



## Chapter Newsletter

### Summer Issue

#### Message from the President, Cynthia McCrary

##### Pick Bite-Size Goals That Are Actually Achievable

How are your New Year's resolutions going? Did you give up on the ones you set by the end of January, or did you continue working on setting goals differently than you have in the past? Coming out of a time that was difficult for each of us, I proposed we try a different way of setting resolutions – cutting them into manageable sizes while focusing on our true motivation for setting these goals. I would like you to consider, at this time, picking bite-size goals that are achievable.

For New Year's resolutions to work, avoid pie-in-the-sky wishes and focus instead on goals that are doable and easily measurable. Resolving to get healthier or spending less, for example, might be too vague. If you set these giant, nonspecific, unattainable goal, what motivation are you going to have to ever try again if you fail?

If you want to get stronger but have not exercised in years, do not aim to start working out three days a week for an hour at a time. If you have not joined an investment club or began to learn about purchasing quality growth stocks for generational worth, do not aim to be a millionaire in six months.

Instead, whittle your expectations and start by working out once a week for just half an hour or less. Join an investment club that meets monthly and present educational opportunities to help you become astute in growing a manageable portfolio. If you can do this consistently for a couple of months, each small success can help propel you towards bigger ones.

Start small; pick some small goal that you almost know you are going to accomplish. Your brain gets a win and that win releases all these positive neurochemicals. Guess what? And then we want to do it again.

Plan to join me again next quarter; I would like to share with you how to make a plan, not a resolution, if you want to make more money. In the meantime, visit an investment club as a small goal to set up a win for your brain.





## TOWNHALL MEETING

# THE TREASURER'S FORUM

**Tips for handling Treasurer duties**

**Thursday July 28, 2022**

**7:00 PM – 8:00 PM**

**Hosted by Liz Peterson,  
Georgia Chapter Secretary**

-  Meet & Collaborate with other Club Treasurers throughout Georgia
-  Share Best Practices
-  Ask Questions & Voice Concerns
-  Be A Part of The Georgia BetterInvesting Community

## REGISTER HERE

FOR MORE INFO:

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# 2022 GEORGIA CHAPTER 8th ANNUAL INVESTORS FAIR

Invest in the Future  
Secure Yourself

**Saturday, August 20<sup>th</sup> 8:30 AM – 4:15 PM EDT**

THE MORROW EVENTS CENTER  
1180 SOUTHLAKE CIRCLE, MORROW GA

Join Leaders From Across The Investment Orbit



Christi Powell  
Oklahoma



Suzi Artzberger  
Michigan



Craig Breamer  
California



Robin Ware  
Florida



Cy Lynch  
Georgia



Julie Werner  
Keynote Speaker  
Georgia

COST: \$40 BI Members \$45 Non-BI Members

REGISTRATION: [CLICK HERE](#)

Or via [GA Chapter website](#)

REGISTRATION DEADLINE: Wednesday, August 10<sup>th</sup>

\*After deadline, admission may be purchased at the door on the day of the event, without lunch.

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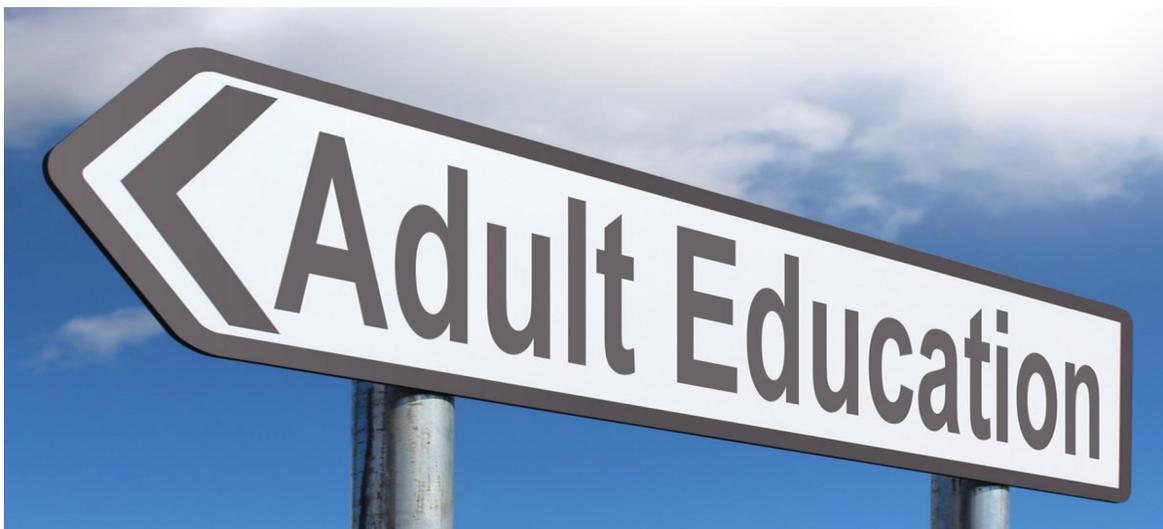
## ***We are getting closer to our Annual Education Fair***

*We've got all the presenters lined up for your event on **August 20, 2022**. We will be meeting at the **Morrow Center in Morrow, Georgia**, just south of Atlanta. Be sure to register shortly for this event to hear our renown educators.*

*You will have the choice of **five sessions** throughout the day to attend. Speakers are **Cy Lynch** from Atlanta, **Suzi Artzberger** from national BI, **Christi Powell** from our Ohio-Indiana Chapter, **Robin Ware** from the North Florida Chapter, and **Craig Braemer** from the San Francisco Chapter---all accomplished presenters. **Julie Werner** will kick things off at **9AM** to get us motivated to continue to **practice BI procedures**.*

*Price is **\$40** for BI members and **\$45** for non-members. Shortly we will release topics and a short description of their presentation to help you decide what courses you want to attend.*

*See you there!, Clair Redmond, Education VP*





## 2022 GA CHAPTER 8<sup>TH</sup> ANNUAL INVESTORS FAIR PRESENTERS



JULIE WERNER

**Julie M. Werner**, of Warner Robins, Georgia, has been studying the stock market and analyzing stocks since 1984 when she joined an investment club and became a member of the National Association of Investors Corporation (NAIC), now known as BetterInvesting. Julie travels throughout Georgia and the United States speaking to investment clubs and organizations on investment education and the stock market. She has been featured in BetterInvesting, Money magazine and the Atlanta Journal-Constitution and interviewed by The Wall Street Journal. She has appeared on CNBC as a participant of their Retail Investor Panel. Having attended numerous classes at the New York Stock Exchange, a highlight for Julie has been participating in NYSE Opening and Closing Bell ceremonies. In 2004, the Investment Education Institute presented her with its Distinguished Service Award in Investment Education. In 2007 she was elected to the NAIC/BetterInvesting Board of Directors. Julie has a degree in mathematics from the University of Guam.



SUZI ARTZBERGER

**Suzi Artzberger**, Director of Online Stock Tools Suite, Information Technology and Data. The third generation in her family to belong to BetterInvesting and a member of two investment clubs, Suzanne Artzberger has successfully practiced the BetterInvesting method of stock selection and portfolio management for over 25 years. This and years of professional experience in project management, quality management, and information technology, gives Suzi unique insight to the technology needs of long-term equity investors. Her vision led to our current online stock analysis tools for investment clubs and individual investors. Suzi frequently speaks with audiences interested in learning the BetterInvesting approach to stock investing.



CRAIG BREAMER

**Craig Braemer** has been investing for about 40 years and joined San Francisco Bay Area Chapter of BetterInvesting in 1992. His current Chapter position is President. Craig has developed and taught a number of classes for his local chapter and started his first club in 1987. He is semi-retired and works in the financial services industry and has several designations including the Chartered Financial Analyst (CFA) and the Certified Financial Planning designation (CFP®). His primary interest outside of investing includes going to SF Giants baseball games, Disneyland, family trips and playing soccer.



CY LYNCH

**Cy Lynch** is a longtime educator for BetterInvesting and has been an investment club member since 1984. He received BetterInvesting's 1998 Thomas E. O'Hara Award and a Distinguished Service Award from the organization's Investment Education Institute in 2000. Currently the senior pastor of the Trinity Baptist Church in Conyers, Georgia, Cy's career includes serving as an officer in the Judge Advocate General's Corps, as a private-practice attorney and as a financial adviser. He has a bachelor's degree in economics from the University of South Florida, a Juris Doctor from the University of Michigan and a master's in divinity from the McAfee School of Theology.



CHRISTI POWELL

**Christi Powell**, A 2020 Dick Dwyer Service Award recipient from BetterInvesting™. Director with Oklahoma Chapter since 2000 and Director with Washita Capital, a private equity firm in Dallas. Past President, Financial Planning Association of Central Oklahoma. Christi is a former BIVAB Board Member and a National and Regional speaker with BetterInvesting™ since 2008. She has been married for 44 years, 2 children, and 5 grandchildren. Have toothbrush, will travel. She loves to read, hike, garden and laugh with friends and family. Christi firmly believe consistent, disciplined investing is fundamental to financial security. Her Motto: Be humble, be patient, be curious



ROBIN WARE

**Robin Ware** is a BetterInvesting volunteer and serves on the Board of Directors of the North Florida Chapter and a member of BetterInvesting since 1997. Also, a long-time member of the American Association of Individual Investors. She served as a senior executive with the United States Postal Service with a career spanning 38 years. As part of a lifelong interest in finance, Robin helped co-workers, friends and family understand personal financial options. While studying for her master's degree in 1996, she and classmates founded an investment club, the Ninety-Sixers LLC and joined the NAIC, known now as BetterInvesting. After retiring from the Postal Service, Robin completed a Certified Financial Planner course at the University of Central Florida. She then founded another investment club the Wining About Money Investment Club. She holds a bachelor's degree in Computer Science from New Jersey State University, MBA from George Mason University, and Senior Executive Program completion from Columbia University.



## 2022 GA CHAPTER 8<sup>TH</sup> ANNUAL INVESTORS FAIR SCHEDULE

**SATURDAY, AUGUST 20<sup>TH</sup>  
8:30 AM EDT – 4:15 PM EDT**

9:00 AM EDT	Julie Werner	Keynote Speaker	Julie will give us an inspirational reason to invest no matter what the Market Direction.
9:30 AM EDT	Suzi Artzberger	Forecasting Sales and Earnings (Beginner)	Identifying quality companies; Determine if the growth is sufficient; Understand the relationship between; Evaluate the quality of management through observation of historical data.
9:30 AM EDT	Christi Powell	Tax Planning in Retirement (Intermediate)	How Tax Planning Changes through the Four Stages of Retirement.
9:30 AM EDT	Craig Braemer	Time to Trim or Sell? Which is better for your Portfolio? (Advanced)	When should we partially sell a well performing stock or when the SSG says sell to a top performing stock? Craig will address these issues that have investors hesitant to perform.
9:30 AM EDT	Robin Ware	How Do I Find a Worthwhile Stock to Study? (Beginner)	This session will focus on tools and techniques to identify companies that meet BetterInvesting criteria for growth
10:45 AM EDT	Cy Lynch	What's Inflation Got to Do with Stock Investing (Intermediate to Advanced)	Stock markets move based on business conditions, both present and expected. For the first time in many years, inflation higher than the low single digits has entered the picture. Join with Cy as we discuss the ways that current inflation and inflationary expectations impact stock prices. Then against this foundation, we'll at whether we should adjust our stock selection and portfolio management tactics to consider inflation and if so, how?
10:45 AM EDT	Christi Powell	Estate Planning (Advanced)	Christi will cover the importance of having an estate Plan, and where to go to get one implemented. The benefits of Estate Planning are very real: <ul style="list-style-type: none"> <li>• Spells out health care wishes</li> <li>• Possessions go to heirs you choose without wrangling or dispute</li> <li>• Avoids additional, unplanned legal expenses</li> <li>• Provides for loved ones not otherwise protected</li> </ul>
10:45 AM EDT	Suzi Artzberger	Historical Growth and company Management. (Beginner)	Suzi tells us how to identify quality companies; Determine if the company's growth is sufficient; and how to evaluate the quality of management through historical data
10:45 AM EDT	Craig Braemer	The Case for Stocks with Growing Dividends (Intermediate)	Especially in retirement, creating a portfolio of stocks that grow dividends can provide a cash flow to allow significant income to help us live. Craig will give us a method to produce such a portfolio

12:00 to 1:00 LUNCH Award Prizes

1:15 PM EDT	Christi Powell	Social Security/Medicare Review (Beginner)	Christi will cover the different options under both these programs for the near-retired and retired investor.
1:15 PM EDT	Robin Ware	Now That I Own These Stocks, What Shall I Do? (Advanced)	Robin will introduce tools and techniques to determine the health of a portfolio. She will give us information to understand how internal and external triggers may affect a portfolio; She will use SSGPlus to analyze specific reports and information to improve the understanding of portfolio performance; and finally, will assess potential opportunities for improvement.
1:15 PM EDT	Suzi Artzberger	Evaluating Future Stock Prices (Beginner)	During this webinar, Suzi will help investors gain a better understanding of estimating P/E's five years into the future. Gain a better understanding of potential return
1:15 PM EDT	Cy Lynch	Strategic Selling (All Levels, including beginners with general familiarity with the SSG)	Many followers of BetterInvesting methodology confidently use its tools to find stocks to buy but are far less sure of when to sell stocks. We will survey reasons for selling, including personal objectives, business fundamentals, stock valuation, and combinations of these. Against this background, Cy will help you develop a strategy for selling stocks to improve your overall portfolio performance.
2:30 PM EDT	Craig Braemer	Economic Moats (Beginner)	One consideration in choosing quality companies is their ability to raise prices and prevent entry into an industry. Craig will tell us how to find these companies that can give a particular company a competitive edge.
2:30 PM EDT	Robin Ware	Beyond the SSG: What will Compel Me to Purchase a Stock? (Intermediate)	This session will take a deeper dive into Value Line, Morningstar, and a company's quarterly reports and website to get a more thorough understanding of the company's direction and what factors drive its performance.
2:30 PM EDT	Cy Lynch	Projecting EPS Better with the Preferred Procedure (Intermediate)	In this class, Cy debunks worries over the "complexity" of the Preferred Procedure, briefly looks at the logic behind the process and shows how simple it is to apply. After introducing the concept, he demonstrates ways to increase your confidence in your sales growth and pretax profit margin projections. We will then examine ways to project future income tax rates and shares outstanding. Then Cy pulls it all together to demonstrate using the Preferred Procedure to project future EPS for actual companies.
3:45 PM EDT	Wrap-Up	President's Message	Awards & Prizes

## Celebrating Our Investment Clubs



L-R Cynthia McCrary, Georgia Chapter Director,  
Gina Martin, Marsha Thompson, Shannon Hinds, Sarah Curry, Tonya Curry and Gay Hinds

### Shoreline Investment Group

I would like to introduce to some and present to others the Shoreline Investment Group. I am especially proud of these ladies for various reasons.

First, these ladies reached their first milestone recognition for their Five-Year Anniversary. The average investment club that forms rarely remain intact to reach the five-year anniversary. Reaching five years, I anticipate this club will certainly reach additional milestone years.

Secondly, four of the members are original members, but they have expanded to six members with the addition of daughters of two of the members. This is a concept of generational wealth taking place in action.

Thirdly, the club members will reach out and utilize the Georgia Chapter of Better-Investing with any questions when information is needed. No, the Georgia Chapter does not interfere with the club's operational decisions nor the stock purchases or sells. But they will seek out answers to questions or concerns they may have as a democratic club. Hence, Shoreline Investment Group has taken the initiative to become a successful investment group following the BetterInvesting processes and methodologies. Please join me in congratulating this club on reaching their first of many successful milestones.

*Thanks for reading our recent newsletter!*

## **Winners of our Newsletter Word Search**

Congrats to:



**Kemnetta - 1st**

**Stuart- 2nd**



**Jennifer - 3rd**

*Thanks to all who entered an entry best to all*

## Confessions of a Club Treasurer, By Jim Vandersall

Club Treasurer—a position nobody wants to volunteer for. Overworked, Underappreciated are words used to describe the position. There are a lot of responsibilities which consume time. You cannot be rushed because that one mistake could fester into something larger. And if that happens....well, we will not talk about that.

I have been a club treasurer in two clubs—one for the past five years (previously as a backup), and I have been the only treasurer for the Central Georgia Model Investment Club. I enjoy numbers, accounting, etc. and I sometimes wonder why I never pursued that as a career. Oh well, too old to shift gears now. What I can do is discuss what “I” do as a treasurer, how I accomplish the duties of the position, and how I consistently keep the books clean.

First, the treasurer has the most responsibilities within a club. Sure, there may be a President, Vice President etc. which by name means greater prestige. But neither of those positions is as vital as the treasurer. The treasurer manages the “engine” that makes the club go— “MONEY.”

So—that being said—below are a few of “MY” principles. I am not saying this is the only, best, or even most preferred way to perform the job. But these principles or concepts allow both me and club members to sleep at night

Be upfront and forthcoming. Every club member has an investment in the club, whether it be the largest or smallest, their money is tied up in the club. The myICLUB (or Bivio) software is a great tool for any club member to use to view the club’s financial situation. In addition to the information within myICLUB, I also make available the monthly brokerage statements available in a folder. This provides a good “audit” capability throughout the year. Members, should they choose, can view the statements to ensure the overworked treasurer recorded club financial transactions correctly. So bottom line—be open. One thing I notice frequently is that some clubs are using home grown excel workbooks or other methods instead of online tools provided. That makes for extra work, and I wonder how transparency and reliability is achievable. I personally would not recommend that approach. And if you need to find or uncover a mistake that was entered in the past, look out.

Cover your \_\_\_\_\_! Make backup copies of everything you send out regarding club finances. I make a copy of each check deposit statement (we use TD Ameritrade—no endorsement meant) created online and later mailed with the checks to the broker. This statement includes check numbers and amounts. I can later reference this to ensure all individual checks were deposited (yes, brokers make mistakes!). Also, backup your accounting records. myICLUB has built in backup capabilities which are automated in addition to allowing you to backup/restore from a prior backup date.

My last point for this month—Balance your books TO THE PENNY monthly and ensure it they agree with the brokerage statement. If it does not, it will lead to bigger problems if not corrected immediately. I have seen several clubs write off a discrepancy as an expense. Personally, I would take it as a challenge to find the error. Sometimes it may not even be on your end. As I stated earlier, brokers make mistakes. To help rectify, do not be afraid to ask for help. A second set of eyes is always good and often helps. That is the one of the benefits of the annual audit to be accomplished by someone other than the treasurer. That would be like the fox watching the hen house.

The items above are just some of my thoughts. If you want to hear more, have questions, or would like me to expand on anything, I will be discussing the Club Treasurer position during the upcoming Georgia Chapter Mentoring Session in June and the Ga Chapter Club Treasurer Workshop during the July Town Hall.

**Jim Vandersall—an “overworked, underpaid treasurer” as Larry Reno often says.**

## Connect with us!

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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.

**Contact:** [Contact@Georgia.betterinvesting.net](mailto:Contact@Georgia.betterinvesting.net)

Georgia Chapter Website: [www.betterinvesting.org/chapters/georgia](http://www.betterinvesting.org/chapters/georgia)