



# Georgia Chapter Newsletter

## Spring 2026

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### Don't Panic - Why Staying Invested in Stocks Matters- Part 1



The past several weeks has certainly been a roller-coaster ride. Investing in stocks involves both opportunity and uncertainty. Market prices move up and down in response to economic data, corporate earnings, interest rates, geopolitical events, and investor sentiment. To put it simply, there are also tariffs (remember Liberation Day?) and Artificial Intelligence impacts. These fluctuations, often called market volatility, can feel unsettling and may force you to wonder if your investments are safe. The market will inherently go up and down as part of its natural process. Thankfully, through BetterInvesting, you should have the tools and knowledge to at least put you somewhat at ease. But still, there are jitters.....

#### Understanding Market Volatility

Stock markets are forward-looking. Prices adjust continuously based on new information and expectations about the future. When uncertainty increases, prices may decline quickly. Conversely, when confidence improves, markets can rebound just as rapidly. Importantly, volatility does not necessarily reflect a permanent loss in the underlying value of strong companies; it often reflects changing expectations. Historically, markets have experienced periodic corrections (declines of 10% or more) and bear markets (declines of 20% or more). Despite these episodes, long-term data shows that diversified equity markets have generally trended upward over extended periods. This upward trend is largely driven by economic growth, productivity improvements, innovation, and corporate earnings expansion.

#### The Cost of Market Timing

Some investors try to avoid losses by selling during downturns and reinvesting after conditions improve—the opposite of “*Buy Low, Sell High*” which BetterInvesting prescribes. While this downturn selling approach may seem logical, it is difficult to execute consistently. Market recoveries often begin before economic news turns positive. Missing even a small number of strong recovery days can significantly reduce long-term returns. Staying invested ensures participation in both downturns and subsequent recoveries, which are essential components of long-term growth.

#### Long-Term Compounding

Stocks represent partial ownership in businesses. As companies grow revenues and profits, they may reinvest earnings to expand operations or distribute dividends to shareholders. When dividends are reinvested, they contribute to compounding—the process by which returns generate additional returns over time. Compounding is most powerful when investments remain uninterrupted for long periods. Short-term volatility can interrupt this process if investors exit the market during declines and fail to reenter promptly. A long-term investment horizon allows the effects of compounding to outweigh temporary market disruptions.

In the next Georgia Chapter Newsletter, I'll discuss what actions you can take to somewhat set your mind at ease during any turbulent times.

Jim Vandersall  
President, BetterInvesting Georgia Chapter



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## We Will Miss You!

The Georgia Chapter has recently experienced the loss of two cherished individuals. We pause to remember and honor their lives, their contributions and the lasting impact they made in the BetterInvesting world.



*Cynthia Anita McCrary*

Cynthia was a woman of strong faith and integrity. Her leadership of the Georgia Chapter took our chapter to another level. She always encourage us to go above and beyond because of the potential she saw in all of us. Cynthia dedicated her self to education and mentorship of other investors. Her dedication and vision will be greatly missed.

“She was a great mentor and friend to all who had the opportunity to know her.” Jim V.

Cynthia made our chapter better simply by being in it and leading us to higher heights. We are grateful for the time we shared and the memories we built together.” Debra J.

“I am personally grateful for her nudge for me to get involved with our Georgia BetterInvesting Chapter. Because of her belief in me, I’ve joined the board and found a sense of purpose I wouldn’t have discovered without her encouragement to serve as a director.: Phyllis J.



Charles Lemon

Charles will always be remembered for his dedication and support for BetterInvesting. Over the past seven years prior to his recent passing, he faithfully served as a Georgia Chapter Director and Treasurer, displaying leadership, integrity, and professionalism. Charles was deeply committed to investor outreach and education, generously sharing his time and knowledge to help others build confidence and skill as investors. His efforts will continue to serve as a lasting impact on the entire Georgia Chapter of BetterInvesting. His presence will be forever missed.





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## Portfolio Contest Update

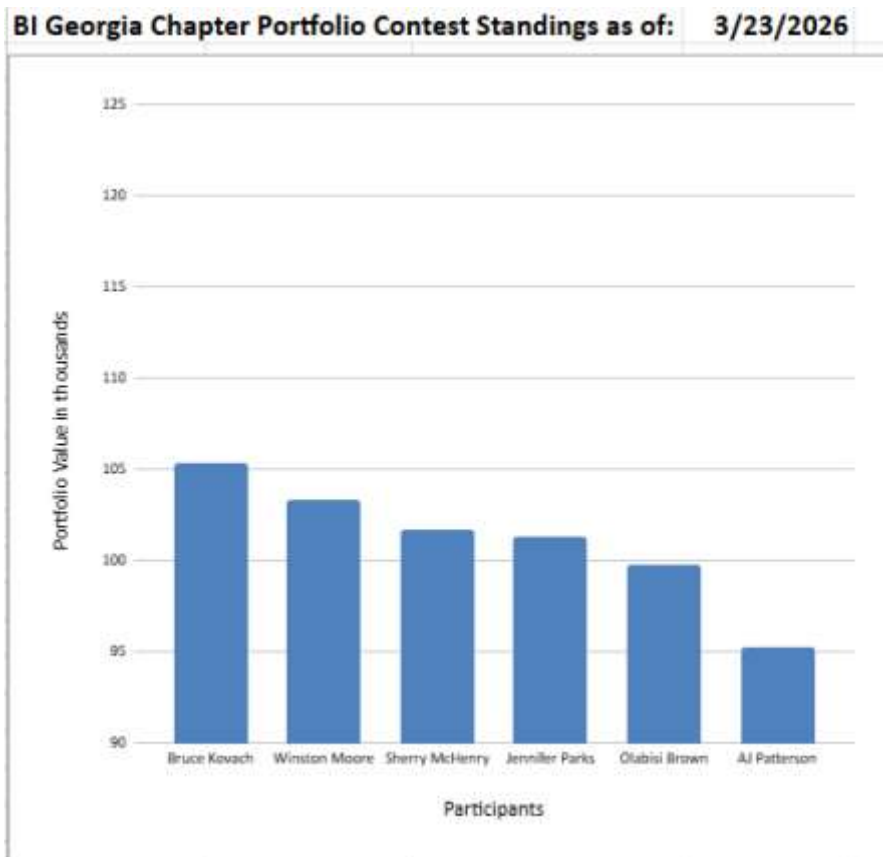
**The results are in!** After a year of watching the charts and riding the waves, we officially have our contest winners. While all stock selections were locked in back in December 2024, the final quarter's market swings provided a thrilling finish, pushing a few standout portfolios to the top of the leaderboard. It's been a blast watching how differently everyone's selections evolved. Congratulations to our top portfolios! Thank you all for everyone who participated for making this contest such a success! We look forward to the portfolios in 2026.

**1st Place Winner—Jennifer Parks**

**2nd Place Winner—Winston Moore**

**First Place Investment Club—Women of Worth Investment Club**

**Looking Ahead: The 2026 Portfolio Kickoff** With one chapter closed, it's time to turn the page! We are officially launching the **2026 Investment Contest**, and the new portfolios are now live. This year's selections reflect a fresh set of strategies, influenced by the market shifts we've navigated together over the past year. It will be fascinating to see how these new picks perform as we track their evolution month by month.



To follow the current status of the 2026 Georgia Chapter Portfolio Contest, navigate to the the following link:

[Georgia Portfolio Contest Standing](#)



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### Schedule a Club Visit

As Directors, one of our key responsibilities is partnering with investment clubs and individual members to help them achieve lasting success. We offer both in-person and virtual club visits, during which we can provide training on BI tools, portfolio analysis, and treasurer support.

We currently serve approximately 1,000 active members, including 125 BI clubs and about 225 individual investors. In our outreach efforts, our role is to ensure you have a positive BI experience and to provide any training or educational programs you may need.

Another important part of our support is celebrating club milestones. We proudly recognize club anniversaries and acknowledge achievements at various stages of your journey. **To schedule your club visit, email [contact@georgia.betterinvesting.net](mailto:contact@georgia.betterinvesting.net)**

### Do You Want to Introduce Youth to Investing?

Expand your chapter reach and sponsor a team for CLIMB USA's Stock Market Experience (SME) 2026. SME 2026 is launching and its an 8-week, hands-on simulation which introduces youth and adults to the fundamentals of investing through a fun, team-based competition. Participants gain real-world skills in stock research, portfolio strategy, and wealth-building - no prior experience needed.

SME facilitators from schools, youth-serving organizations, and large groups are needed and preparation sessions will provide facilitators the guidance, tools, and support needed for successful implementation. Sessions will be held on April 21st and 28th.

Visit [www.climbusa.org/stock-market-experience](http://www.climbusa.org/stock-market-experience) for additional information and to sign up as a facilitator.





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## Upcoming Georgia Chapter Events

**Check out our website for the most up to date events**

[Mentoring - Every 2nd Thursday of the month @7pm](#)

Model Club Meetings:

[ACME—Every 2nd Saturday @ 12 noon](#)

[CGMIC—Every 3rd Saturday @ 12 noon](#)

## Volunteer With The GA Chapter

# VOLUNTEER



 Volunteer With Us

The Georgia Chapter continues to grow thanks to the dedication of our volunteers. If you've been thinking about getting more involved, we'd love to hear from you.

Volunteering with the chapter is a great way to support fellow investors, contribute to financial education across Georgia, and connect with the BetterInvesting community.

 Interested? Reach out to us at [contact@georgia.betterinvesting.net](mailto:contact@georgia.betterinvesting.net)

Join US:



@betterinvesting\_gachapter





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**12th ANNUAL GEORGIA CHAPTER  
EDUCATION FAIR - VIRTUAL**

**"Stability in a Fragmented World"**

**ONE DAY VIRTUAL FAIR  
SAT. AUGUST 22, 2026**

**SAVE THE DATE**

Contact the Chapter's board at  
[contact@Georgia.betterinvesting.net](mailto:contact@Georgia.betterinvesting.net)

**BETTER INVESTING™**  
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