

MARYLAND MONEY MATTERS

Newsletter

2025
FALL EDITION



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PRESIDENT'S MESSAGE

As we turn the page to a new program year, I am filled with gratitude for the opportunity I've had to serve as President of the BetterInvesting Maryland Chapter. Over the past year, I have witnessed the dedication, energy, and teamwork of our board and members, all working toward a shared goal: empowering individuals and clubs across Maryland to build wealth through education, discipline, and collaboration.

Together, we have advanced our programming, strengthened connections within the community, and created spaces for learning that embody the BetterInvesting spirit. None of this would have been possible without the commitment of my fellow board members and the engagement of our chapter members.

With the new fiscal year starting October 1, 2025,
it's time to usher in a new board slate.

Consider how you might contribute to next year's success!
There's no better time to step in and help drive the chapter's impact.

UPCOMING EVENTS

BI Maryland Chapter's 1st Ever Game Day!

The BI Maryland Chapter is excited to host our first-ever Game Day this December! Get ready for a fun-filled event designed to build investing knowledge through play, friendly competition, and community.

Featured Games:

- Market Mayhem (Game Buster Highlight!)
- Cash Flow
- Monopoly Deal
- Bulls & Bears

Event Details:

- Date: December 13, 2025
- Time: 10:00 AM – 2:00 PM
- Location: South Bowie Library, 15301 Hall Rd, Bowie, MD 20721

Bring your curiosity, your competitive spirit, and maybe even a teammate or two! Whether you're new to investing or a seasoned pro, these games will offer a fun way to test your financial skills, sharpen your strategies, and connect with fellow members.

Stay tuned for the confirmed date and location in our next announcement. You won't want to miss this exciting new chapter event!



10/16/25

BetterInvesting's SSGPlus Stock Analysis Tool Tutorial

Learn how to use SSGPlus. You can participate in a live demonstration by Suzi Artzberger, VP, Online Stock Tools Suite, Information Technology and Data.

The tutorial will guide you through completing an SSG on a high-quality growth company.

Take advantage of this opportunity to enhance your investment skills with SSGPlus!

[Register Here Now](#)

PEARL INVESTORS III INVESTMENT CLUB



Reflecting on the Journey

Q: What inspired the founding of your investment club **20 years** ago, and how has the vision or mission evolved over the years?

A: The inspiration for PI3 came from two other investment clubs formed by Sorority Sisters in our chapter. Seeing their vision for building wealth through collective investing motivated us to create our club—one where we could cultivate learning together while earning in the new century.

Key Lessons Learned

Q: What are the most significant lessons the club has learned about investing and teamwork over the past two and a half decades?

A: The most significant lesson learned was to set achievable goals and create a structured investment strategy.

On teamwork, we took a valuable tip from Harvard Business Review's article,

'Support Your Learning with a Community':

"We're born with a natural curiosity. We want to learn. But the demands of work and personal life often get in the way. The solution is to make learning a lifelong habit, and to do that, you must be proactive. Start by articulating the outcomes you'd like to achieve. Selecting one or two outcomes will enable you to set achievable goals, helping the habit to stick. Next, find or create a group that shares similar interests to make achieving them more fun."

Adaptation and Growth

Q: How has the club adapted to changes in the financial markets and investment landscape, such as the rise of technology, shifting economic trends, or unexpected events like the 2008 financial crisis?

A: We adapted by staying flexible and intentional in our strategies. During events such as the 2008 financial crisis, we emphasized the importance of patience, diversification, and maintaining a long-term perspective, rather than reacting impulsively.

As technology transformed investing, we integrated new research platforms and virtual tools to stay informed and connected. By monitoring economic trends, we adjusted sector allocations and broadened our knowledge to capture emerging opportunities while managing risk. Our structured strategy, achievable goals, and collective learning have kept us resilient through change.

Celebrating Milestones

Q: What are some of the club's most notable achievements or proudest moments during its 20-year history?

A: Reaching a portfolio value of over \$200,000 was a major milestone. A particularly proud moment came at our 10th Anniversary, when we honored a beloved member who had gained her wings with a commemorative painting entitled 'The Lesli.'



Maryland Chapter Board Meetings

3RD FRIDAY OF
EVERY MONTH
@ 7:00PM ET



All Are Welcome!



Board Meetings

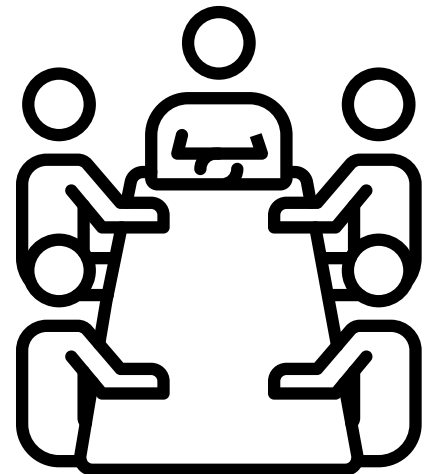
- ELECTION & GOVERNANCE
- OLD BUSINESS
- NEW BUSINESS
- ACTION ITEMS & NEXT STEPS
- ANNOUNCEMENTS
- CHAPTER MEMBERS
- GUESTS
- ADJORNMENT

JOIN us

**WE LIKE TO HEAR
FROM YOU!**

**CLICK BELOW TO
REQUEST THE**

**MARYLAND CHAPTER
BOARD MEETING
VIRTURAL LINK**



For additional information, please contact the: [MD Chapter Board of Directors](#)

2025 BI Maryland Chapter Stock Pickers Bragging Rights Competition 24th Week Summary

As of **Aug 16**

Participant	Investment	Cash	Total Value	% Gain or Loss	
AICorral	\$74,129.90	\$173.02	\$74,302.92	48.6%	<<< Leader
BEK	\$40,281.90	\$8,883.10	\$49,165.00	-1.7%	
Dr. K	\$59,485.59	\$239.26	\$59,724.85	19.4%	
Enigma1845	\$56,105.37	\$371.65	\$56,477.02	13.0%	
InTheBlack	\$55,788.30	\$4,888.79	\$60,677.09	21.4%	
PI3	\$49,935.30	\$643.93	\$50,579.23	1.2%	
Win or Lose	\$43,391.22	\$109.07	\$43,500.29	-13.0%	

S&P 500 Index **8.3%**

Change in Last Two Weeks

Largest

Palantir Technologies	PLTR	14.8%
TopBuild Corp	BLD	14.8%
Elevance Health In	ELV	12.7%

Smallest

MSP RECOVERY, INC	MSPR	-34.6%
Clearfield Inc	CLFD	-23.1%
FORTINET, INC	FTNT	-18.7%

RESULTS AS OF AUGUST 16 - WEEK 24 OF 26 (REFERENCE CHART ABOVE)

- Four (4) of the contestants are beating the S&P 500
- Five (5) contestants are in the black

**WINNER ANNOUNCED AT THE SEPTEMBER 13, 2025
MARYLAND CHAPTER'S ANNUAL MEETING**

**AND THE
WINNER IS...**

AICorral

Looking forward to more chapter members & investment club participation
in the 2026 Stock Picker Contest!

[StockPickerContestRules](#)

VOLUNTEER

From Chapter Volunteer to National Leader

Start Here: Chapter Volunteer

- Support chapter events & activities
- Learn and apply the BetterInvesting method
- Complete orientation & work with a mentor

Level 1: Volunteer Track

- Help with education programs & events
- Build skills in planning, teaching, and tech
- Show commitment and teamwork

Level 2: Director Track

- Step into leadership as an Associate Director
- Lead or co-lead projects
- Represent the chapter in regional calls

Level 3: Officer Track

- Take on executive roles: President, VP, Secretary, Treasurer
- Oversee strategy, governance, and chapter growth
- Recruit and mentor the next wave of leaders

Level 4: Regional & National Leadership

- Serve on the BI Volunteer Advisory Board
- Join BI-wide initiatives or national committees
- Present at conferences and support major programs

From Chapter Volunteer to National Leader

Big leaders begin with small steps—volunteering makes the difference.

Name	Started As	Current Role & Year
Ionnie McNeill	Pittsburgh Chapter Volunteer, 1999	BetterInvesting Board of Directors – today
Jackie Cummings Koski	Cincinnati Model Investment Club Volunteer (joined ~2007)	BetterInvesting Board of Directors & Chair, Individual Investor Advocacy Committee – today
Ionnie McNeill	Youth Club Volunteer, age ~10+ (early 2000s)	BetterInvesting Board of Directors – today

Source: [BetterInvesting.org](https://www.betterinvesting.org), [Instagram](#), [PRNewswire](#)

👉 Your journey can start today.

Every big leader began as a chapter volunteer!



CONTACT US

TERMS TO GROW BY...

BID-ASK SPREAD

The bid-ask spread is the difference between the highest price a buyer is willing to pay (the bid) and the lowest price a seller is willing to accept (the ask) for a security. It represents a key component of market liquidity and trading costs. A narrow spread typically indicates a highly liquid market with many buyers and sellers, while a wide spread may signal lower liquidity or higher volatility. Understanding this is crucial because it directly affects trading costs. Investors may pay more or receive less due to wide spreads, especially in low-volume or volatile stocks.



CAPITAL EXPENDITURES (CAPEX):

Capital Expenditures (CapEx) refer to the funds a business uses to purchase, upgrade and maintain physical assets, including property, plants, buildings, technology and equipment. These investments are typically long-term and help improve the company's production capacity or efficiency. CapEx is crucial for stock investors because it reflects a company's growth strategy and its potential for future earnings. Large, well-managed capital investments can increase revenue, making the company more valuable. Conversely, excessive or poorly planned CapEx may indicate financial risks or inefficiency.



Congrats!

5-YEAR INCREMENTAL MILESTONE

The Maryland Chapter proudly recognizes clubs celebrating milestone anniversaries in five-year increments. Reaching these milestones is a significant achievement and deserves both recognition and congratulations.

1906 Investment Club (25)

Baltimore Blues (30)

Capital Appreciation Investment Club (60)

Carolina Investment Club of Maryland (25)

CDC Investment Group (5)

Legacy Investment Club LLC (5)

Shiloh Investment Club #2 (50)

Women Moving Money (25)

Diversified Divas Investment Club (20)

First Investment Club (30)

Generational Wealth Investment Club (5)

Inheritors Investment Club (20)

Investing Ladies' League-Issue (30)

Pearl Investors III (20)

Tropix N'Vestors (25)