

Let's Help the Next Generation Prepare Financially

By Sheryl Hooker

As the number of grandchildren and great-grandchildren continued to grow, my parents realized that Christmas was becoming a bit too much for their pocketbooks. Thanks to my dad's successful journey with BetterInvesting, they chose to give a gift that keeps on giving—one that holds lasting value far beyond anything material.



Every Christmas, he and Mom would tuck printed stock reports into our stockings. We'd all gather around, shushing the little ones, as he launched into an "Investanese" breakdown of how much we'd made that year. I'd scan for my name and then for my kids' names, just to see if they were bigger than last year's. As he continued his annual dissertation, my eyes glazed over, just like they did in my basic algebra class.

After my mom passed in June 2023, I spent nearly a month with my dad. We live in different states, technically six hours apart. But Chicago traffic adds an emotional hour to that, turning every visit into an odyssey. It didn't take long for me to feel a deep urgency to spend more time with him.

I decided that learning more about his world of investing was the perfect road to connecting. I attended BINC 2024 with my dad—and I was hooked. Since then, I've joined monthly investment club meetings and started volunteering with the Wisconsin Chapter. I feel a little less lost, a bit more confident, and a whole lot more determined to invest the time to learn.

With retirement just six years away, I'm committed to making it as financially rewarding as possible. Like many who start later in life, I wish I'd made the time and financial sacrifices sooner. But the truth is, I simply wasn't in the right headspace back then.

I'm sharing this story as a call to action. You may have noticed that the majority of BetterInvesting members are already retired or within five years of it. BI has challenged us to help bring in the next generation of investors. When I say "next generation," I'm talking about anyone under 50.

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With that in mind, the Wisconsin Chapter is launching a Mother's Day and Father's Day "Call to Action."

In honor of Mother's Day, for the month of May we're asking all women investors—both club members and individual investors—to introduce a daughter, granddaughter, or other young woman to the world of investing. Let them know investing can be a pathway to lifelong financial freedom—a fun, exciting adventure that empowers them to take financial control. Invite them to a club meeting, give them a copy of a recent BetterInvesting magazine, and show them the first page of an SSG, which illustrates how a simple picture can identify long-term growth stocks. Explain how the BetterInvesting way is a disciplined, organized way to invest in successful growth companies.

During the month of June, we're asking the same for all of the men in honor of Father's Day. Bring a son, grandchild, or other young man to your club meeting and introduce them to the BetterInvesting method.

Let's be the spark that lights someone else's investing journey. Enroll someone in a free 90-day introduction to the BetterInvesting philosophy of long-term investing. More information is available at [BetterInvesting 90 Day Trial](#).

The Wisconsin Chapter's end goal is to make what we are learning more accessible to all generations, young and old, no matter what "headspace" they are in.

Discover Great Stocks for your Portfolio

Do you know an investor who is not a member of BetterInvesting? Introduce them to BetterInvesting and the tools available to advance their portfolio performance to the next level. Whether they are individual investors or members of an investment club, if they are not a member of BetterInvesting they are missing out on a time-proven, disciplined way to advance their investment education and propel their portfolio to the next level. The link below is an excellent introduction to the BetterInvesting family of investing tools coupled with a free [90-day trial membership](#).



From Memes to Meaningful Wealth: Why Young Investors Need Us

By Louis Weisberg

Young people are riding a wave of investing—but what exactly are they investing in?

Thanks to smartphones, easy-to-use brokerage apps, and zero-commission trades, it's never been simpler to enter the markets. With just a swipe, anyone can buy stocks, ETFs, or more exotic financial instruments. As a result, people are investing at much younger ages than previous generations.

According to Charles Schwab's 2024 Modern Wealth Survey, the average Gen Z investor gets started at 19, compared with 35 for Baby Boomers. And they're not just arriving earlier—they're arriving with more options. Fractional shares, index funds, and platforms like Robinhood and Acorns have made it possible to start small and still build diversified portfolios. The investment choices have never been broader.

But are today's young investors making sound decisions? Caught up in a cultural moment that prizes immediate gratification, too many are gravitating toward speculative trends with a get-rich-quick allure, such as cryptocurrencies, NFTs, meme stocks, and options trading. Instead of steady, long-term strategies built on disciplined contributions and the power of compounding, they're chasing the next viral tip on TikTok, Reddit (r/wallstreetbets), and Twitter, where hype often substitutes for research and volatility is the norm.

Meanwhile, the workplace has become a far less supportive place for long-term financial planning. In 1980, 38 percent of private-sector workers were covered by defined benefit pension plans—traditional pensions that provided predictable, lifelong incomes. By 2022, that number had dropped to just 15 percent.

Defined benefit plans have been replaced by defined contribution plans, like 401(k)s, which offer no guarantees, no professional management, and no safety net. Workers are now expected to be their own financial advisors, taking on the full burden of market swings, inflation, and the risk of outliving their savings.

Furthermore, frequent job changes, which are common among younger workers, can disrupt retirement savings. Each job switch can lead to a decrease in 401(k) contribution rates, potentially costing individuals up to \$300,000 in retirement savings over their careers, according to a Vanguard study of over 54,000 workers who changed jobs between the years 2015 and 2022.

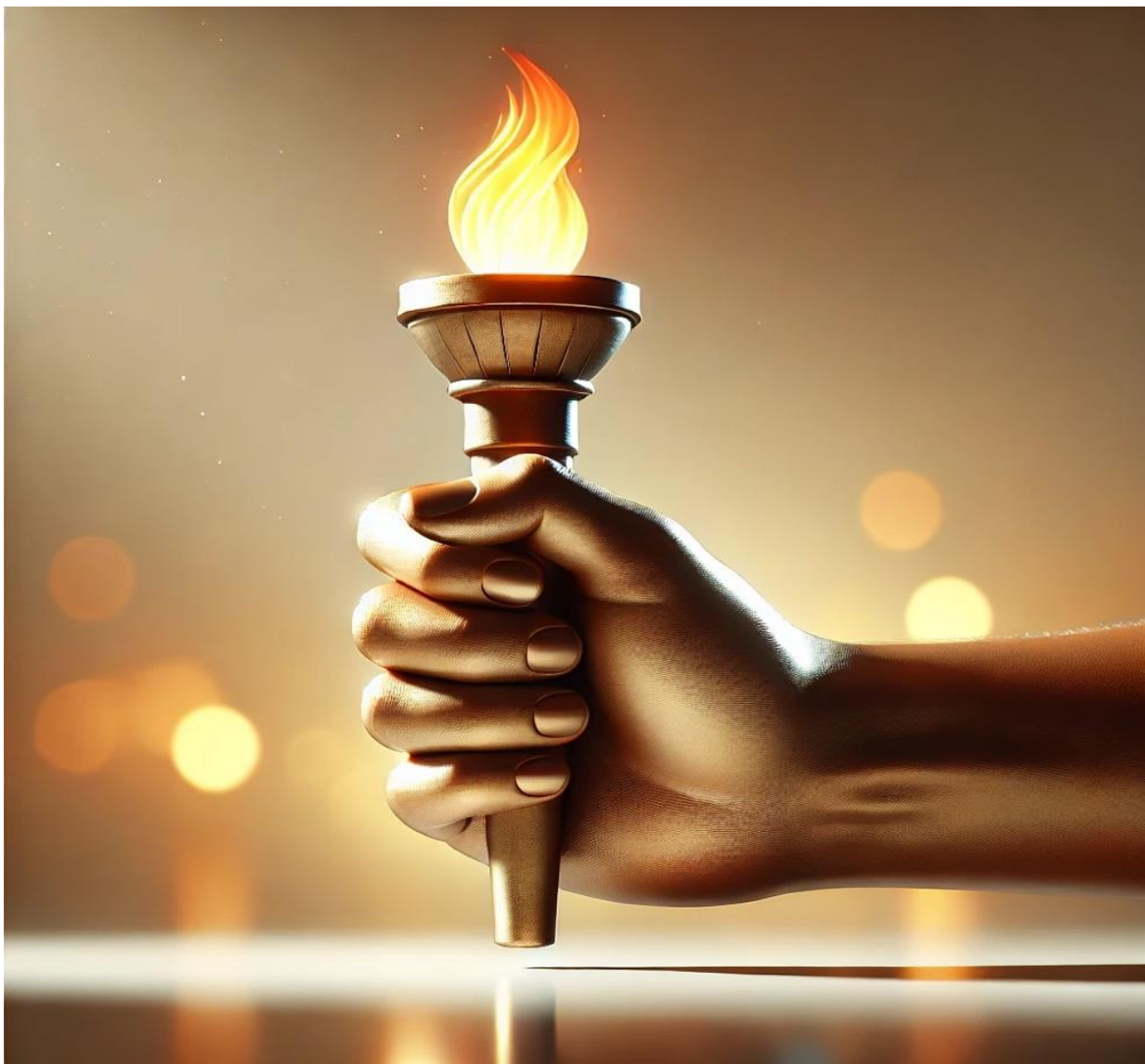
Moreover, a large share of workers today don't even have employers. Thirty-six percent of U.S. workers identify as independent—freelancers, gig workers, contractors—up from just 27 percent in 2016. They receive no employer match, no retirement benefits, and often no clear path to financial security.

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This is exactly where BetterInvesting can make a difference. For over 70 years, our proven, commonsense approach to long-term investing has helped ordinary people build extraordinary wealth—not through speculation, but through education, discipline, and the power of community.

By sharing our experience, we can help younger investors filter out the noise, avoid costly mistakes, and learn the timeless principles that have served our members so well for generations. Today's young people are eager to invest. What they need is guidance.



So, let's pass the torch and share what we know.

Invite a young investor to your next club meeting. Offer to mentor someone just starting out. Share what you've learned. We have the tools they need. Let's help them put wisdom behind the wheel.

Milestone anniversaries for 2025

Investment clubs are the beating heart of BetterInvesting, and each year we celebrate those clubs celebrating milestone anniversaries.

An investment club is more than just a group of people investing in stocks. It is a community of friends who share their passion for investing while taking control of their financial futures. Whether its members meet in person or virtually, an investment club can be the foundation for personal wealth.

The Wisconsin Chapter is proud to highlight the achievement of the clubs below. Chapter directors will present each of them with special certificates signed by the CEO of BetterInvesting.

The granddaddy of this year's list is Court Street Investment Club from Janesville, celebrating its 55th anniversary. In 1960, the year it formed, the Dow stood at 618.02 after suffering a 9.34 percent decline from 1959. Maybe not too different from today!



Club Name	Anniversary Years	Location	Contact
Court Street Investment Club	55	Janesville	F. Scott
Spa Investment Club	50	Stevens Point	Fred Boehm
Bull and Bear Investment Club	50	Milwaukee	Shirley Tyden
Hoyt Investment Club	45	Sun Prairie	Floyd Becraft
Prudent Partners Investment Club	40	Fall River	Susan Frish
Prairieville Investment Club	40	Menomonee Falls	Edward Stewart
Dow Jones Above Average Club	40	Wauwatosa	Dan Bieser
Appleton Area Winners	35	Appleton	Mary Mares
River Valley Investors	35	Prairie Du Chien	Monte Steiber
Women of Wealth	30	West Bend	Liz Moschea
Educated Investors Club	30	Elkhorn	Paul Nelson
Baraboo Group Money Club	25	Baraboo	Christopher Hamm
Fortuneseekers	25	Keshena	Javier Talavera
Rotary Rockefeller Investment	25	Middleton	James Ahearn

Directors are available to assist clubs and individuals

The Wisconsin Chapter has experienced directors available to assist investment clubs and individuals with their investing education. We can show you how to use the BetterInvesting suite of investment tools, such as the Stock Selection guide, the Stock Comparison guide and the PERT chart. You can have a portfolio review to evaluate your current holdings by an unbiased chapter expert. All of this and more is available to you or your club for no cost as part of your membership in BetterInvesting.

For more information, email contact@wisconsin.betterinvesting.net and tell us how we can help.

Win cash for sharing valuable investment information on First Cuts

The Wisconsin Chapter is extending its offer of \$25 to members who complete First Cut stock reports that are accepted for the BetterInvesting website. Winning entries are limited to four per person.

First Cut reports share critical information about potential investments, helping to inform responsible decision-making in our community of investors. They consist of a completed Stock Selection Guide (SSG) that lays out the judgments made by the author, as well as a written report that explains the rationale behind each judgment.

To enter, use the First Cut Stock Report template, an easy-to-use form providing a simple format to record your completed SSG as well as your assessment of the stock you studied. Click on [First Cut Submission Form](#) to access the First Cut Stock Report webpage and the report template. Instructions to submit a First Cut Stock Report are included in the template.

The First Cut reports offer two excellent ways to improve your investment education and your investment portfolio. Since First Cuts contain SSGs completed by other BetterInvesting members, you have a window into a universe of BI-inspired stock research. Also, you can review a First Cut and compare another member's evaluation with your own.

While you're on the First Cut page, check out all the submitted reports to find stock tips worthy of additional review.

Following are three First Cuts prepared by Wisconsin Chapter directors, including Chapter President Deane Jaeger. Review the stock AutoZone (AZO) and compare your judgement with his. 😊 You can also view the reports by following the links below.

Let these reports be a guide and inspiration as you undertake this rewarding educational exercise.

AutoZone, Inc (AZO)

<https://www.betterinvesting.org/btrinv/files/55/55ef941c-8883-443d-9560-74643acocf62.pdf>

Monolithic Power Systems (MPWR)

<https://www.betterinvesting.org/btrinv/files/a5/a5e8148b-b5de-4361-9be2-7c6cd96ed7df.pdf>

ASML Holding N.V. (ASML)

<https://www.betterinvesting.org/btrinv/files/68/6871c715-09fb-4f07-b8d0-7980a6eb8ce5.pdf>