



# Chapter Newsletter

Volume 21, Issue 1

## Message from the President, Cynthia McCrary

Spend Less and Save Smarter in the New Year

Happy New Year Everyone! I trust each of you and your family and loved one had a great holiday season. In 2020 we were just trying to roll with the punches. Now, hopefully, we can apply some of those survival skills to our finances. For many people, 2020 was not a year for saving money, let alone investing money. Even those who remained employed suddenly found themselves shelling out for unforeseen expenses: a used car because public transport suddenly became unsafe. Subscriptions to multiple streaming services to make life at home more tolerable.



And that's the best-case scenario. Spending choices were more fraught if you or yours lost a job, fell behind on your rent or mortgage, or endured a health bill. Congress passed a sweeping stimulus bill to help, but the influx of cash and debt relief also provoked a sense of whiplash: money coming in and money going out at uncertain times and in unknown amounts.

How can you get a handle on your finances in the new year and employ a few tricks to help keep your spending down? I would like to offer a few steps over this year in this platform to assist with spending less, saving smarter in the new year. When you save smarter, it affords you a greater opportunity to invest.

The first step is to save with a purpose. Many of us start the year with a frugal turn after a bout of holiday gift giving. About half of us making New Year's resolutions want to save more, and/or paying down credit card debt. Unfortunately, most of us are not terribly successful and are back to our old spending habits.

Being too vague with our goals can prevent us from accomplishing our goals. We should focus on what we are trying to achieve. Give the goal a name. If the goal is to save smarter, estimate how much you need to save, and by when. Identify a purpose. So, if I may, allow me to offer a name for a goal in 2021: Use the Stock Selection Guide (SSG) prior to investing any funds into a company.

Please join me here next quarter to look at the next step in spending less and saving smarter, allocating spending. I hope you are looking forward to big, positive changes in 2021. I know I am.

## DIRECTOR SPOTLIGHT, Greg Henley

Investing and personal financial education has been in my blood for as long as I can remember. My first encounter with the National Association of Investment Clubs (NAIC) occurred in the mid-1980s when I started an investment club with a few classmates. Unfortunately, our asset of choice was real estate rather than stocks. We did use some of NAIC's accounting principles to keep our records, but we didn't find any real estate investments that met our criteria before we disbanded the club.

The good news is that, because of my financial training and background, I understood the NAIC's investment philosophy and thought it made sense for the individual investor who wants to invest in stocks. So there were several who I recommended the NAIC to when they asked me about investing in stocks.

After meeting Larry Reno at a Georgia Investor Conference about 5 or so years ago, I joined the ACME Club and have been a member since.

I believe investor education and hope to spread the word about Better Investing and that is why I was excited to join the Georgia Chapter Board of Directors.



# INVESTMENT TRIVIA

- ✓ Earn a chance to win \$\$\$
- ✓ Opportunity to increase your investment knowledge
- ✓ Winners announced at the April 28<sup>th</sup> Town Hall Meeting



READ! READ! READ!

"Find the company symbol and name the company that sponsored our last five(5) Investors Fair"

Mail your answer to:  
[contact@georgia.betterinvesting.net](mailto:contact@georgia.betterinvesting.net)

# 7th ANNUAL INVESTORS EDUCATIONAL FAIR

## Save the Date

**Saturday, August 21, 2021**

**"INVEST IN YOURSELF"  
Be Ready for Tomorrow**

### SPEAKERS



**Suzi  
Artzberger**



**Kim  
Butcher**



**Olivia  
Ewing**



**Doug  
Gerlach**



**Cy  
Lynch**

**The Morrow Center - Special Events Center**

## **Featured Article: A Successful Year in a Difficult Environment**

### **Kemnetta Pillate, President of CGMIC**

Happy New Year from the Central Georgia Model Investment Club (CGMIC). 2020 was a successful year for CGMIC, as we grew our membership through several outreach mediums, continued to provide quality educational opportunities during monthly meetings, while achieving some success through growth within our stock portfolio. The past year was wrought with many challenges—from Covid-19, an election cycle that will bring changes to priorities within the market, as well as other world events such as Brexit. All these events made for at times a roller-coaster journey. An overview of our Model Club activities over the past quarter is provided below.

Our October meeting was geared toward adding a small-cap stock to our portfolio. In addition to an educational session on analysis of bank stocks and associated ratios to consider, members presented small cap stocks for consideration. Miller Industries was recommended for purchase based upon Stock Selection Guide analysis as well as use of the Stock Comparison Guide. We also decided to increase our position in Nexstar Communications. During the October meeting, we also welcomed a new member, Carla Johnson from Atlanta.

The November meeting mainly focused on review of our portfolio based upon earnings results. With tax season fast approaching, it is always a good idea to take a hard look at your portfolio and determine your winners, losers and focus on ways to position yourself to balance tax implications. With that in mind, we discussed the various types of Capital Gains—short and long term, and how they can affect your overall tax position. We did not make any additional purchases during the November meeting as most of our holdings were not presently within the BUY range, instead choosing to add to our cash position for potential opportunities.

As our December meeting approached, market uncertainty based upon the election results affected our portfolio, as well as the entire market with some wild swings. As we consistently strive to ensure our portfolio is well diversified among size and industry, we weathered the swings well. Daniel Young presented Tractor Supply as a potential stock to add to our portfolio, providing a Stock Selection Guide as well as a comprehensive company profile. Howard Johnson provided our membership and guests with a detailed overview of the BetterInvesting website (<https://www.betterinvesting.org>) and highlighted the benefits available to both prospective and current members. We also added two additional members, bringing our membership total to 14, essentially doubling throughout the year. Debra Johnson from Atlanta and Anthony (AJ) Patterson from Albany were added to the membership.

## A Successful Year in a Difficult Environment (cont.)

Our current portfolio is depicted below:

Symbol	Shares	Last Close *
 <a href="#">BMY</a>	15,268	\$62.49
 <a href="#">BRK.B</a>	5	\$234.03
 <a href="#">IBP</a>	10	\$106.59
 <a href="#">MLR</a>	35	\$39.22
 <a href="#">NXST</a>	15	\$113.31
 <a href="#">OLLI</a>	14	\$91.33
 <a href="#">QCRH</a>	27	\$40.07
 <a href="#">VMW</a>	10	\$142.86
 <a href="#">WBA</a>	20,079	\$45.21

**Compound Annual Return (CAR) since Club inception (Feb 2019): 46.48%**

**Compound Annual Return (CAR) since 1/1/2020: 44.61%**

As is the intent of a BetterInvesting (BI) Model Club, we are focused on educating individuals who are new to investing. Most of our members have little to no experience with investing and are “learning by doing” using the BI online tools and educational segments which are a part of each meeting. Our membership includes four Georgia Chapter Directors who facilitate the meetings and guide the discussion. During each monthly meeting, we continue to provide educational topics, as well as a “Stock to Study” presentation by members.

During the ups and downs of the current market cycle, opportunities will arise to purchase great companies at a great price. The club will continue to seek out these bargains through education.

CGMIC is based in Perry, Georgia, serving Central Georgia. However, we have members located in Atlanta, Forsyth, Albany Evans, and Fortson who connect with us via GoTo Meeting. We ordinarily meet at the local Perry Library each 3rd Saturday of the month. However, with the ongoing pandemic issues, we continue to meet strictly online.

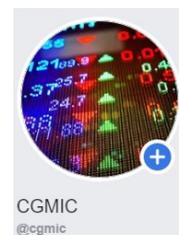
Please feel free to come out and join us, either through direct or online attendance at one of our meetings. We continue to seek new members interested in learning more about investing. You can also follow us on our Facebook page @CGMIC and Meetup.

*Article submitted by Jim Vandersall, Founder of CGMIC*

Meetup

YOUR NEXT EVENT

Central Georgia Stock Investment Club  
Monthly Meeting





# UPCOMING COMMUNITY EVENTS

## MENTORING

with the  
**Georgia Chapter Model Clubs**  
2<sup>nd</sup> Thursday of Each Month  
7:00 PM – 8:00 PM

**APRIL 29<sup>th</sup>**

**TOWN HALL  
VIRTUAL MEETING**

**7:00 PM – 8:00 PM**

Come Meet Your Georgia Chapter Directors!  
Share Your Questions & Concerns  
Save Future Dates: July 29<sup>th</sup> & October 28<sup>th</sup>

## LEARN TO INVEST

Get to Know the GA Chapter Model Clubs  
**ACME Model Stock Investment Club**  
2<sup>nd</sup> Saturday 12 PM – 2PM  
**Central GA Model Investment Club (CGMIC)**  
3<sup>rd</sup> Saturday 12PM – 2PM

**JULY 17<sup>th</sup>**

**GA CHAPTER  
PLANNING MEETING**  
9:00 AM – 4:00 PM

**AUGUST**

**7<sup>th</sup> ANNUAL INVESTORS  
EDUCATIONAL FAIR**

**Saturday, 21<sup>st</sup>  
8:30AM – 4:30PM**

**Portfolio Contest**

**COMING SOON!**

**Prizes! Prizes! Prizes!**



For More Info Visit our Website: [www.BetterInvesting.org/Chapters/Georgia](http://www.BetterInvesting.org/Chapters/Georgia)

Email: [contact@betterinvesting.georgia.net](mailto:contact@betterinvesting.georgia.net)



## Get to know the ACME Club....



**Lindy Smith, ACME President**



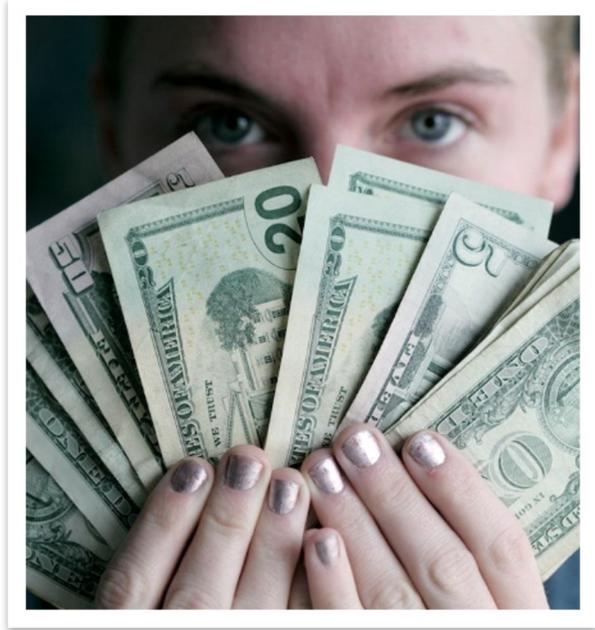
**Larry Reno, ACME Treasurer**

ACME currently has 17 active members and averages 2 guests per meeting. Due to the pandemic, we have been meeting 2020 online via the new and improved GoToMeeting. This process has worked out very well as everyone uses their own computer screens to view all documentation including SSG's and Power Point presentations used for education training. All guests are provided the GoToMeeting log-in information so that they can participate in the monthly ACME Club meetings. We conducted our election of new officers for 2021.

The slate of officers is as follows: Melinda (Lindy) Smith, President, Sharon Stone, Vice President, Larry Reno, Treasurer and Phyllis Tucker Jackson, Secretary.

We are in the process of transferring our portfolio from Folio Investing to Fidelity due to Folio's decision to terminate custodial relationships with individual investors. We are hoping for a successful transition in the next couple of weeks. We continue to purchase new stocks and add to existing stock purchases to boost our stock portfolio. The ACME Investment Club portfolio currently performing at 11.3% versus the Vanguard Total Stock Market Index of 10% for the same period of January 9, 2021. We continue to welcome all guests to our monthly meetings. Our meetings are held the second Saturday of each month from 12-2 PM.

If you are interested in learning more about ACME Investment Club and the BetterInvesting methodology, please contact the President, Lindy Smith at 404-934-6135 or our Treasurer, Larry Reno at 770-856-2542.



*Buy stocks like you buy  
groceries, when they  
are on sale.*

*Christopher Browne*

## Connect with us!

### WEBSITE

[Betterinvesting.org/chapters/Georgia](http://Betterinvesting.org/chapters/Georgia)

### EMAIL

[Contact@betterinvesting.georgia.net](mailto:Contact@betterinvesting.georgia.net)

### Facebook

[Facebook.com/betterinvestinggachapter](https://Facebook.com/betterinvestinggachapter)

### Instagram

[Instagram.com/betterinvesting\\_gachapter](https://Instagram.com/betterinvesting_gachapter)

### YouTube

Search "BI Directors of Georgia"

### Twitter

[Twitter.com/GAChapterBI](https://Twitter.com/GAChapterBI)

### Meetup

[Meetup.com/Central-Georgia-Stock-Investment-Club/](https://Meetup.com/Central-Georgia-Stock-Investment-Club/)

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.

