.53	\$509.90	\$21,645.71	\$532.06	\$22,586.43
	TTEC HOLDINGS	TTEC	\$14,286.00	323.7254	\$44.13	\$26.22	\$8,488.08	\$20.58	\$6,662.27
	GENIE ENERGY LTD	GNE	\$14,286.00	1381.6248	\$10.34	\$14.73	\$20,351.33	\$19.84	\$27,411.44
	OCCIDENTAL PETROLEUM	OXY	\$14,284.00	226.7979	\$62.99	\$64.88	\$14,714.65	\$61.81	\$14,018.38
			\$100,000.00				\$125,520.23		\$128,114.77
T. HOWELL									
	UNITED HEALTH	UNH	\$20,000.00	37.7230	\$530.18	\$ 504.19	\$19,019.56	\$535.56	\$20,202.93
	HOME DEPOT	HD	\$20,000.00	63.3192	\$315.86	\$ 302.16	\$19,132.53	\$284.69	\$18,026.34
	VISA	V	\$20,000.00	96.2650	\$207.76	\$ 230.01	\$22,141.91	\$235.10	\$22,631.90
	WINTRUST FINANCIAL	WTFC	\$10,000.00	118.3152	\$84.52	\$ 75.50	\$8,932.80	\$74.69	\$8,836.96
	UFP INDUSTRIES	UFPI	\$11,000.00	138.8013	\$79.25	\$ 102.40	\$14,213.25	\$95.17	\$13,209.72
	MEDIFAST	MED	\$10,000.00	86.6927	\$115.35	\$ 74.85	\$6,488.95	\$69.16	\$5,995.67
	SILICON MOTION TECH	SIMO	\$5,000.00	76.9349	\$64.99	\$ 51.25	\$3,942.91	\$53.58	\$4,122.17
	SAPIENS	SPNS	\$4,000.00	216.4502	\$18.48	\$ 28.43	\$6,153.68	\$25.50	\$5,519.48
			\$100,000.00				\$100,025.59		\$98,545.18
K. PILLETTE									
	MEDTRONIC	MDT	\$10,000.00	128.3368	\$77.92	\$78.36	\$10,056.47	\$70.56	\$9,055.44
	VISA	V	\$10,000.00	48.1325	\$207.76	\$230.01	\$11,070.96	\$235.10	\$11,315.95
	ALPHABET	GOOGL	\$10,000.00	113.3401	\$88.23	\$130.86	\$14,831.69	\$124.08	\$14,063.24
	SKYWORKS SOLUTIONS	SWKS	\$10,000.00	109.7333	\$91.13	\$98.59	\$10,818.61	\$86.74	\$9,518.27
	MUELLER INDUSTRIES	MLI	\$10,000.00	169.4915	\$59.00	\$75.16	\$12,738.98	\$37.71	\$6,391.52
	GENERAC	GNRC	\$10,000.00	99.3443	\$100.66	\$108.96	\$10,824.55	\$84.07	\$8,351.88
	CELANESE	CE	\$10,000.00	97.8091	\$102.24	\$125.52	\$12,277.00	\$114.51	\$11,200.12
	WESTERN ALLIANCE	WAL	\$10,000.00	167.8979	\$59.56	\$45.97	\$7,718.27	\$41.10	\$6,900.60
	MALIBU BOATS	MBUU	\$10,000.00	187.6173	\$53.30	\$49.02	\$9,197.00	\$43.62	\$8,183.87
	MIDDLEBY	MIDD	\$10,000.00	74.6826	\$133.90	\$128.00	\$9,559.37	\$112.87	\$8,429.43
			\$100,000.00				\$109,092.89		\$93,410.32

**Get ready to join the Portfolio Contest in 2024.
There are great prizes for individual and club winners.
More information to come soon!**



ACME Article



ACME currently has 11 active members overseeing 12 stocks in our portfolio. We are averaging around 4 to 5 guests per meeting and welcome anyone interested in attending. Currently, we meet online via the new and improved GoToMeeting. This process works very well as everyone uses their own computer screens to view all documentation including Stock Study Guide's (SSG's) and PowerPoint presentations.

ACME's stock portfolio is housed at Fidelity which offers many wonderful tools for members to use to analyze the stock that they are following and reporting on each month. ACME continues to purchase new stocks and add to existing stock purchases to boost our stock portfolio performance after analyzing our investments.

The ACME Investment Club portfolio is currently performing at 10.1% versus the Vanguard Total Stock Market Index of 9.6% for the same period as of November 30, 2023. Our goal is to try and reach a 15% overall return. All are welcome to attend our virtual monthly meetings to learn more about investing the BetterInvesting way to secure your financial future.

All meetings are held online via GoToMeeting the second Saturday of each month from 12-2 PM at the following link:

<https://global.gotomeeting.com/join/594493789>

Written by Zuwena Johnson, President of ACME Model Investment Club

FOLLOW US



Schedule a Club Visit

As Directors, one of our many responsibilities is to partner with investment clubs and individuals to make them as successful as possible. We are able to visit clubs in person or virtually. We can train on BI tools, provide portfolio analysis and even provide treasurer assistance. We currently have approximately 1000 active members, including 125 BI clubs plus approximately 225 individual investors. In our efforts to reach out to our members, our role is to make sure you have a positive BI experience and to offer any training or educational program you feel you need. Another part of our support is to celebrate club anniversaries. We typically recognize clubs at various milestones.

**To schedule your club visit, email
contact@georgia.betterinvesting.net**





Upcoming Events

Check our website for the most up to date events

[Mentoring - Every 2nd Thursday of the month @7pm](#)

(Mentoring will resume on Thursday, January 11, 2024)

Model Club Meetings:

[ACME—Every 2nd Saturday @ 12 noon](#)

[CGMIC—Every 3rd Saturday @ 12 noon](#)



MERRY
Christmas