



Georgia Chapter Newsletter

Spring 2025

Meet our New Georgia Chapter President



Hello everyone. My name is **Jim Vandersall**, your new Georgia Chapter of BetterInvesting President. In partnership with BetterInvesting and the rest of the outstanding Georgia Chapter Directors, I look forward to supporting each one of you and your investment clubs during my term.

I would be remiss if I did not commend Cynthia McCrary for the outstanding leadership and support she has provided to the Georgia Chapter as President over the previous four years. Under her leadership, the Georgia Chapter has become a standard bearer for how a chapter and its supported clubs operate. She did all this while also representing the chapter on the BetterInvesting Advisory Board as well as other key BetterInvesting initiatives. If you have the opportunity to speak with Cynthia, feel free to express your appreciation for all she accomplished during her tenure. I have some huge shoes to fill, but I'm up to the job!

For those of you who don't know me—I am a retired Air Force officer with 20 years (10 as enlisted and 10 as an officer) and recently retired from the U.S. Government civil service. Thus, I have a lot of time on my hands now which I intend to use to continue my travels and experience the world. Several trips are already in the plans. I am married to my wife of 43 years with two daughters, 3 grandchildren and three cats. I'm not sure how we keep accumulating the cats!

I have been with BetterInvesting for almost thirty years, 8 years as a director with the Georgia Chapter. I am a founding member and current Treasurer of two investment clubs—the Middle Georgia Investment Club which will recognize its 30 year anniversary next year, and the Central Georgia Model Investment Club which just recognized its 6th anniversary. Both clubs have been extraordinarily successful due to adherence to the BetterInvesting methodologies and usage of the outstanding software tools.



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Meet our New Georgia Chapter President (continued)

I look to continue the past success of the Georgia Chapter. We offer numerous opportunities to provide investment education to both clubs and individuals. These offerings are not restricted to BetterInvesting members only. The chapter has well established model clubs which meet online monthly, ACME and the Central Georgia Model Investment Club. Attendance is free and open to all—so I would encourage anyone to check out the [Georgia Chapter Events](#) page and plan to attend.

We also host monthly online Mentoring Sessions in which we use the BetterInvesting Stock Selection Guide to facilitate presentation of a Stock Study. The intent is to depict how to research stocks and add your judgement to arrive at a buy/sell decision. We also address any/all questions related to investing or finances.

Don't hesitate to ask if you would like any of the chapter directors to attend one of your club's meetings. Investment clubs are the backbone of BetterInvesting. We typically conduct club visits to recognize club anniversaries—but visits are not restricted to these events. We can address any questions, provide training, or just provide advice as required. To request a club visit, please send an email to contact@georgia.betterinvesting.net and we will be glad to accommodate your request.

Finally, the Georgia Chapter conducts an annual Investors Education Fair—with this year being our 11th consecutive fair. This year's fair will be an in-person event on August 23d in Sandy Springs, Georgia and will include renown speakers from the BetterInvesting Community. Check out our [Georgia Chapter Events](#) page for more information as it becomes available.

In closing, I am looking forward to supporting you as the President of Georgia Chapter of BetterInvesting and meeting as many of you as possible to discuss investing, individual stocks, or maybe your favorite wine! The floor is open.

Until next time – BetterInvesting!



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2024 Portfolio Contest Winners

The portfolio contest serves as an educational tool and risk free environment for individuals and clubs to simulate investment strategies, promoting skill development, competition, and engagement. Each entry was allotted \$100,000.00 in fictional money to be invested in no more than 10 equities. The contest took place for 12 months. First place won \$100 and second place was awarded \$50 in real money. Let's congratulate our 2024 winners:



Jennifer Parks—1st Place



Cris Hightower—2nd Place

2025



Has Begun!



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Time: An Investor's Most Valuable Asset

Time is a fleeting asset. We only have so much of it while we are on earth as well as when we invest. Each year that goes by cannot be replaced.

Delaying an investment means missing the chance to earn returns.

Time is also related to compound interest. Money compounded over 20 years is significantly different from that same amount compounded over 10 years. Take, for example, \$10,000 compounded annually over 20 years at an assumed average rate of return of seven percent. Such an investment will yield approximately \$38,700. Meanwhile that same amount compounded annually over 10 years will yield approximately \$19,700. An investor who might achieve a seven-percent return by delaying his/her investment by 10 years has lost approximately \$19,000. This is the reason it is critical to start investing early in one's life. Each year that is foregone without investing and its compounding effect is lost forever. We have limited time to achieve financial goals like self-sufficiency, retirement security, and meeting family needs.

Time also has a diversification aspect. Time in the market allows for a recapture of losses when a recession hits and markets decline. The stock market fluctuates over time--sometimes violently as we have experienced in a couple decades of the 2000's.

But over the long term the market has always trended up. Many investors sold at inopportune times in the last recession and lost a large portion of their investment.



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Time: An Investor's Most Valuable Asset (continued)

Many of these “investors” have not returned to the market because they may believe it is too much like a casino. Time has a way of recouping losses and propelling an investment into the next expansion phase of the economy. Historically, the stock market has consistently followed an upward trajectory over time. Only when our investment time horizon has shortened in older age do we need to take precautions to dampen the volatility of our holdings such as holding a portion in bonds, cash, as well as a lesser percentage in stocks. Because time is so important, it is critical that young people learn the importance of investing so that they may start early. Education of the markets and stock analysis is imperative for anyone who wants to be financially successful and self sufficient in life. An introduction to BetterInvesting is an appropriate way of learning about investing and the importance of doing it regularly over time.

Written by Clair Redmond, Georgia Chapter Director

Have you checked out
the
latest issue?





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Schedule a Club Visit

As Directors, one of our many responsibilities is to partner with investment clubs and individuals to make them as successful as possible. We are able to visit clubs in person or virtually. We can train on BI tools, provide portfolio analysis and even provide treasurer assistance. We currently have approximately 1000 active members, including 125 BI clubs plus approximately 225 individual investors. In our efforts to reach out to our members, our role is to make sure you have a positive BI experience and to offer any training or educational program you feel you need. Another part of our support is to celebrate club anniversaries. We typically recognize clubs at various milestones.

**To schedule your club visit, email
contact@georgia.betterinvesting.net**





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Upcoming 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](#)

2025 Investor Fair—Saturday, August 23, 2025

"Know what you own, and know why you own it." — Peter Lynch

Join US:



@betterinvesting_gachapter

