



Chapter Newsletter

Fall Issue

Message from the President, Cynthia McCrary

Spend Less and Save Smarter – Part 3

I appreciate you joining me for the next part of the message on spending less and saving smarter. To recap, the first message was about saving with a purpose and the second message was about buying what you like. This time I would like to address allocating your spending.

The idea of a “budgeting system” can sound off-putting or intimidating to even the most well intentioned. To take the edge off, employ a strategy that jibes with your tastes. For instance, households used to take their paychecks and divide the money into envelopes earmarked for certain purposes (groceries, mortgage, insurance). The point was to make the best use of every dollar as soon as it came into your possession and not to overspend. This can be exhausting.

As saving tools, envelopes and tin cans are pretty much obsolete, but the principle still holds: You want to have some sense of where you’re spending so you don’t overdo it, but the plan should make sense to you.

There are many avenues to explore. Most major cards will allow you to see on your account page just how much you’ve spent and on what. Free apps will track all expenses across all your account if you happen to spread out your spending. Get creative, keep a spending journal for a month or two, documenting each transaction and subtracting it from the amount you expect to earn that particular month. Try tossing your credit cards in the nightstand for a month and pay for as much as you can in cash; research shows you’ll spend less.

Try out a few different options over the next few months before the next installment of “Spending Less and Saving Smarter”. Set up the digital equivalent of the tin can or the envelopes; being more mindful of spending and allocating money into a savings or portfolio account, or an IRA.

Be sure to join me here next quarter as we review earmarking windfalls and making it hard to cheat.





7th ANNUAL Virtual Investors Education Fair

The Georgia Chapter of Better Investing held the 7th Annual Investors Educational Fair virtually on Saturday, August 21, 2021 from 10 am – 5:15 pm. The success of the fair was made possible by our sponsors, AFLAC and National Retail Properties and the over 600 individuals from all over the United States who attended the fair. All participants were given the opportunity to select five of the fifteen classes being offered by our outstanding guest speakers, Doug Gerlach, Suzie Artzberger, Kim Butcher, Olivia Ewing and Cy Lynch – all at no cost! Thank you for your outstanding presentations that made such a positive impact on providing the knowledge and education needed for attendees to become successful investors moving forward!



Doug Gerlach



Suzi Artzberger



Kim Butcher



Olivia Ewing



Cy Lynch



Comments from the Fair



“Congratulations on such a successful event. It was very well organized, virtually and in terms of content.”

“The Investor fair was rich in content and created a better understanding of investment and retirement. I am grateful I attended.”

“I ended my day wanting more. This was time well spent. I will be telling others of the Fair in 2022.”



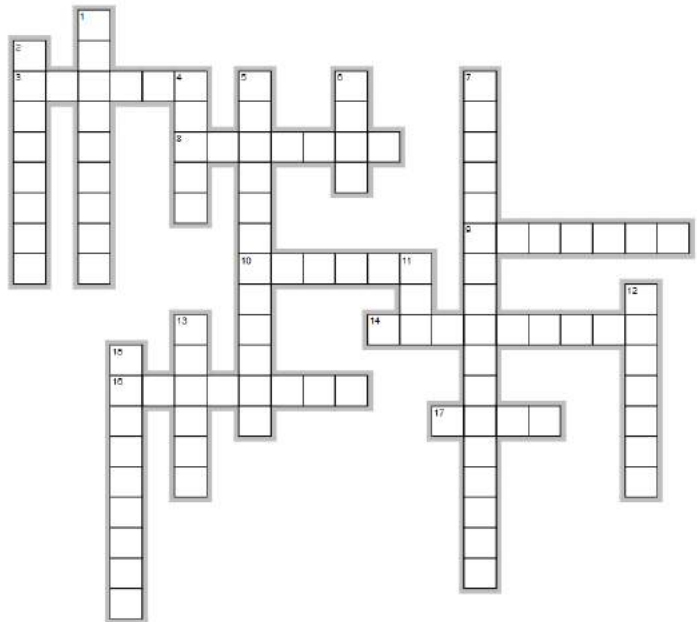
Mark your calendar!

**8th Annual
Investor Education Fair
August 20, 2022**

Winner of the Cross Word Puzzle From Spring 2021 Newsletter



GA Chapter Dollars



Kemnetta Pillette won \$25 from the Georgia Chapter Directors for being the first person to complete the crossword puzzle. Thanks for reading our newsletter.



Celebrating Our Investment Clubs

Wing Investment Club

25 years



Wings Investment Club of Warner Robins, GA

Pictured Left to Right: Renee Rowe, Jill Luzzi—President, Judy Tygett—Secretary, Judy Day—Treasurer, Debbie Ziesenhene—Vice President, Gail Moreno and Andrea Bird (not pictured)

Kudzu Investment Club 25 YEARS



Kudzu Investment Club of Vinings, GA

Pictured on 1st row (Left to Right): Margaret Heathaway, Gloria Withorn, Cynthia McCrary (Georgia Chapter Director), Robin Ferrill

2nd row (Left to Right): Claire Red, Phyllis Carden, Julie Millians, Debbie Walcox, Helen Cleveland, Dianne Hunter, Ann Mijanovic, Sale Forebes, Anne Miek

Attending via Zoom: Deborah Abernathy, Katherine Petit, Michelle Newman, Janet Lewis, Perri Daugeette

Central Georgia Model Investment Club –Continuing to Build

Article Submitted by Kemnetta Pillette

The Central Georgia Model Investment Club continues to grow both its membership and portfolio holdings—despite the current challenges related to the pandemic. While we envisioned being able to perhaps meet in person, we continue to utilize virtual meeting platforms for our meetings. Still, we continue to religiously utilize the BetterInvesting tools to provide education, manage our portfolio and research stocks.

During the recent quarter, we welcomed a new member to CGMIC. Cathy McCabe from Atlanta joined us and immediately jumped in and began following one of our newer purchases, Algonquin Power (AQN: NYSE), a Canadian renewable energy and regulated utility conglomerate with assets across North America. We also added a position from our watch list. Hawkins (HWKN: Nasdaq) is a formulator, manufacturer, blender, distributor, and sales agent for thousands of industrial chemicals and reagent grade laboratory chemicals sold to municipalities and businesses throughout the United States. Their products are used by water treatment facilities, food distributors and many other manufacturing entities. We also added to our existing positions in Berkshire Hathaway.B (BRK.B:NYSE), VMWare (VMW:NYSE), Kirkland Lake Gold (KL:NYSE) and QCR Holdings (QCRH:Nasdaq).

During the quarter, we also decided to liquidate our position in Walgreens-Boots Alliance (WBA:Nasdaq). WBA was one of our initial purchases but has struggled to find footing which would allow it to achieve what the club envisioned for returns when we originally purchased it. Our current portfolio is depicted below:

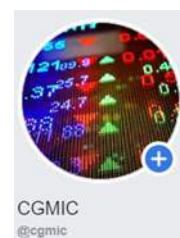
During each monthly meeting, we continue to provide educational topics, as well as a “Stock to Study” presentation by members.

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 3d Saturday of the month. However, with the continuing pandemic issues, we continue to meet strictly online. We do hope to be able to offer in-person meetings soon.



YOUR NEXT EVENT

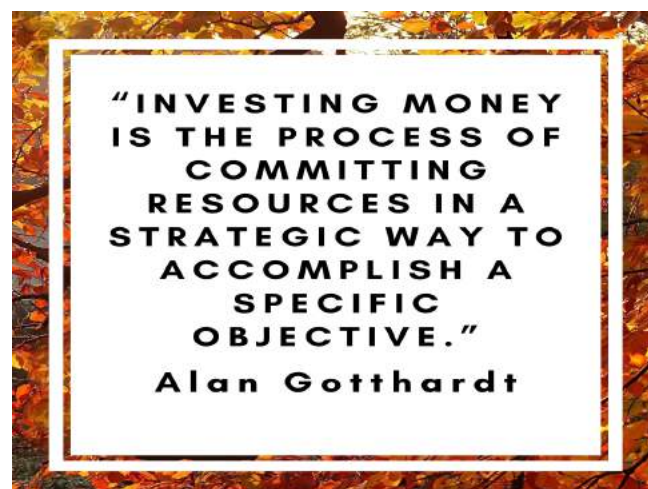
Central Georgia Stock Investment Club
Monthly Meeting



Our CGMIC portfolio is depicted below:

Security	Date first purchased	Shares owned
Algonquin Power & Ut (AQN)	06/21/21	70.000
Bristol Myers Squibb (BMY)	06/17/19	32.268
Berkshire Hathaway I (BRK.B)	04/20/20	6.000
Church & Dwight Co I (CHD)	03/22/21	20.000
Hawkins Inc (HWKN)	07/19/21	25.000
Installed Building P (IBP)	07/20/20	10.000
Kirkland Lake Gold L (KL)	01/19/21	45.000
Miller Industries (MLR)	09/21/20	45.000
Nexstar Broadcasting (NXST)	03/23/20	15.000
Ollie's Bargain Outf (OLLI)	01/21/20	20.000
QCR Holdings Inc (QCRH)	09/21/20	50.000
QUALYS INC (QLYS)	04/19/21	10.000
Vmware Inc (VMW)	06/22/20	15.000

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. You can view our meeting schedule and obtain the dial in link on the Georgia Chapter of BetterInvesting Events page.



Get to Know the ACME Club

Article submitted by Melinda Smith

ACME Model Club meets every 2nd Saturday of the month from noon – 2 pm. ACME currently has 14 active members. We are averaging at least 2 guests per meeting but welcome anyone interested in attending our meetings. Due to the 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 SSG's and Power Point presentations used for educational training.



ACME President, Melinda Smith

All guests are provided the GoToMeeting log-in information so that they can participate in the monthly ACME Club meetings. Our stock portfolio is housed at Fidelity which offers so many wonderful tools for our members to use to analyze the stock that they are following and reporting on each month. We 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 12.4% versus the Vanguard Total Stock Market Index of 11.2% for the same period of September 7, 2021. Our goal is to try and reach a 15% overall return. We continue to welcome all guests to our monthly meetings and have plenty of room to vote in new members. 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- [GoToMeeting](#). 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 Assistant Treasurer, Larry Reno, at 770-856-2542.



Contact: Contact@Georgia.betterinvesting.net

Georgia Chapter Website: www.betterinvesting.org/chapters/georgia

GEORGIA CHAPTER TOWNHALL MEETING THURSDAY, OCTOBER 28TH 7-8PM

Don't just glaze through
First Cut Stock Reports
learn how to master it!



Presented by
Howard Johnson
GA Chapter Director

Use these reports to find potential investments and to compare your SSG with others from our community of investors.

Celebrating Our Investment Clubs
Anniversary Recognitions
5,10,15,20..... to 40 years



Open Forum to Ask Questions

Send questions or suggestions to:
Contact@georgia.betterinvesting.net



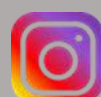
- [Got Ideas!](#)
- [Looking for a club](#)
- [Portfolio assessment](#)
- [Buy the best with SSG](#)
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[Register for the Town Hall Here:](#)
[Will Redirect to GoTo Webinar](#)

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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.

Contact: Contact@Georgia.betterinvesting.net

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