



## Chapter Newsletter



### Shorten Your List and Cut Yourself Some Slack

During 2022, I tried to provide some steps and/or goals to cut your financial resolutions to a manageable size. As we come to the close of 2022, I would like to close out the President's Messages with this last thought that I'm hoping will help with your 2023 resolutions.

One key thought is to shorten your list of 2023 resolutions. If you have several types of goals, choose one that resonates with you the most. Maybe choose two if you're feeling ambitious. Having just one goal and a plan for achieving it is more important than having lots of vague goals.

Next, write it down. This will not only help you think through your goal, but it will also help make it more memorable. Telling your goal to other people will also help keep you accountable. The more deeply you engage with your goal, the more likely you are to follow through.

When writing out your goal, the way you phrase it may also make a difference. It may be more effective to frame your plans in terms of what you are going to do versus what you shouldn't do. An example, say you want to "invest five dollars more each month" instead of saying you want to "invest more money each month".

In the end, if 2022 has been a rough year, don't put too much pressure on yourself when trying to meet your goal. Think about pursuing goals during times that feel like new beginnings in your life – Mondays, birthdays, first of the month, a new year. So don't give up if you don't fulfill your New Year's resolutions.

Encourage yourself with gentle reminders – using your phone alarm can sometimes be helpful in nudging you, if money is tight, set yourself up for success by choosing a goal that is inexpensive to achieve. Even if you don't accomplish your goal as quickly as you want, or in the exact way you had planned, it's still important to celebrate that you're working toward making a positive change.

In a year like we've had, we need to give ourselves more grace and forgiveness and have more self-compassion. Remember, cut resolutions to manageable size, think about your motivations, pick bite size goals, make a plan, not a resolution, shorten your list and cut yourself some slack.

**Wishing you and yours a safe**

**Holiday Season and all the best for the New Year.**



# Your Chapter Announces 2023 Chapter Portfolio Contest And now you can **win Dollars**



The Georgia Chapter announces its first ever portfolio contest. The contest is open to all members of the Georgia Chapter except Chapter Directors. Each entrant is allocated \$100,000 in virtual money to be invested in no more than 10 companies traded on the American or NASDAQ stock exchanges. Proposed rules and an entry form are available on the Georgia Chapter website under the News and Articles section or you may download below. First place prize for clubs is \$200 and second place is \$100. First place for individuals is \$100 and second place is \$50. Have some fun and enter by the deadline.

Tools you will need to enter are below download and enter at once as entry date closes at

**11:59 pm December 30, 2022**

**You may Download by clicking either item below.**

## Draft 2023 Georgia Chapter Portfolio Contest Rules

Any suggestions for rule clarification or changes should be submitted to: [clubsupport@georgia.betterinvesting.net](mailto:clubsupport@georgia.betterinvesting.net)

- The contest will run from January 3<sup>rd</sup>, 2023, until December 29th, 2023. There will be a separate contest for clubs and individuals. The deadline for all entries will be 11:59 PM on December 30, 2022.
- The initial value of all equities will be determined by their per share values at the end of trading on December 30, 2022.
- Each entry will be allotted \$100,000.00 in fictional money to be invested in no more than 10 equities. All equities must be traded on the New York or NASDAQ stock exchange.
- You may rebalance (add, delete equities or reallocate dollars) only once during the contest period. Replacements will be for the value of the equity being replaced on the date of replacement. Dividend payments will not be added to equity values.
- First place in the club category will be \$200 and second place will be \$100. First place in the individual category will be \$100 and second place will be \$50. Clubs may only enter one portfolio, but it does not have to be their club's portfolio. Both individuals and clubs may only enter one portfolio and the club, or the person must be a member of the Georgia Chapter as determined by the membership list as of 12/30/2022. If a club has a member who lives out-of-state, they may participate as long as they verify affiliation to a Georgia Chapter club.
- The value of the total portfolio at the close of business on December 29, 2023 will determine the winners.
- Georgia Chapter directors or their clubs are not eligible to participate. Other members of a director's club may enter as individuals but must not enter their club's portfolio. The two Georgia model clubs are not eligible to participate as clubs, but non-director model club members are eligible to participate as individuals. [\(Download an ENTRY FORM here\)](#)

This is the entry form for the 2023 Georgia Portfolio Contest. The entry deadline is December 30<sup>th</sup>, 2022 at 11:59 PM EST. The maximum total investment is \$100,000.00. A copy of the entry form must be emailed to [clubsupport@georgia.betterinvesting.net](mailto:clubsupport@georgia.betterinvesting.net) by the deadline. Draft rules for the contest are posted on the Georgia Chapter website in the News and Articles section. If any changes to the rules affect your allocation decisions, you may submit a new entry form by the deadline. The initial value of all equities will be determined by their per share values at the end of trading on December 30, 2022.

Club/Individual Name	City	State
Company Name	Ticker Symbol	Amount to Invest per company
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
Total		

## BetterInvesting First Cuts

### What Are They?



### Why Should I Consider Completing?

Have you ever looked at someone else's Stock Selection Guide and wonder...." Why did the preparer choose the judgement values shown"? The values may seem very conservative or overly optimistic. If only you knew the reason.

This is the exact reason to complete a First Cut! Most often we have a specific reason for picking a stock for consideration. And surely, we all apply sound judgement in determining the value of that stock. We think, we ponder, we research. But the only individual who has access to those thoughts and rationale is the individual completing the SSG. The First Cut is nothing more than putting your thoughts to paper to be shared with other like investors considering the same stock. One key point—the stock DOES NOT have to be a BUY! The purpose of the First Cut is to foster ideas while documenting the thinking of the researcher.

Lets look at the sections of the First Cut template to demonstrate what I mean (Note: The First Cut Template as well as all submitted First Cuts can be accessed from the BetterInvesting Website at [BetterInvesting First Cuts](#))

After completing the basic information on the First Cut with your personal information and some basic information regarding your stock selection, you are ready to begin.

The two initial questions "***Why do you consider this to be a high quality, growth company that should be investigated further. Please include comments on historical sales and EPS growth, pre-tax profit margin, return on equity, and debt***" and "***How Does the Company Make Money?***". The requested responses are basically an explanation as to why you are looking at the stock—whether you think it has great products, an opportunity to appreciate, or something that you feel is a niche. Most of this information you can determine from your knowledge of the company, the company investor relations website and the default data populated into the bottom of the SSG front page.

The next couple of questions on the First Cut correlate exactly with the SSG judgement which you provide based upon your research of the company.

**Continued on next page**

BetterInvesting First Cuts continued from previous page

## What Are They, Why Should I Consider Completing One

**Projected Growth Rate for Sales, Projected Growth Rate for Earnings Per Share** – you may have researched various sources to include Zacks, Morningstar, company projections, etc. and arrived at a conclusion. Your answers to these two questions on the First Cut will be your judgement for these values, accompanied by a brief explanation as to how you arrived at the answer. When we present an SSG to club members or other types of discussions, we tell them how we arrived at the values, this is just putting it to paper.

**Projected High P/E, Projected Low P/E and Projected Low Price** – you have likely arrived at these values based upon historical data, where in the lifecycle the company sits and other factors. Your judgement is depicted in the calculations for the Projected High and Low Prices on the backside of the SSG (Sections 4A and 4B). Determining your low price, whether it is using the Low P/E or some other method such as 75 or 80% of the current price completes the judgment trilogy in Section 4.

The remaining values of the First Cut are determined by the SSG for you based upon your own judgement– **BUY, SELL, HOLD decision, Upside/Downside Ration and Compound Annual Return** As these values are calculated for you, simply transfer the values to the First Cut.

The final two questions again go back to what YOU are thinking about the stock-somewhat independent of what the SSG shows. The BUY, SELL, HOLD decision does *not* have to match what the SSG says. When we present a stock, we go through the SSG with all the values, judgement etc. This is your opportunity to state how YOU feel about the stock, independent of what the SSG says. Do YOU believe it is a BUY, HOLD or SELL and why? Are there extraneous factors such as market conditions, supply shortages, change in business plans? The SSG cannot tell you this as it's based upon numbers and calculations without knowing supporting rationale. This supporting information is supplied and documented by YOU in the last two questions requesting **"Your Final Recommendation and Why"**

That's it--you've completed your First Cut! Now it's time to submit to BetterInvesting and get yourself and your Georgia Chapter some recognition.

If you have any questions on the First Cuts, please contact a member of the Georgia Chapter at:

[contact@georgia.betterinvesting.net](mailto:contact@georgia.betterinvesting.net) or myself at [jlvaardersall.bigachapter@gmail.com](mailto:jlvaardersall.bigachapter@gmail.com)

We have listed below the Mentoring topics planned for 2023 subject to change. First name of presenters are listed. If you should have a question about any topic send an email to the board attention of the presenter. The presenter will contact you answering your question. Mentoring Program every second Thursday each month.

### 2023 Monthly Mentoring Topics

2023	Presenter	Topic: Starting An Investment Club
January	Howard	<i>It Takes All Kinds:</i> clubs come in all types, from family-only clubs to friends and co-workers. Some clubs operate in a quasi-professional format and others meet in a relaxed social setting. What type of club is right for you?
February	Cynthia	<i>Wanted: Club Members.</i> What should you look for in a potential club member? Resources you can use to find members (such as Visit-A-Club program)
March	Jim	<i>Partnering Up:</i> the Partnership Agreement is the founding blueprint that lays out the club's purpose and objectives. The Operating Procedures are the day-to-day rules by which your club runs. Together, these 2 documents are the backbone of your club operations.
April	Charles	<i>Introduction To Investing For Beginners:</i> your club may include members who are totally new to investing. Celebrate Financial Literacy Month and start your club members on the right path to investing.
May	Clair	<i>Registering The Club:</i> now that your club is underway you will need to be registered. Here are some tips for registering your club and things to keep in mind.
June	Kyra	<i>Investing as an Individual:</i> You don't only have to be in a club to reap the benefits of BetterInvesting, you can also be an Individual Member.
July	Debra	<i>Holding The Meeting:</i> what does a club meeting look like? Discussion on the general outlines of club meeting operations and structure.
August	Lindy	<i>Club Officers:</i> who's in charge here? Overview of various club officer positions and roles.
September	Phyllis	<i>Club Meetings:</i> is this real life, is this just fantasy? You don't just have to meet face to face, many clubs meet online too.
October	Liz	<i>Brokerage Accounts:</i> follow the money. Let's discuss what a brokerage account is and how you and club can use them.
November	Jim	<i>Club Software:</i> Bivio and MyI CLUB. Many clubs use these platforms for club accounting, stock management, and more.
December	N/A	<i>Happy Holidays!</i>

## 25th anniversary Celebrated by DOW Investment Club

The DOW Investment Club Celebrated their 25th anniversary on December 6, 2022.

Ten of their twelve current members were present.

Howard Johnson, a Georgia Chapter Director, presented their anniversary certificate. During the visit, we reviewed some of the basics of completing the stock selection guide for some of the new members. A great time was had by all!



# 25th

We congratulate the Dow Investment Club for starting early. see the next page for more forward thinking people that also started early.



## Clubs Celebrating Anniversaries in 2022

We congratulate and celebrate with the following clubs that have that **lets get it done attitude** that's necessary to make the move and start a club. Just imagine how many experienced members this list would include. We all wish we had started earlier. Many of you experienced members can influence other family or young people to start a new club or a family club. We provide the tools and will cover in our Mentoring program for January, see page 5.

Years	ClubName	City
5	Kingdom Financial Investment Club	MARIETTA
5	Shoreline Group Investment Club	PEACHTREE CITY
10	2285 Network Investment Club	DOUGLASVILLE
20	Wishmasters Investment Network	CUMMING
20	Sisters in Motion Investment Club	ATLANTA
20	Christian Women Investment Association	LITHIA SPRINGS
20	Chicks With Checks Investment Club	SAVANNAH
25	Stock-Up Investment Club	SMYRNA
25	Variations Investment Club	DECATUR
25	Talent Investors Investment Club	ATLANTA
25	Dow Investment Club	ELKO
35	Best Buy Investment Club	FAYETTEVILLE
40	Mutual Investors of Atlanta	FAYETTEVILLE
40	Macon Money Makers	MACON

Its interesting to note how the 14 clubs are spread out covering all of Georgia with little concentration with only two each in Atlanta and Fayetteville. If you did not get your certificate contact any



**Season Greetings from your Georgia Chapter  
and may one and all have a prosperous 2023**



## Ways to Save Money When You're Broke



Feel like you are “broke” all the time? Let’s face it-- some of us are better at spending money than at saving it. Yet emergencies and unexpected expenses can happen at any time. There are lots of things you can do to rack up your savings instead of your debt. It’s not enough to just try to save or save when you get around to it. You need to make saving a habit and keep it going — and growing.

We all get it – when your bank account is dwindling, it can feel impossible to save money. Even when money is tight, there are plenty of unique ways that you can start to save more without blowing your budget. Some will require work on your part like starting a side hustle. Others require only self-discipline such as automating your savings. Let’s look at ways to save money even if you believe you are “broke” or if money is tight. Here are seven things anyone can do to save money on nearly any salary.

**Automate your savings.** When your paycheck hits your bank account, set it up so that a portion of that check automatically goes into savings.

**Establish an emergency fund.** You need enough savings to cover 3 to 6 months of essential living expenses (food, rent or mortgage, and bills).

**Don’t fill the gaps with credit cards.** If you know that you won’t be able to make the payment on the credit card in full, it’s best to find another way to pay or forego the purchase altogether.

**Start Cooking at Home.** Statistics show that most people can save about \$300 a month by avoiding food waste and restaurant spending. Skip coffee shops, smoothies, and bakeries when possible. Optimize grocery shopping—Make meal plans for the week. This way you minimize food waste.

**Switch Providers.** If you have cable, internet, a cell phone, home insurance, or auto insurance, there’s a good chance you’re paying more than you have to. Do some research online and see if you can find a better deal.

**Use Entitled Perks.** If you are a college student, currently in the military, a Veteran, or a senior citizen, you’re eligible for lots of discounts for all kinds of goods and services. If you belong to certain organizations like AAA, AARP or other social or professional organizations, you might also qualify for some discounts.

**Try to Expand Your Income.** The good news is that your income doesn’t have to be set by your boss. With the internet at your disposal, you can find plenty of fresh income sources and start your own side hustle.

Remember that not having enough cash does not mean you are broke, it just means you need to let your money work for you in other ways. There’s a saying in the investing community: “The best time to invest was yesterday. The second-best time is right now.”

Submitted by Kemnetta Pillette



## Upcoming Events

Check our website for the most up to date events

Mentoring - Every 2nd Thursday each month @7pm,

Upcoming details on page 5 of this Newsletter

Your Georgia Chapter has two very active Model Clubs that invite your visit anytime.

Model Club Meetings are: [ACME—Every 2nd Saturday @ 12 noon](#) & [CGMIC—Every 3rd Saturday @ 12 noon](#)

ACME currently has 13 active members overseeing 11 stocks in our current portfolio. We are averaging around 4 to 5 guests per meeting and welcome anyone interested in attending our meetings. Since the onset of the Covid pandemic, we have been meeting 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 Stock Study Guide's (SSG's) and Power Point presentations. As we close out the year, we welcome Dan Bishop as ACME'S new Vice President. Incumbents for President (Z Johnson), Secretary (L Burke), Treasurer (C McCrary), and Assistant Treasurer (L Smith) will continue in their positions for 2023. ACME is continuing with an annual practice of reassigning members new stock supervisor assignments. This encourages members to grow their knowledge of different stocks and sectors. ACME also voted to move from Bivio to MYiCLUB and we look forward to using this modernized platform in 2023. All guests are provided the GoToMeeting log-in information so that they can participate in the monthly ACME Club meetings. ACME's stock portfolio is housed at Fidelity which offers so many wonderful tools for members to use to analyze the stock that they are following and reporting on each month. ACME continue to purchase new stocks and add to existing stock purchases to boost our stock portfolio performance after analyzing our investments. The ACME Investment Club portfolio is currently performing at 10% versus the Vanguard Total Stock Market Index of 9.1% for the same period as of December 8, 2022. Our goal is to try and reach a 15% overall return. We continue to welcome all guests to our monthly meetings. Please reach out to request an invite to attend one of our virtual monthly meetings to learn more about how you can learn how to invest the BetterInvesting way to secure your financial future. Again, all meetings are held online via GoToMeeting the second Saturday of each month from 12-2 PM at the following link:

**Contributed by Zuwena Johnson**

<https://global.gotomeeting.com/join/594493789>

Happy New Year  
2023