

CHAPTER NEWS

Winter 2026 Newsletter

President's Message:

Jim Gallagher, 2026 North Florida Chapter President

Welcome and Happy New Year! Hard to believe it's 2026 already, but here we are. We had another busy year, and we have some exciting programs to offer during 2026. We hope you will join us! The North Florida Chapter (NFC) of BetterInvesting (BI) is one of over 40 local chapters chartered by the National Board of BI to assist in carrying out the mission of BetterInvesting at the local level; to provide investment education for local investors and investment clubs, to help them learn the BI investment principles and tools.

We accomplish this goal with our [First Tuesday Training Workshops](#), our [Model Investment Club](#), [Quarterly First Cut Workshops](#), a [Monthly Open House](#) and Board of Directors meeting and club visits. If you are new to BetterInvesting, we recommend you click on the links above to register for these recurring events. The [Monthly Open House](#) on the First Thursday at 6:30 pm is targeted for North Florida Chapter members to ask questions about BetterInvesting and what the Chapter can do to help you on your journey to become a better investor.

Get to know your [Chapter's Directors](#) and our many volunteers. We are all here to help you become better investors! It doesn't matter if you are in a club, looking for a club, or happy as an individual investor. The NFC Directors are here for you. Please feel free to contact me, Jim Gallagher, for further information or to answer questions, Jim can be reached at: contact@northflorida.betterinvesting.net.

[BetterInvesting National Convention | BINC 2026](#)

This event is available to BetterInvesting members and nonmembers. (Nonmembers receive 1 free year of membership!) Don't wait, [register today!](#)

BINC 2026 is the must-attend convention for [investing education](#).

The 75th Anniversary of BINC, set for April 23–26, 2026, in [Chicago](#), honors seven decades of empowering individual investors through education, collaboration, and community. Founded in 1951 in Detroit as NAIC, now known as BetterInvesting, it has grown from a visionary group of stock enthusiasts into a national resource for personal investing, famously introducing the concept of investment clubs to democratize financial learning.

This milestone event will reflect the organization's rich legacy—beginning with its first conference in 1951—and spotlight how BINC evolved from a modest gathering into a premier multi-day investment forum, featuring sessions on everything from the Stock Selection Guide (SSG) and publicly traded companies, the technology industry, to estate planning and market analysis.

The convention will be held at Marriott Chicago O'Hare, 8535 West Higgins Rd, Chicago, IL 60631. We have secured a special nightly rate of \$180 during the event. Guests may request to extend their stay up to three (3) days before and three (3) days after the event; however, the discounted rate for those additional nights is **based on availability and cannot be guaranteed**. Hotel reservations may be canceled up to 48 hours before arrival with no penalty.

Club Visits

Retreat, Recharge, plus a 30-Year Return: How the Capital Women's Investment Club (CWIC) Stays on Top

To commemorate their three decades of success, the North Florida Chapter recently visited the Capital Women's Investment Club at their beach retreat. The club dedicated more than six hours of their beach weekend to intensive better investing training, arriving with laptops in hand and ready to dive deep. The educational sessions, which focused on "How to Find a Great Stock" and the "One Minute Stock Selection Guide (SSG)," were seamlessly integrated with a tactical review of their portfolio's diversification and management strategies. This group of Tallahassee ladies are strong learners who strive for success in everything they do. Their dedication to the BetterInvesting philosophy is evident in their results. They all know and consistently use tools like SSGPlus and myClub to monitor and manage their holdings. Let us know, if you would like us to visit your club and how we can

add value to your current investing strategy. Send a message to: contact@northflorida.betterinvesting.net.

First Cut Wednesday Mentoring Workshop

We will be hosting quarterly [First Cut \(FC\) Mentoring Workshop](#) third Wednesday of the month (Jan, April, July, Oct) at 7pm ET. The next FC workshop is scheduled for January 21st.

We will do a step by step walk through of a First Cut for Badger Meter Inc (BMI). Our goal is to educate all attendees on the process of putting a First Cut together.

We believe the First Cut process helps investors create better Stock Studies resulting in better individual investment decisions. These workshops are interactive. We will be asking for input and suggestions while we complete the First Cut.

This workshop will be our first demonstrating the use of Artificial Intelligence in developing the SSG and FC. We will be going over prompts you can use as a tool to help get more useful responses from chatgpt.

Please [register](#) for our next First Cut Workshop and attend online from your computer, tablet or smartphone.

<https://register.gotowebinar.com/register/2243054735604789856>

AI: The Next Evolution in the BetterInvesting World

If you have been a BetterInvesting member for a few decades, you have

watched our world transform several times. We have navigated "inflection points" where technology made it easier to follow our principles: from the pencil-and-paper Stock Selection Guide (SSG) to PERT charts, then the shift to Toolkit software, and the move to Online Tools.

Artificial Intelligence (AI) is simply the next milestone on this timeline. It represents a solution that founder George Nicholson likely would have viewed with "intrigue and a cautious optimism" : the ability to automate the "drudgery of research" so we can focus entirely on decision-making.

The Ultimate Research Intern

Whether you are part of a club or the "Club of One"; investing on your own, the biggest hurdle is often time. In the past, a thorough quality check meant spending hours digging through physical libraries or scrolling through endless PDFs.

Today, AI acts as a tireless "Research Assistant"; Imagine having an intern who can read the last 10 years of 10-Ks in under a minute. This efficiency is a game-changer:

What Comes Next?

This article launches a new monthly bulletin series, "The AI-Powered Investor." Our goal is to provide practical prompts and techniques—like "The Data Miner" or "The Digital Detective"—that you can use immediately.

But we need your feedback. Where should we take this series? Are you an individual investor looking for better screening tools? Or are you a club member looking to streamline your presentations? Please complete this [questionnaire](#) and send your ideas, questions, comments to president@northflorida.betterinvesting.net.

George Nicholson taught us that "technology is a tool, not a crystal ball". Let's use this tool together to become smarter, more efficient investors.

[Investment Club Connect](#)

Are you an individual member looking for a club or a club looking for new members? BetterInvesting has you covered. [Investment Club Connect](#) - It's now easier than ever for clubs to find like-minded members who are interested in joining an investment club.

Investment Club Connect is an exciting program designed to help individuals and investment clubs connect seamlessly. Many individuals have expressed a desire to join existing investment clubs, while clubs have struggled to find new members when someone leaves. For more information about this NEW program <https://www.betterinvesting.org/chapters/north-florida/investment-club-connect>

Another option is to visit our Space Coast Model Investment Club which meets online monthly on the first Monday at 7:30 PM. We welcome guests and new members! Come listen in and join us
<https://register.gotowebinar.com/register/3967532032865033730>

Featured Chapter Event: Mid Michigan Chapter Portfolio Management Jamboree

Presenters: Ken Kavula and Mark Robertson

Class 1: Introduction to Portfolio Management Concepts January 29, 2026 - 4:00-5:30PM ET

<https://attendee.gotowebinar.com/register/6462355855446567774>

Ken and Mark will focus on portfolio goals, where they originate in our philosophy and how you need to think about sales, earnings, dividends and total return in today's markets. We will specifically refer to the goal of 15% annualized return for an investment club and place that goal in perspective based on today's market. The class will also introduce the NEW Manifest Investing dashboard feature used to manage a portfolio.

Class 2, Portfolio Management Guidelines and Suggestions

January 29, 2026 - 7:00-8:30 PM ET

<https://attendee.gotowebinar.com/register/8657879365489350487>

This class will continue the discussion from Class 1. Specific guidelines for portfolio management will be presented and discussed. Model club dashboards from the Mid-Michigan Chapter will be used to demonstrate the concepts.

Class 3 - Portfolio Management Jamboree Session

January 31, 2026 10:00am-11:30am ET

<https://attendee.gotowebinar.com/register/1663766054439108186>

Join the Jamboree as our instructors review portfolios that have been submitted. Emphasis will be on setting short and long-term goals to help improve the potential of each portfolio. We will also offer constructive tips that you may wish to consider regarding risk, diversity, etc. We will be using the newly updated Dashboard feature from Manifest Investing to aid in the discussion.

All the sessions will be recorded and posted to the YouTube Roundtable site which can be accessed after the webinars conclude at www.youtube.com/manifestinvest.

Volunteering

The North Florida Chapter is one of the busiest chapters in BetterInvesting. We hold Model Investment Club meetings once a month, plus a Tuesday Training Workshop once a month. We participate in Financial Literacy Month every April. We send out occasional newsletters to our chapter members, we hold planning meetings annually, and we visit clubs every year to present anniversary certificates or present an education topic, and update members on BetterInvesting news and events.

This is all done by volunteers. We need some new volunteers, including Board of Directors members, to help with these events if they are to continue. Some of our volunteer directors are new. Some have been volunteering for 30

years. We have fun doing what we do and enjoy each other's company at our meetings. We meet online, so you don't even have to leave your home.

If you have enjoyed any of our events or services, please consider volunteering to help us keep our events going into the future. Whether you have a few hours now and then or can make a longer commitment, you can be of enormous help.

Anyone interested should contact [Jim Gallagher](#) to learn more. To apply to be a chapter volunteer please fill out this online volunteer application. We look forward to your support. <https://www.surveymonkey.com/r/online-chapter-volunteer-application>.

We hope you will join us at some of these upcoming events and participate in some of our interactive sessions. We'd love to hear from you on how your club is doing, and if you have any new members that need mentoring, we're here to help!

Sincerely

Your North Florida Chapter Directors and Volunteers