

# Happy New Year 2024

## CHEERS 2024!

### 12 New Chapters...365 New Chances

Isn't it great to have been gifted with 12 new chapters and 365 more chances to get things right?

What an amazing opportunity. To have the ability to create the kind of year that you would like to see is nothing short of amazing. Use your time wisely and pick up everything that has been placed in front of you to grow and prosper.

Move towards what you want and what you want will move towards you.

Cheers to 2024!

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# NEWSLETTER

# A MESSAGE FROM THE MARYLAND CHAPTER PRESIDENT, ANA MCBAYNE

The Maryland Chapter continues to grow, receiving new investment clubs and members monthly. And we, the Maryland Chapter Board members, and volunteers, want to support everyone new! We offer Club Visits, Portfolio Reviews, Introduction to BetterInvesting, Private Investment Club SSG classes, and other events throughout the year. We want to do even more, however, with nine volunteers, it is a challenge.

We need some new volunteers, including Board of Directors members, to help with presentations and events. 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've had the pleasure of enjoying and benefiting from any of our events or services, please consider volunteering to help us keep our events going into the future. A few hours and/or a full day, your volunteer services can be of enormous help. We have a formal volunteer Orientation and Training Program (shared by other Chapters) that will help you become a contributing volunteer early on and expand your overall knowledge of investing the BI way.

## **What is a Volunteer:**

A BetterInvesting member who wishes to contribute to the chapter. A volunteer may be invited to become an Associate Director on the Chapter Board or, after service for a prescribed period, become eligible to be voted in as a director.

## **What is an Associate Director:**

A volunteer who wants to be involved in the leadership and management of the Chapter. An Associate Director is a prerequisite to being nominated as a Full Director. It can also be a training period, helping with fully understanding the duties and responsibilities of a Full Director. The Associate Director position allows the Chapter Board to work and observe the candidate for at least one year to see if the person is compatible with the Chapter Board and its purpose.

## **Who can be a Director:**

A prospective Director must first have satisfactorily served as either a Volunteer or an Associate Director for one minimum year.

## **Who are the Officers of the Board:**

The officers of the Chapter are a President, a Vice President, a Secretary, and a Treasurer. Following the Annual Meeting and preceding the beginning of the next fiscal year, the current President convenes a special Chapter Board meeting to elect officers for the new fiscal year from the newly elected Board.

## **Benefits of being a Chapter Volunteer**

Volunteers, associates, and full directors receive deep discounts on BetterInvesting membership fees, online tools, classes, and the BetterInvesting National Convention.

## **How can you help?**

Here are some of the ways you can help:

- Become a Board member - Volunteer (many small jobs)
- Newsletter writer/contributor - Website design/maintenance
- Marketing/publicity-Class instructor



INTERESTED IN VOLUNTEERING? CONTACT US AT [PRESIDENT@MARYLAND.BETTERINVESTING.NET](mailto:PRESIDENT@MARYLAND.BETTERINVESTING.NET) 2

Do You Have These Key Estate Planning Documents?

- **Durable power of attorney**
- **Advance medical directive(s)**
- **Will**
- **Letter of instruction**

Life is unpredictable. Take steps now, while you can, to have the proper documents in place to ensure your wishes are met.

Did you get snapped and featured in previous MD Money Matters Newsletters?



**Selecting A Brokerage Firm**

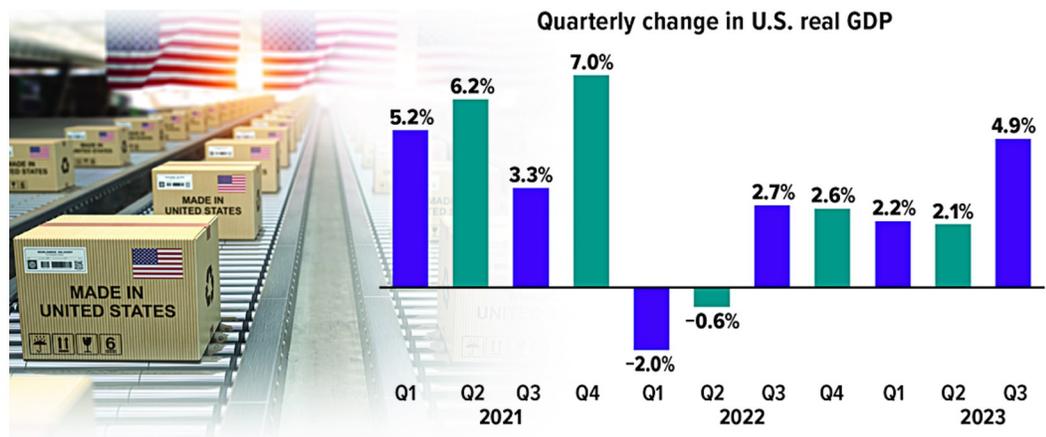
Investment clubs play a vital role in pooling resources and making collective financial decisions. One of the fundamental choices these clubs face is selecting the right brokerage firm. An article has been posted on Maryland Chapter’s website detailing the process an investment club or individual member can follow to select a brokerage firm.

The article outlines the key factors and considerations that an investment club should weigh when choosing a brokerage firm, including cost-effectiveness, investment options, research tools, and regulatory compliance. Making an informed decision in this regard is pivotal for the success and profitability of the club's investments.

[Click here for the Brokerage Firm Selection Full Article](#)

**Economy Staying Strong**

After a worrisome decline in the first half of 2022 — which sparked fears of a recession — U.S. inflation-adjusted gross domestic product (real GDP) has grown steadily. The third quarter of 2023 showed the strongest growth since the post-pandemic bounce back.



Source: U.S. Bureau of Economic Analysis, 2023 (seasonally adjusted at annual rates; Q3 2023 based on advance estimate)

Current-dollar (nominal) GDP measures the total market value of goods and services produced in the United States at current prices. By adjusting for inflation, real GDP provides a more accurate comparison over time, making its rate of change a preferred indicator of the nation's economic health.

# STOCK PICKERS CONTEST

Investors! Show us your stock-picking skills!

MARK YOUR  
CALENDARS

## CONTEST HIGHLIGHTS

- No Entry Fee
- Contest runs for 30 WEEKS!
- Contestants receive 'A MYTHICAL' \$50,000 to invest in 5 to 15 stocks.
- 2 Trading days to make changes to your portfolio.
- Cash prizes awarded (participation driven)

## CONTEST TIME FRAME

- Saturday, January 27th - Saturday, August 24th, 2024
- Entry Form Submission... Saturday, Jan 27th, 2024 by 4:00 pm EST

[Click here for Contest Rules and Entry Form](#)

## NATIONAL DAY OF SERVICE!

Every January, we honor the legacy of Dr. Martin Luther King Jr. August 2023 marked the 60th anniversary of the March on Washington and Dr. King's historic "I Have a Dream" speech. His call for Americans to unite in pursuit of a shared vision of freedom and justice continues to inspire us six decades later to come together in service to ensure every individual valued, respected, and treated with dignity and compassion. Service to others cuts through those forces that try to divide us. It gives communities across the nation a way to build bridges and break down barriers and reveal our common humanity.

Martin Luther King, Jr. Day is the only federal holiday designated as a National Day of Service. Be encourage to observe this holiday as a 'day on' not a day off, and take part in moving us closer to Dr. King's vision of the "Beloved Community."

### Consider...

- Finding an in-person or virtual volunteer opportunity on MLK Day!
- Gathering tools and resources for participating and planning MLK Day of Service projects in your community!

***"Life's most persistent and urgent question is:  
What are you doing for others?"***

***Martin Luther King, Jr.***

# BETTERINVESTING NATIONAL CONVENTION | BINC 2024



## BINC 2024

May 16 - May 19, 2024

### ◆ Marriott Chicago O'Hare



[REGISTER TODAY](#)

#### Registration to BINC 2024 includes:

- Opening Bell Welcome Reception
- “Let’s Talk Stock” Panel
- Exhibitor Reception
- Corporate Expo
- Renowned Keynote Speakers
- Convention Meals
- 60+ Educational Sessions
- Door Prizes
- Closing Bell Ceremony

**MARK YOUR  
CALENDARS**

*The BINC 2024 is the premier investment education event and as an investor, you don't want to miss it. This year the theme is “Learn by Doing” where a number of classes will offer a hands-on experience to augment your learning. Whether you are a beginner or an experienced investor there will be classes to benefit you.*



*Congrats!*

**5-YEAR  
INCREMENTAL**

MILESTONE

The Maryland Chapter is pleased to recognize clubs celebrating their incremental five-year anniversary. We believe reaching such a milestone is an achievement that deserves recognition and congratulations.

Oak Tree Investment Club (20)

Blue Point Investment Club (25)

Double Our Loot Inv. Club (25)

Metro Mutual Investment Club (25)

UPIC Univ. Park Investment Club (25)

Rolling Road Investment Club (25)

Hagerstown Investment Club (25)

Golden Key Investment Club (35)

Miser Investment Club (40)

*For Certificate Presentation, contact the MD Chapter at [president@maryland.betterinvesting.net](mailto:president@maryland.betterinvesting.net).*