



Georgia Chapter Newsletter

Spring 2026

Don't Panic - Why Staying Invested in Stocks Matters- Part 2

In the previous Georgia Chapter Newsletter, I discussed Market Volatility and the inherent fear of watching stock portfolio value decrease during turbulent times. In this narrative, I'll discuss why downturns are part of the normal process.

The Role of Diversification

Diversification is a risk management strategy that involves spreading investments across different assets to reduce the impact of any single investment's poor performance. Instead of concentrating funds in one company, industry, or region, a diversified portfolio may include:

- Companies of different sizes (large, mid, and small capitalization)
- Multiple sectors (such as technology, healthcare, industrials, and consumer goods)
- Domestic and international markets
- Complementary asset classes such as bonds or cash equivalents

Because different investments often respond differently to economic conditions, diversification can help reduce overall portfolio volatility. While it cannot eliminate risk or prevent temporary losses during broad market downturns, it lowers the likelihood that a single adverse event will severely damage the entire portfolio.

Maintaining Discipline Through Structure

An effective investment plan aligns with an individual's financial goals, time horizon, and risk tolerance. Periodic portfolio rebalancing—adjusting allocations back to target levels—helps maintain the intended risk profile. This structured approach supports disciplined decision-making and reduces the temptation to react impulsively to short-term market movements.

Historical Perspective: Evidence From the Markets

Historical data provides helpful context for understanding why staying invested has mattered over time. For example, the U.S. stock market, as measured by the S&P 500 Index, has delivered average annual returns of approximately 9–10% over long periods despite experiencing wars, recessions, inflationary spikes, financial crises, and global pandemics. These returns were not achieved in a straight line; they included numerous corrections and bear markets along the way.



Georgia Chapter Newsletter

Spring 2026

Don't Panic - Why Staying Invested in Stocks Matters- Part 2 (continued)

Consider several notable periods:

- **The Global Financial Crisis (2007–2009):** The S&P 500 declined by more than 50% from peak to trough. However, investors who remained invested participated in the subsequent recovery, with the market reaching new highs in the years that followed and delivering strong cumulative gains over the next decade.
- **The COVID-19 Market Decline (2020):** In early 2020, markets fell more than 30% in a matter of weeks due to pandemic uncertainty. Yet the recovery began quickly, and major indices rebounded to new highs within months.

Missing the Best Days: Research consistently shows that missing just a small number of the market's best-performing days over a 10- or 20-year period can dramatically reduce overall returns. Because the strongest days often occur during volatile periods, investors who exit the market during downturns risk missing a meaningful portion of long-term gains.

These examples illustrate a consistent pattern: while downturns can be sharp and unsettling, recoveries have historically followed. Long-term participation has been a key factor in capturing the full benefit of market growth.

Conclusion

Market swings are a normal feature of equity investing. Understanding volatility, recognizing the challenges of market timing, and appreciating the power of long-term compounding can help investors remain focused on their goals. Diversification plays a central educational and practical role by managing risk and stabilizing returns over time. By combining knowledge (gained through BetterInvesting!), discipline, and a diversified strategy, investors can navigate market fluctuations with greater confidence and clarity.

Jim Vandersall
President, BetterInvesting Georgia Chapter





presents

12th Annual Investor Education Fair

“Investing for Resilience:
Anchoring Stability in a Fragmented World.”

**AUGUST 22
2026**

**FROM
9:00 AM -
4:00 PM**

Registration

Open July 1, 2026

Eventbrite

<https://BIGeorgia2026fair.eventbrite.com>

Cost: \$ 25.00

Sponsors



COLLETT CREEK CABIN
RENTALS - ANDREWS, N.C.

Contact us at :

Contact@Georgia.Betterinvesting.net

VIRTUAL

PRESENTERS



**BAKUL
LALLA**

California



**KEVIN
GILLOGLY**

Maryland



**CHRISTI
POWELL**

Oklahoma



**CY
LYNCH**

Georgia



Georgia Chapter Newsletter Spring 2026

Congratulations to Debra Johnson Winner of the Dick Dwyer Investment Award





Georgia Chapter Newsletter Spring 2026

Highlights from BINC





Georgia Chapter Newsletter Spring 2026

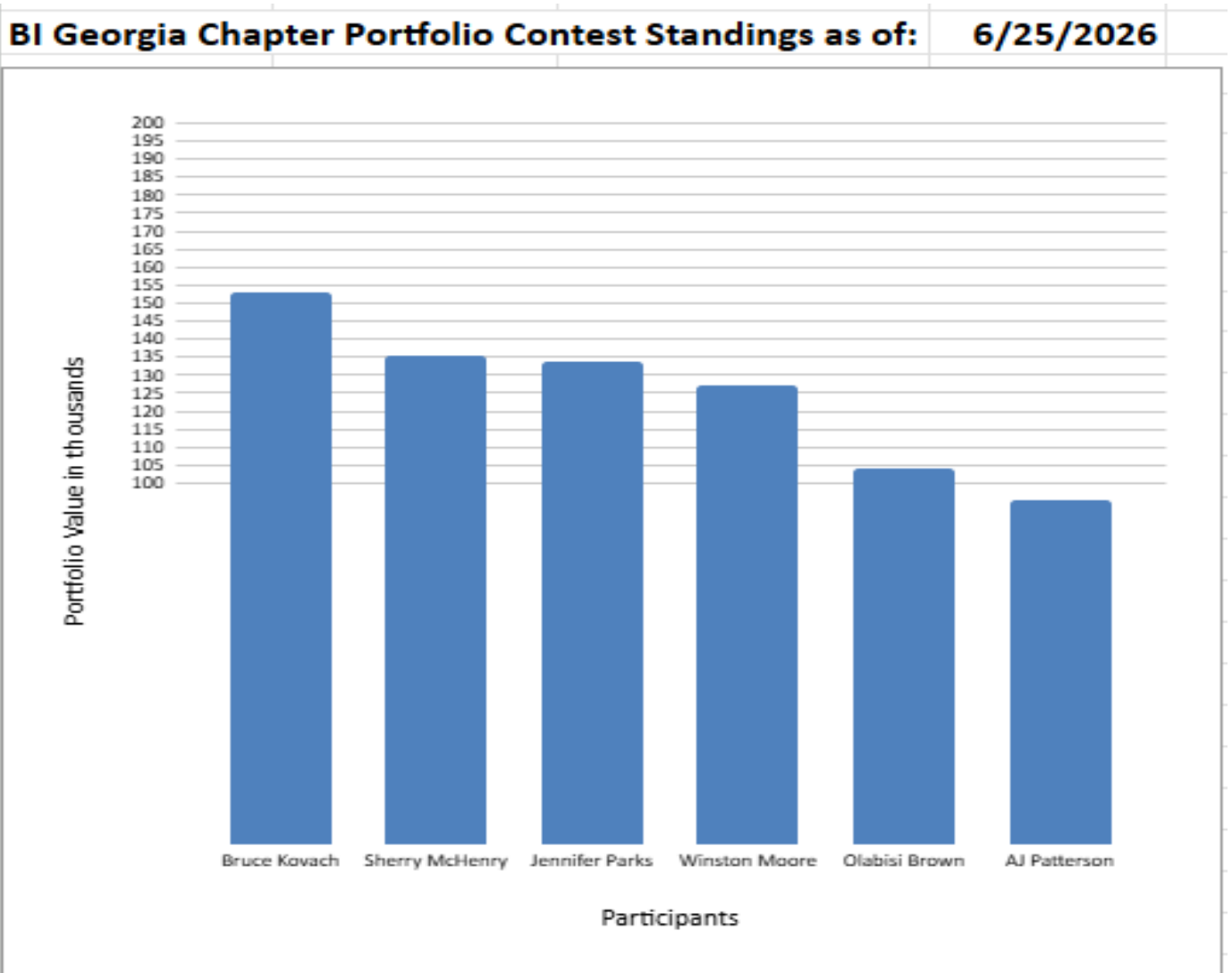
2026 Portfolio Contest

What happens when investors put their stock-picking skills to the test and let their choices ride for an entire year? That's the idea behind our **2026 Portfolio Contest!**

Participants selected their stocks at the beginning of the year and are tracking their portfolio performance throughout 2026. Now halfway through the contest, it has been exciting to see how different selections have responded to changing market conditions.

The first half of the year has brought plenty of movement, creating opportunities for some portfolios to gain momentum while others continue to navigate market shifts. With several months still remaining, the final results are still anyone's to watch!

We'll continue sharing updates throughout the year or you can follow the results live by clicking this link to see real time results. [Georgia Portfolio Contest Standing](#)





Georgia Chapter Newsletter Spring 2026

Congratulations to Kudzu Growth Investment Club

Congratulations to the Kudzu Growth Investment Club on 30 years of learning, investing, and growing together! Three decades of shared knowledge, thoughtful decisions, and lasting friendships is an achievement worth celebrating. Here's to the members who have made this milestone possible and to many more years of success ahead.



Club members above are: Phyllis, Robin, Diane, Chrissy, Kendall, Kappy, Helen, Perri, Janet Gloria, Liz, Ann, Debbie, Sal, Margaret, Jim (GA Chapter President) (Not listed is Debra and Michi)

Several club members attended the 2025 Georgia Chapter Investor Fair in Atlanta, Georgia and shared their thoughts on the experience.

YouTube Link: [Georgia Chapter of Betterinvesting - Kudzu Growth Investment Group](#)

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

Contact: contact@Georgia.betterinvesting.net **Website:** www.betterinvesting.org/chapters/georgia



Georgia Chapter Newsletter

Spring 2026

Raising Future Investors

Helping the next generation learn, discover, grow, and thrive as investors

Investing is a skill that can be learned at any age. Starting early gives young investors the opportunity to build strong financial habits and benefit from the power of time and compounding. In this new series, **Raising Future Investors**, we'll explore ways to introduce teens and young adults to investing—from understanding the basics to developing the skills and mindset needed to become thoughtful, long-term investors. Look for future editions as we continue exploring topics to help the next generation build investing confidence.

Part 1: Building the Foundation — Understanding the Basics of Investing

No matter who you are, when you're first learning, investing can seem overly complicated, especially the terminology. However, if your teen is interested, it's worth your effort. With many years ahead to invest, they can harness the power of compounding potential to help their savings grow and build a strong financial foundation for their life goals. This article, from Fidelity, provides some tips to help teach healthy investing habits.

Teach Teens the Basics of Investing:

Help them understand investing terminology and concepts. Start by breaking complicated words and topics into simple terms. For example:

A bond is just a loan that you (the investor), make to a company, government, or government-sponsored entity. In exchange for loaning your money, the borrower will pay you interest over time until the bond matures, which is the date when you get the principal you invested back.

A stock is also not complicated when you break it down. When a company wants to raise money, it can sell pieces of itself as shares of stock. If you buy a share, you're a shareholder—and part owner of the company.

There are also various funds that any investor should know about. When you buy a share of a mutual fund, your money is pooled together with other people's money to buy a collection of stocks, bonds, and other securities. Similarly, a share of an exchange-traded fund, or ETF, represents a variety of different investments. Each of these fund types has its own nuances, which you should familiarize yourself with as your teen continues to learn.



Georgia Chapter Newsletter

Spring 2026

Raising Future Investors (continued)

Helping the next generation learn, discover, grow, and thrive as investors

No matter what you invest in, the intention is to make money—but there are no guarantees. You are taking a risk for the opportunity of making more than what you started with.

Teaching your teen the fundamentals of investing shouldn't stop at definitions. They need to know about asset allocation, risk tolerance, and diversification, and more.

Start With Companies Your Teens Know

Challenge teens to design a portfolio, or collection, of companies they know. Ask them questions like:

- What clothes or shoes do you wear?
- What are your favorite tech devices?
- What streaming services do you use?

They can also explore the habits of other consumers. Ask them:

- Where do people go for entertainment?
- What foods are most popular?

Encourage your teens to look at trends that create demand for new products like the move toward exercise, healthy eating, or cars that pollute less.

Ask your teen to think about how these consumer desires can affect investing opportunities now, and in the future.

Coming Next in Raising Future Investors:

Helping the next generation understand the importance of diversification, patience, and long-term investing habits.

Article submitted by Andrina Hires





Georgia Chapter Newsletter Spring 2026

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

Join US:



@betterinvesting_gachapter

