

## From the President's Desk...

### Zero-Based Budgeting

As an accounting student I learned the concept of "zero-based budgeting." When budgeting, most people look at what they spent last year and add a little bit to that amount for the next year. When doing zero-based budgeting, you start with zero and justify every expense as if it were brand new.

Why mention this budgeting concept here and now? Because applying the concept broadly can help you lead a happier, more productive and successful life.

When first deciding on a course of action, we are open-minded and explore many options. It takes

a lot of time and effort but eventually we select the best solution. But then what happens? CHANGE!!

If we are not careful we get lazy. We do what worked for us previously even though circumstances have changed and what once was the best solution now isn't.

After all the changes brought about in 2020, why not give everything in your life (not just your portfolio) a fresh look in 2021 to see if you are making the most of what you have; be it time, money or energy.

Wishing you many happy return\$,  
**Graciela J. Moses, Chapter President, Director**

## BUILD A BRIGHTER PORTFOLIO



**Portfolio Competition Review & Evaluation Seminar (ONLINE)**  
**March 6, 2021 – 9:30am to Noon (NEW DATE)**

*"Smart investors get smarter in building their own portfolios"*

**Presenter: Phil Keating, CFA, Founding Director**

## Reaching Across the Seas

### CREATING JAPANESE CONNECTIONS

Back in January 2020, the South Florida Chapter of BetterInvesting (BI) received an interesting e-mail from a Japanese man visiting Florida, wanting to connect with our organization. Our gracious leader and Chapter President shared the e-mail with the rest of the board and invited us to meet with the gentleman, while he was still in town. Three women directors responded.

Meeting Hutch Okamoto and his assistant on that Monday afternoon, gave us an opportunity to act as BetterInvesting ambassadors. The purpose of the meeting was for Mr. Okamoto, on behalf of Monex Securities, to gain insight on why his Japanese clients and investors should consider US stocks a long-term investment. We were delighted to help. Each one of us, Graciela Moses, Barbara Foor Larson, Ann McNeill, and Ionnie McNeill, told our personal BI story and how its principles, tools, and community helped changed our lives for the better. At the end of this serendipitous rendezvous at the Seminole

Hard Rock Hotel, Mr. Okamoto shared his gratitude of our time and made it very clear that he would take his notes back to his home country.

Since then, the Monex Group representatives have kept their word. They have kept in touch when the market crashed in March/April, again during the market bounce back and rise of COVID in July, and even throughout the election whirlwind in October 2020. This just goes to show how bridges are built and oceans are crossed, with open communication and a willingness to connect. It also shows that we read our chapter e-mail. So, please, reach out to us. Let us know how we can help and serve you and we'll be happy to assist! See you at the next chapter event.

*Ionnie McNeill, Chapter Vice-President, Director*

### Serving Members and Nonmembers



**BetterInvesting (BI)** is a nonprofit organization educating Investors since 1951. There are chapters throughout the United States serving as the investment education heart offering events and volunteer support to teach long term investing. **Mission:** To provide programs of sound investment Information, education, and support that helps create successful lifetime investors. **Principles:** **1) Invest** a set amount regularly, **2) Invest in quality growth** stocks and equity mutual funds; **3) Reinvest** earnings, dividends and profits; and, **4) Diversify** your investments.

**Dedicated** to serving the membership of BetterInvesting and interested investors who may not be BI members. **Published** at least twice a year with the Fall Issue including the Events Schedule for the upcoming fiscal year. **Website:** [www.betterinvesting.org/chapters/south-florida](http://www.betterinvesting.org/chapters/south-florida). **Contact Email:** [www.contact@southflorida.betterinvesting.net](mailto:www.contact@southflorida.betterinvesting.net)

**Contributors:** Graciela J. Moses, **President**; Barbara Cobb, **Editor**; Ionnie McNeill, **Vice-President**, Barbara Foor Larson, **Secretary**  
**NEWS FROM YOU! Share your noteworthy club or individual investor news for consideration in a future publication**

## Model Club

### MAKING STOCK OWNERSHIP A REALITY

It has been a long time coming, but finally the South Florida Chapter's Model Club has arrived. Despite our chapter being 33 years old, this is our very first model club effort and it is off to a great start! With so much enthusiasm around the new adventure, we've been able to attract new and beginner investors and longtime BetterInvesting members, to join us on the journey of "successful investing in an investment club."

Starting July 18, the budding Model Club met for eight (8) straight Saturdays throughout the summer to get to know one another and lay the foundation of what would be our guiding principles. We settled on meeting every third Saturday (with exceptions), contributing at least \$25 monthly, and sharing what we learned from the BI resources at each meeting.

Our first public meeting was Saturday, September 5, 2020 and we experienced an overwhelming swell of support. From club members to chapter visitors, and even the South Regional Manager, Howard Johnson, was in attendance. This momentum has set the stage for our continued monthly meetings and investment decisions. The most beautiful thing that has occurred is that we have created a safe space for all BI members, novice and knowledgeable investors, and non-BI members interested in learning, to come together, learn from each other, share ideas and even ask questions. This level of camaraderie and fellowship is sure to bloom great returns, both in the lives of people and their portfolios.

*Ionnie McNeill, South Florida Chapter Model Club President/Organizer, Chapter Director*

**DATE CHANGE!!!! DATE CHANGE!!! DATE CHANGE!!!**

*Celebrating the 70<sup>th</sup> Annual*



*Westin Dallas Park Central - Dallas, Texas*

**12720 Merit Dr. / Dallas. TX 75251 / (972) 385-3000**

Learn More: <https://hello.betterinvesting.org/binc2021>

## Beginner Class Benefits

### Investing in Stocks Start with Investment Education

This past fall turned out to be our biggest and best Beginner Class yet! Yes, COVID-19 kept us all in doors, but 21<sup>st</sup> century technology kept us all connected. Although this was the first, virtual only Beginner Class our chapter has ever hosted, we had record attendance numbers and received a high satisfaction rating. Here is what our 40 students had to say in their exit survey results:

- 75% would take the Beginner Investor Class again
- 95% improved their SSG and stock researching skills
- 100% would recommend the class to a family member or friend
- 100% saw the benefits of maintaining their BI membership

Lastly, when asked what was the best part of the class, here were some of the responses:

- “Tackling that SSG!”
- “Going over the elements of the SSG & Value Line, while receiving weekly class info in DropBox.”
- “The instructor’s ability to simplify complex concepts. Great use of analogies!”
- The attitude of the trainer was positive. The class was right for me. I needed to challenge myself to master the essentials of EPS, Sales, Pretax Profit, High and Low Prices and why the analysis portion is not rocket science.”

Therefore, whether you are joining an investment club for the first time or simply an individual investor, please join us for our next Beginner Investor Class in Fall 2021. We are excited to have a mix of beginners and experienced investors because it adds to everyone’s educational journey. Come one, Come all.

***Lonnie McNeill, Chapter Vice-President, Director, Beginner Class Instructor.***



**UPCOMING BEGINNER CLASS**  
**Schedule in the 2021 Fall Issue Newsletter**  
**Expect in USPS mail by August 31, 2021**

## BetterInvesting Weekly

### ARE YOU CONNECTED?

Early January, I attended the NAIC/BetterInvesting Volunteer Town Hall webinar. It was very informative. I even asked several questions in the chat. Several days later, I received an email response to one of them from CEO, Ken Zendel: “Existing members have to sign up for BetterInvesting BI Weekly, as we are following email requirements of asking folks to opt in.”

How does one do this, you ask? Login to BI, in the upper right, select Account, on the left panel, select: Email and Product Subscription Information.

There you will find 4 selections. Select: *BetterInvesting Weekly E-Newsletter.* Remember to keep informed, also select *Local Chapter News and Events.*

This is probably a good time to check your profile and ensure your information is correct and maybe even select a stronger password.

***Barbara Foor Larson, Chapter Secretary, Director***



### *Annual Investor Education Day (Virtual)*

*Saturday, March 27, 2021 - 8:30 am - 2:30 pm*

### **“Prepare for Your New Path to Stock Investing Success”**

**Featuring**

**Doug Gerlach, President, ICLUBcentral Inc.**

**Phil Keating, CFA, Chapter Founding Director**

**SSG tips and Techniques!!! Stock Study Rules of Thumb!!! Prizes!!!! Networking!!!**

**Answers to Your Investing Questions!!! And Much, Much More!!!**

## Chapter Director Recognition

### FROM YOUTHFUL INVESTOR TO BOARDROOM MILLENNIAL



Congratulations on your new position! Your fellow Chapter Board members are PROUD of YOU!!! Especially those who have watched you transform from an inquisitive youth to not being afraid to tackle the SSG, to author, to corporate work with Capitol One, ING, The Heart of America, and Girls, Inc. in creating and delivering financial education to grade school students, and to missing your broad smile and dedicated service during your college years at Howard University, the historically black university in Washington, DC. No wonder why Ionnie has been featured in Black Enterprise, Seventeen, ESSENCE and BetterInvesting magazines.

After graduation, Ionnie's volunteering resumed with the South Florida Chapter in greater measure as a young adult and expanded to the national community. Her message of investing success with the BetterInvesting principles continues as co-host of the #MyInvestingStory podcast, interviewing investors and their successes. Ionnie expands her efforts with a national campaign, "Youth Investing," for youth of color and their communities. She is working with CLIMB (Communities Learning to Invest and Mobilize for Business) and AACUC (African-American Credit Union Coalition) to bring investing practices to thousands of students nationwide through the Stock Market Game Experience.

Ionnie continues to serve the South Florida Chapter community as Chapter Vice-President, Instructor of the online Beginner Class, Organizer and President of the Model Investment Club, Chapter Web Master, and Leader of the Communications and Membership Support committees. *"We make a living by what we get, we make a life by what we give." (Winston Churchill)*

## VALUES OR WEALTH, WHICH OR BOTH?

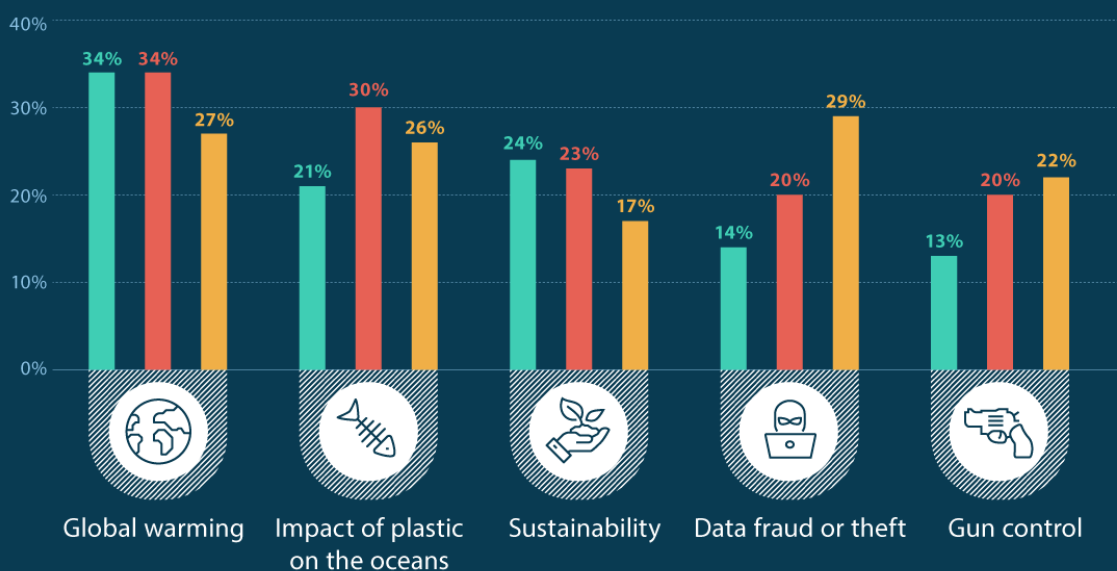
VISUAL CAPITALIST DATASTREAM

### The Top Issues Value-Driven Investors Care About, By Age Group

Values-driven investors try to align their investment portfolios with their personal beliefs. But their top concerns look a bit different, depending on their age group.

#### Issues investors want addressed by their portfolios

Ages ■ 25-39 ■ 40-54 ■ 55+



*Unsurprisingly, younger investors care more about long-term issues such as global warming and the impact of plastic in oceans, since they'll be around to deal with the consequences.*

*More immediate concerns like data fraud are a top concern for those 55+.*

Source: New York Life Investments, 2019



**Editor's Note:** Your portfolio reveals your values. What does your portfolio say about your values? Where do your values lie? Is it in wealth or values, or selecting stocks that can offer both? The image above (source: Visual Capitalist) is intended for educational purposes and not recommending any particular stock. Investors are encouraged to attend the monthly stock study classes, Computer-Adjusted Stock Analysis (CASA), on the 2<sup>nd</sup> Saturday of the month, February to April. You will learn how to use sound investment judgment in completing the SSG and explore investment topics of interest.



## UPCOMING EVENTS

Visit <https://www.betterinvesting.org/chapters/south-florida/local-events>

### Monthly Stock Study Classes (CASA)

2<sup>nd</sup> Saturday February – April, 2021, 9:30 am – 11:45 pm

**Expand your knowledge on presented topics and sharpen your SSG skills**

### Monthly Chapter Board Meeting

2<sup>nd</sup> Saturday February – April 2021, 12:00 pm – 2:00 pm

**All are invited to attend**

### Portfolio Competition Review & Evaluation Seminar

March 6, 2021, 9:30 am – 12:00 pm

**Benefit from the portfolio review and management tips given to entrants**

### Annual Investor Day

March 27, 2021, 9:30 am – 2:30 pm

**Participate in an online program of investor topics, featuring Doug Gerlach, President ICLUBcentral**

### Chapter Planning Meeting

May 8, 2021, 9:30 am – 12:00 pm

**Attend the online meeting to share your topics and ideas for the 2021-2022 events**

## 100% IN FOR BETTERINVESTING COMMUNITY

Welcome to the New Volunteers eager to advance BI Principles in their service to BI members and the South Florida Chapter

**Theresa “Terri” Hayes**

**Sonless Martin**

**John Smith**