

## Are You Suffering from a Low T Investing Program?

No, not the low T stuff advertised on TV! We're talking about our ability to start up and manage our family's financial investing program and to be able to pass along those time-tested success lessons we learned to our family.

All successful investors share three characteristics: **T**ime, **T**emperament and **T**alent. Like a 3-legged stool all three need to be present and in balance. If you're like most folks, your time is precious: work, family, social life, community activities all compete for your attention. No one can give you more **time** so you have to make the best use of what time you do have. That means working smarter.

Various studies have shown the average investor's performance is much less than if their assets were just put into a passive index fund and left to grow. Why? Human **temperament**: we all think of ourselves as above average. We think we can time when to get into the market and when to get out. We even call it "playing the market" and our mantra is "buy low and sell high." And when we inevitably fall short there's even more pressure on us to perform, leading to "doubling down" to make up the shortfall. That, of course, reinforces our failure spiral.

To combat this malaise we need to understand what's going on and have the knowledge to know what to do about it. That takes **talent**. If we don't have enough of these three T's or have them in the proper balance what can we do to be successful investors? Is there a magic pill for this? No, but there is a proven, tested and targeted solution: a **high T intervention program!**

What's that?

A high T intervention consists of **T**echniques, **T**ools and **T**raining.

**Techniques**: BetterInvesting members are schooled in identifying and evaluating quality stocks and determining the stock's value. The mainstay is the seminal Stock Selection Guide. We have a proven process that helps us identify quality companies and determine a proper valuation for the company's stock. But just as important the techniques allow us to understand what makes a quality company.

This understanding provides us the reinforcement to stick with it when Mr. Market goes manic, driving the price down and stampeding the herd. When preparation meets opportunity we are not impotent, we act with determination. We see buying opportunities when the masses fear failure.

**Tools**: BetterInvesting continues to add tools to help us implement these techniques correctly and efficiently. The online stock study tools -- CoreSSG and

SSGPlus are only the latest additions. These tools join a full set of research and analytical decision aids available to all BetterInvesting members to compare stocks and manage an overall stock portfolio to achieve our target returns at an acceptable level of risk.

But no matter how good the Techniques and Tools are, that's not enough. The key factor in a successful high T intervention is Training. And that's where the volunteers of the North Florida Chapter come in. Training!

**Training:** Membership in BetterInvesting is only the start. It's a good, necessary foundation if you're going to be successful in stock investing. The techniques are proven and the tools are extraordinary. But they are not intuitive. And there are subtle, but important nuances, that takes experience and practice to appreciate. To make the most of your membership you need training. BetterInvesting provides an enormous amount of online training through its membership website. Sign in at [www.betterinvesting.org](http://www.betterinvesting.org) and explore. For some, that's enough. For most though, hands on practice in a coaching/mentoring environment is the key to success.

The North Florida Chapter of BetterInvesting is made up of experienced, seasoned volunteer members. The mission of all BetterInvesting Chapters is to provide a wide spectrum of training to our general membership. We are planning an exciting program of training and education for our membership. To find out more you should regularly check for announcements on our Local Events page of this website. If you don't see training being offered that you or, if you're in a club, your club needs, let us know and we'll custom build a training event for you.

