



# Georgia Chapter Newsletter

## Winter 2025

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### Year End Portfolio Review – Maintain Your Success

As we approach the end of another year and progress into holiday gatherings with family and other festivities—there remains another important event you should consider. That is, reviewing your portfolio and ensuring it is performing as well as you had planned. If needed make any adjustments. Below are a few things you should be looking at.

- a. Review your overall allocation** - Compare your current investment mix to your target mix. Look for drift: If stocks rallied, you may now be overweight equities; if a sector fell, you might be overweight risk.
- b. Evaluate performance** - For each holding, look at its 3- and 5-year performance, not just the last year and Flag Chronic underperformers, high volatility without adequate return and Investments you no longer understand or believe in. Ask yourself “Would I buy this today if I did not already own it?” If the answer is “no,” consider trimming or selling. Other questions to consider might include “Is the company’s business thesis intact?” “Does it fit with my goals and risk levels?,” “Is it redundant with other holdings?”; “Is the valuation still reasonable?”
- c. Concentration/Diversification** - Check over-exposure to: A single stock (common if employer stock has grown); A single sector (e.g., tech) or single theme (e.g., AI, energy).
- d. Volatility & drawdown** - For each of your holdings, ask yourself: Would you be comfortable if this position dropped 30–50%? (or your projected low price if you have an SSG). Does your risk tolerance today match what it was when you bought?
- e. Tax-loss harvesting** – This is the process of Selling (or harvesting) losing positions to offset gains. If you really like the stock, which is the target of your “harvest,” consider reinvesting in a similar—but NOT “substantially identical”—ETF to avoid the wash-sale rule. Consider timing of Long- vs. short-term gains -delay selling appreciated assets for a few weeks if it converts short-term gains into long-term gains (lower tax rate).

As a BetterInvesting member, you have a complete set of tools right at your fingertips to help you with all the above assessments—the Stock Selection Guide, Portfolio Management Tools as well as a wealth of knowledge. Use all of these to your benefit in performing this review.

In closing—consider giving the gift of BetterInvesting and spreading the word. On behalf of myself and the entire BetterInvesting Georgia Chapter Board of Directors, I want to wish everyone a safe, prosperous, and happy Holiday Season with friends and loved ones!

Jim Vandersall  
President, BetterInvesting Georgia Chapter



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### Portfolio Contest Update

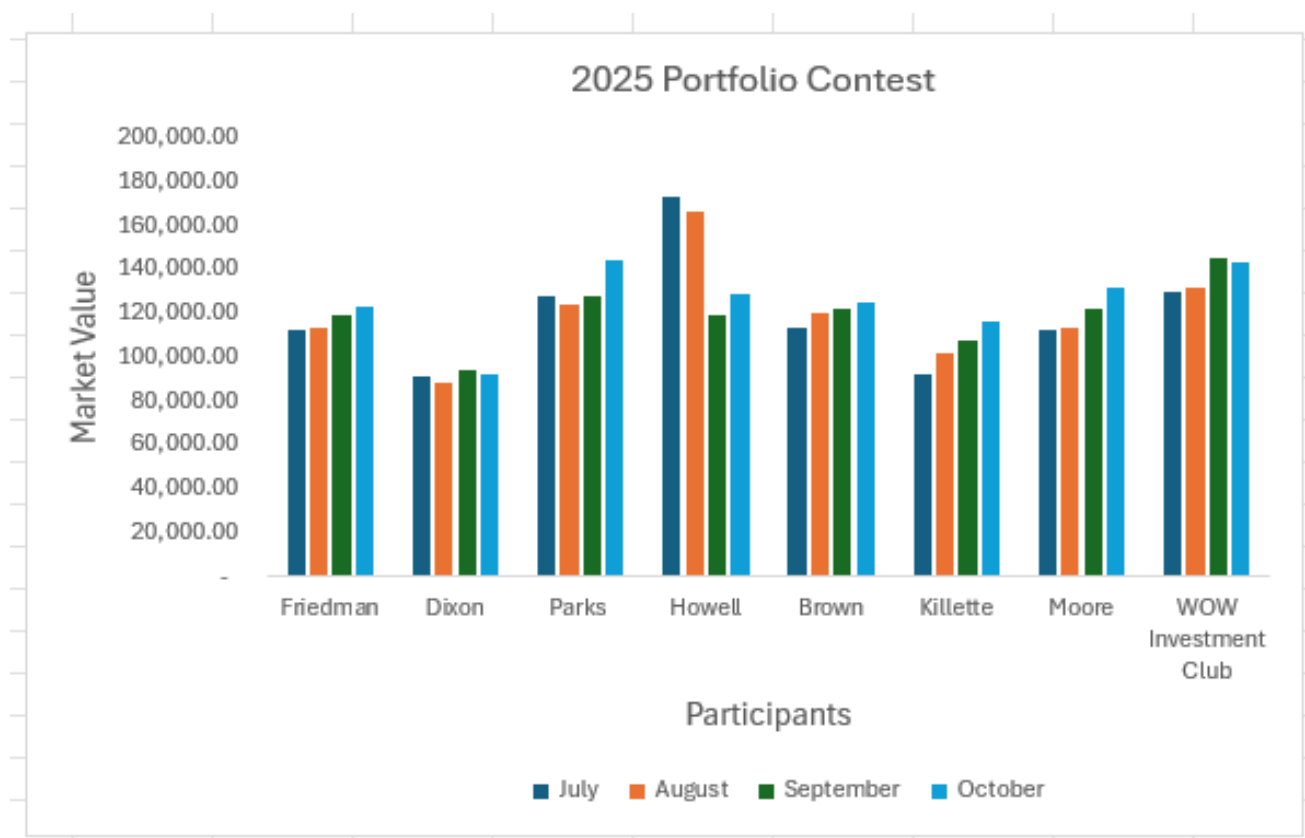
As we move through the final month of the contest, it's been exciting to watch how everyone's portfolios have continued to evolve! Even though all stock selections were locked in back in **December 2024**, the latest market swings have brought movement, giving several portfolios a nice boost this quarter.

It's been inspiring to see how differently each portfolio has developed. Those changes have sparked great discussions and added a shared sense of fun and discovery to the contest.

With the finish line in sight, the contest remains wide open. A few portfolios are gaining late momentum, and there's still time for the market to mix things up before the final results are tallied. No matter where things land, this challenge continues to highlight the value of learning together, sharing ideas, and enjoying the journey.

We can't wait to celebrate **everyone's year-end results** in the next update!

**Do you want to be in the 2026 Portfolio Contest? Email [contact@Georgia.betterinvesting.net](mailto:contact@Georgia.betterinvesting.net) for more info!**





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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)**





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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](#)

**2026 Annual Investor Fair (Virtual) - Saturday, Aug 21**



MERRY  
*Christmas*

**Join US:**



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