



Chapter Newsletter

Summer Issue

Message from the President, Cynthia McCrary

Spend Less and Save Smarter

My last message to you pointed out how 2020 was a year where we were just trying to roll with the punches by developing survival skills. The survival skills developed can easily be applied to our finances today so we can get a handle on them. I've tried to share with you ideas of ways of saving with a purpose.



This time I would like you to consider buying what you like. Last year offered a kind of natural experiment: Your ability to spend was curtailed, and so you gained a sense of what you really wanted and what you did not really need.

Maybe you learned you enjoyed driving to the beach more than flying with your children for a vacation. Maybe ordering out a few more nights a week was a lifesaver after a busy day. Maybe you want to keep contributing to a charity you came across.

As we move deeper into 2021, we can use this information to reshape our budget into a template that prioritizes the spending we most enjoy. We can continue to minimize or forgo those expenses that we have learned to live without, diverting them instead into higher value uses.

By carving out space for the items you like, you will end up spending less on what you do not need. This is a great point of view to have as you prepare for the future. Spending less on what you do not need allows you to save more for your future. You can do this in so many ways, purchasing your first home, paying yourself first, investing in your future. You can also purchase the best stock by carving out the quality ones you like best. Remember the first tip was to save with a purpose.

As members of BetterInvesting, we have learned to buy the best quality stock, invest regularly, reinvest the dividends, and diversify our portfolio. Yes, 2020 has given us a different perspective for living, spending less, enjoying quality time with family and loved ones and being smarter for the new year. Be sure to join me here next quarter for another survival tip for 2021 and the coming years.



Chapter Newsletter

Volume 21, Issue 2

Would you like to win some MONEY and learn more about the Georgia Chapter at the same time?

- Complete crossword puzzle (on the next page)
- Take a picture of the completed puzzle
- Send the picture by email to contact@betterinvesting.org
- Winners will be based on the date and timestamp of the email
- Winners will be notified by email.

NOTE: Clues for the crossword puzzle are hidden within this newsletter and on our FB page.

WHAT YOU WILL WIN!

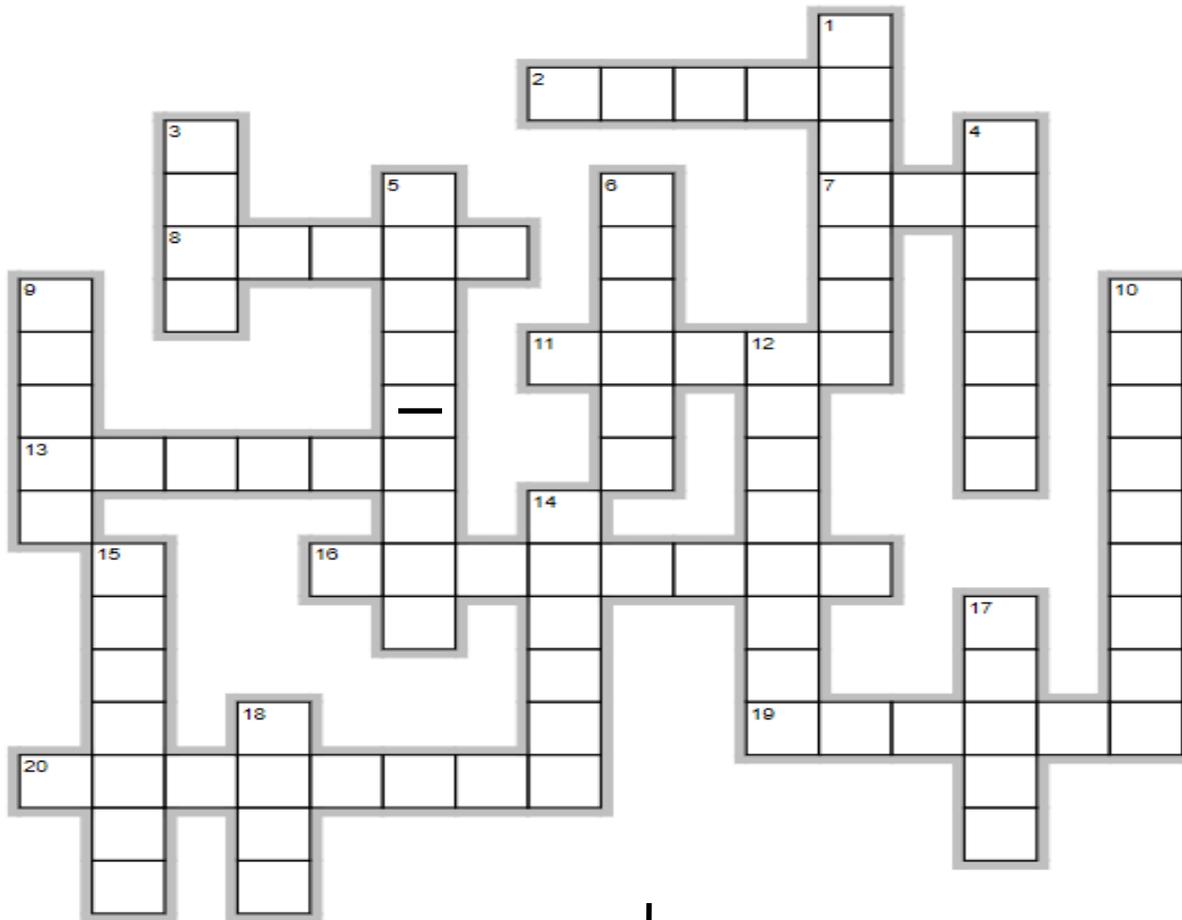
Be the **FIRST** person to accurately complete and return the crossword puzzle and win **\$25** gift card

The second person to return the correct crossword puzzle wins **\$15** gift card

The third person to return the correct crossword puzzle wins **\$10** gift card

Remember: Completed crossword puzzle must be emailed to contact@betterinvesting.org

Win Georgia Chapter Dollars



Across

2. Guest speaker for the April Town Hall was Bob ____.
7. How many model clubs are in the Georgia chapter?
8. Last name of the GA Chapter Treasurer or a yellow citrus fruit
11. What does the M stand for in ACME?
13. This year's Education Fair is scheduled for which month.
16. Who said, "An investment in knowledge pays the best interest"?
19. Newsletter Volume 21, Issue 1 was the _____ Issue (a season in the year)
20. The SSG graph develops concept of an up, straight and _____

Down

1. What does "C" stand for for CGMIC?
3. The Next Town Hall meeting is scheduled for which month?
4. Dollar Cost Averaging is periodic investing usually done _____.
5. Investing using BI principles tend to be for _____ - _____ investors. (Hint: Includes hyphen)
6. ACME meets every _____ Saturday.
9. The state hosting BINC in October 2021.
10. The act of helping someone learn; The GA chapter offers this to other clubs.
12. SSG Graph displays Pre-tax profits, Sales & _____.
14. The Georgia Chapter Fair is the 7th _____ Investor Fair.
15. Last name of the President of the GA Chapter.
17. CGMIC meets every _____ Saturday.
18. Ticker symbol for one of the most actively traded BI stocks or a red fruit



We thank Bob Houle, our Regional Manager, for being the guest speaker at our April TOWN HALL MEETING. He discussed the *importance of knowing when to sell*.

Don't Miss the Next One!

Our next Virtual Town Hall Meeting is Thursday, July 29 at 7pm. Bring questions for our Georgia Directors.

“an investment
in **knowledge**
pays the best
interest.”
Benjamin Franklin

How can Interest rates be interesting?

Try this: The all time highest historical 10 year treasurer rate reached 15.82 % in September 1982. The federal funds rate was 11 % in 1979 but rose to 20 % by June of 1981. This important economic measure eventually reached 21.5% in June of 1982.



The Best Virtual Conference in 2021!

Although vaccines are rolling out progressively in the state of Georgia, it is still too early to make predictions on when it will be safe to organize large in-person conferences.

With that in mind, we put together the ultimate one day event with the best virtual conferences you will be attending in 2021.

Saturday August 21, 2021

7th ANNUAL Virtual Investors Education Fair

All class levels are being offered for beginners, intermediate and advance investors.

Including but not limited to Smart Selling, Post-Pandemic Stock Investing, Refocus on Growth, a checklist with Morningstar, SEC Filings, Only three stocks needed, Historical growth, Company Management, Health Care, Retirement, after Paychecks Stop, Money Questions for Women.

Registration forms will be available soon:

We appreciate our Speakers:



Doug Gerlach



Suzi Artzberger



Kim Butcher



Olivia Ewing



Cy Lynch

Keep yourself current by visiting the Georgia Chapter Media Locations and get to know our two Sponsors



@betterinvesting_gachapter

meetup



BI Directors of Georgia on YouTube

ACME CGMIC

Aflac

NATIONAL RETAIL PROPERTIES
NYSE:NN

30
CONSECUTIVE ANNUAL DIVIDEND INCREASE

JOIN US:

The world is full of opportunities waiting for YOU!

Contact: Contact@Georgia.betterinvesting.net

Georgia Chapter Website: www.betterinvesting.org/chapters/georgia



Central Georgia Model Investment Club –Doing Well in a Rising Market

Kemnetta Pillette , President of CGMIC

Greetings from the Central Georgia Model Investment Club (**CGMIC**). As we begin to turn the pages from the pandemic and focus on opening everything up, the stock market has been undergoing a steady rise. With that, our portfolio continues to grow, both in holdings and value. We have added several new positions since our last newsletter posting and continue to look for value. The one downfall of a rising market, however, is that there are smaller numbers of “stocks on sale”—so you really must do your homework!

Our first meeting of the New Year in January involved a look back at the previous year. As our portfolio was doing well, there was no motivation to sell any holdings. Cliff McGhee presented an education topic on “Estimating Future Growth”. A stock presentation was made on Kirkland Lake Gold (KL)—a small gold-mining stock. Mining stocks tend to follow the prices of the commodities on which they focus; however, because miners are running businesses that can expand over time, investors can benefit from increasing production. This can provide upside that owning physical gold never will. KL is the best of breed of the gold mining stocks in regards to efficiency and production (note—check out the First Cut for KL on the BetterInvesting website at [Kirkland Lake First Cut](#)). The club decided to purchase 30 shares of KL. We also decided to increase our position in QCR Holdings, a small community bank.

In February Kemnetta Pillette provided our education topic “**So, You Want to Know How to Pick a Stock**”. She described various financial ratios to evaluation, as well as thought-provoking questions every investor should ask themselves prior to purchasing a stock. She also covered some of the BetterInvesting tools to use in finding a stock. Our stock presentation was provided by Cynthia McCrary on Church and Dwight (CHD), a consumer defensive stock in the Household Products sector. At the time of presentation, CHD was outside of the BUY position, but the club decided to add it to our watch list hoping for it drop into the BUY zone later (Hint—it does!). To allocate our cash holdings, the club decided to purchase additional shares of Kirkland Lake Gold and Bristol Myers Squibb as both holdings were currently in the BUY zone.

March continued to find strength in the market as all club holdings were in “the black”—following the market upwards. Our monthly educational topic was “**The Value of Research**” by Cynthia McCrary. During her presentation, she described why you want to take advantage of the internet resources available to you to make smarter decisions and briefly highlighted some of the great sites available for use. A stock presentation was presented by Jim Vandersall on Akamai Technologies (AKAM), completing the Stock to Study feature of the monthly BI Magazine. Akamai, like Church and Dwight the previous month, was tempting, but again fell outside the clubs BUY criteria and was added to our watch list. Speaking of watch list, in February we really loved CHD, but just could not pull the trigger as we were hoping for a pullback—well, we got it and took advantage, adding a position in CHD to our portfolio. It pays off to be patient as we saved money on our purchase and gained value for a great company.

Central Georgia Model Portfolio depicted below:

Symbol	Shares	Last Close Price
 BMY	25.268	\$62.42
 BRK.B	5	\$274.95
 CHD	20	\$85.74
 IBP	10	\$134.65
 KL	45	\$37.06
 MLR	35	\$43.02
 NXST	15	\$147.41
 OLLI	14	\$92.27
 QCRH	35	\$48.22
 QLYS	10	\$101.36
 VMW	10	\$160.83
 WBA	20.079	\$53.10

Compound Annual Return (CAR) since Club inception (Feb 2019): **57.04%**

One Year Compound Annual Return (CAR) since 3/2020: **79.63%**

During each monthly meeting, we continue to provide educational topics, as well as a “Stock to Study” presentation by members.

CGMIC is based in Perry, Georgia, serving Central Georgia. However, we have members located in Atlanta, Forsyth, Albany Evans, and Fortson who connect with us via GoTo Meeting. We ordinarily meet at the local Perry Library each 3d Saturday of the month. However, with the continuing pandemic issues, we continue to meet strictly online. We do hope to be able to offer in-person meetings soon.

Please feel free to come out and join us, either through direct or online attendance at one of our meetings. We continue to seek new members interested in learning more about investing. You can also follow us on our Facebook page @CGMIC and Meetup. You can also view our meeting schedule and obtain the dial in link on the Georgia Chapter of Better Investing Events page.

Article submitted by Jim Vandersall



Get to know the ACME Club....

ACME currently has 20 active members after accepting and voting in 3 new members at our April meeting. We are averaging at least 2 guests per meeting. Due to the pandemic, we have been meeting online via the new and improved GoToMeeting. This process has worked out very well as everyone uses their own computer screens to view all documentation including SSG's and Power Point presentations used for education training. All guests are provided the GoToMeeting log-in information so that they can participate in the monthly ACME Club meetings.

We recently transferred our stock portfolio from Folio Investing to Fidelity due to Folio's decision to terminate custodial relationships with individual investors. We continue to purchase new stocks and add to existing stock purchases to boost our stock portfolio. The **ACME** Investment Club portfolio is currently performing at **12.3%** versus the Vanguard Total Stock Market Index of **10.3%** for the same period of June 10, 2021.

We continue to welcome all guests to our monthly meetings. Our meetings are held online via GoToMeeting the second Saturday of each month from 12-2 PM.

If you are interested in learning more about **ACME Investment Club** and the **BetterInvesting methodology**, please contact the President, Lindy Smith, at 404-934-6135 or our Assistant Treasurer, Larry Reno, at 770-856-2542.



President, Lindy Smith

Connect with us!

WEBSITE

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YouTube

[Search "BI Directors of Georgia"](#)

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Twitter.com/Chapter

Meetup

Meetup.com/Central-Georgia-Stock-Investment-Club/

The Georgia Chapter is run entirely by volunteer Directors, who give freely of their time and knowledge. The more volunteers we have, the more people we can reach and teach. If you are one of those people who want to learn more and like to help out, we want you as a Director!

We are always looking for individuals with administrative skills, organizational abilities, teaching skills or computer skills. This is a great opportunity to learn more about investing while spending time with a great group of folks.

