



BETTER INVESTING™
Georgia Chapter



Newsletter
Spring 2019 Issue

Do your teenagers have Financial Savvy? Start a family club and give them financial knowledge they need for life's survival
Money Smart week starts in April. See page 6 for some of our events.

**"An Investment
In Knowledge
Always
Pays The Best
interest."
Benjamin Franklin**

Starting a New Club is simpler than you may think

Do you know someone that has trouble absorbing all the information available for the investor? If you do refer them to a club as they share the work research necessary before making an investment decision. Or maybe they can start a new club.
Information inside may help

Attention CLUBS make sure all your members get a copy of Newsletter

President's Corner by Larry Reno



We have just experienced an event that really tested the fortitude of our BI investment philosophy and your endurance. What was that? That was a precipitous drop in the market from December 3, 2018 to December 24, 2018 with a drop of the Dow Jones Industrial index of more than 18.5%. That is when the companionship of your Club and family is there to help you hold steady when the market is so unpredictable. I look at such a drop in the market as an opportunity to buy stocks on sale. Think of such a drop in these two ways as an opportunity. One is the market is like the day after Christmas at Macy's; everything is on sale. The market is very fickle in that when the overall market drops it takes those good companies with it and results in a tremendous bargain sale. And the second way is it's the time you

need to think like a fireman. When everyone is running out of a burning house the fireman is running in. So, when the inexperienced retail investor is selling on a down market, and locking in their loses, you, like the fireman, need to run into the market and buy those bargains

Money Smart Week, sponsored by the Federal Reserve Bank of Chicago, has been expanded from one week to a month long event from March 30 – April 26, 2019. Your Georgia Chapter is proud to be involved with the Federal Reserve Bank with many events across the state of Georgia. Go to the Chapter BetterInvesting (BI) website at

<https://new.betterinvesting.org/georgia>

and look under Local Events for the event near you. Save the Date! Your Georgia Chapter is proud to put on their 5th Annual Investors Fair on August 24, 2019 at the Avondale Estates Baptist Church, 47 Covington Hwy, Avondale Estates, GA 30002. The event will start at 8:30 AM and go to 4:00 PM with lunch included. The event is still in the planning stages, but we have locked in three renowned speakers who are regular speakers at the BetterInvesting National Conference (BINC); they are Kim Butcher, Ken Kevula and Cy Lynch. We have also locked in one lunch time speaker of National Retail Properties (NNN) who has given away 10 shares of their stock to one attendee in the past. That alone is worth over \$500 plus there will be many more door prizes. So, save the date and watch your e-mail for a link to register. Again, thank you for the opportunity to serve as your Chapter President. This is a way for me to "pay it back." So, if I can be of assistance to you or your Club, please feel free to contact me anytime at TLRENO@AOL.COM or 770-856-2542. And let me wish all of you Better Investing! Larry Reno, President

Like us on Facebook

STARTING A NEW CLUB? THINGS TO CONSIDER

If you are interested in starting a new investment club or have an existing club that is still interested in securing new members, then you may be interested in learning what the **Atlanta Chapter Model Education (ACME)** does for its membership and potential members.

ACME typically has guests attend their monthly meetings. Notification of a guest interested in sitting in on a meeting is received via email or telephone inquiry. If a guest is interested in attending a meeting, we prepare a Welcome Packet for each guest. Included in the packet are the following documents:

A personalized cover sheet for each guest

A summary of ACME partners responsibilities, what ACME will do for members and the Better Investing simple investment philosophy

A couple samples of stock selection guides

A free 90 day digital core membership form

Any guest who has attended two (2) ACME Investment Club meetings is eligible to join the club with an initial deposit of \$125.00 and a commitment to submit a minimum contribution of \$25 each month. A new member packet is given to each new member that contains the following information:

- Welcome Letter
- Partnership Agreement
- ACME Operating Procedures
- Listing of club mentors with their contact info
- Folio Investments deposit info
- ACME Registration Form
- Blank copy of Supervisor's Stock Report
- Analysis of Core, Core Plus and Toolkit 6

If anyone is interested in receiving any of the above documents to tailor towards your specific club, please feel free to contact:

Lindy Smith, President,

ACME Investment Club, at

msfundraiser@bellsouth.net



Re: [chapter-chat] Treasurer for Club

On Feb 23, 2019, at 7:42 PM, :

Below is consolidated comments from a volunteer named John



We find ourselves in strong agreement with John, all Club books are open to members and closed to all outsiders. Members are responsible to understand their books and develop full confidence in their handling. We all accept that errors occur and we know the sooner found and corrected simplifies the handling.

**Please read Johns comments and heed his advice,
if you think you need an audit ask your members for one.**

THE EDITOR, thank you John

The Reprint

I believe it is imperative that an audit be performed every year. Many (most?) clubs I've been in and visited have treasurers without those advanced degrees. They are honest individuals but sometimes errors occur.

(Contributions may go to the wrong partner, or something is expensed incorrectly, etc.) An audit catches those errors. In my clubs, 2 or 3 persons form an audit committee to perform the audit (the Treasurer is not on the committee but is available to answer questions). The committee then gives a report to the club at the next meeting. This transparency is a good thing.

As treasurer you should always want an audit. If we make mistakes it is wonderful to correct those mistakes before someone withdraws or before you prepare a tax return.

I have a BBA and a MBA in accounting and was a CPA until I retired. I have been the treasurer of clubs for more than 20 years. I want someone else to audit and ask questions as appropriate.

I would be interested in what your club is planning to do regarding the choice to audit or not audit the books? My club is a simple club with no trust or any other entities other than individuals in the club. John



facebook

<https://www.facebook.com/betterinvestinggeorgiachapter>

ACME Model Club of Georgia, an Asset for all Better Investing Members

The PUBLIC is always invited to our ACME meetings.
Bring a friend and come have food and fun with us!



Come have fun with us
you will not be disappointed
with our results.

ACME's
Compounded Annual Return (CAR)
for 11 years running is
9.4%
compared to VFINX 7.9%



The ACME Investment Club is the Georgia Chapter Model Club for individuals interested in learning more about investing in stocks utilizing the BetterInvesting (BI) methodology.

ACME Investment Club has seen a nice increase in club membership. We average approximately two new prospective members at each monthly meeting. Because of all this new activity, the Club has developed a marketing plan to address the needs of club membership to include a new member packet and a visitor's packet. This has been a team effort and we are proud of the end results in producing a quality marketing tool to share with new and prospective ACME members.

We are also very proud of our portfolio performance over the past twelve years when compared to the Vanguard 500 Index Fund (VFINX). Since January 1, 2007 to February 9, 2019, ACME's total return has been 9.4% compared to the VFINX total return of 7.9%. We regularly invest our monthly contributions and reinvest all company dividends back into our portfolio. We also maintain a Watch List of stocks we may want to consider for future investments.

We invite anyone who is interested in learning about investing in stock to visit us.

The ACME Investment Club meets the second Saturday of the month from 12:00pm to 2:00pm at the: Magnolia Room located at 4450 Hugh Howell Road, Tucker, GA 30084.
770-864-1845.

For more info, please call or email our President:
Lindy Smith at 404-934-6135
msfundraiser@bellsouth.net

or our Treasurer, Larry Reno at
770-856-2542
TLReno@aol.com.

We look forward to seeing you soon at our ACME Meeting and mark your calendar to not miss us:

Good food, great company and an awesome learning experience with the Georgia Chapter ACME Model Club.

Since January 1, 2007

ACME's total return has been 10.3%



www.betterinvesting.org/public

FEDERAL RESERVE BANK of CHICAGO

April is Money Smart Week now Month and Your Georgia Chapter is participating in several Free programs such as these:

Open House Events

You are invited by:

Better Investing's

Mutual Investors of Atlanta

**Invites You to attend their
Open House Club Meeting**

April 2nd, 6:00 PM



Forest Park Public Library

4812 West St,
Forest Park, GA 30297

April 9th, 6:30 PM



Fayette County Public Library

1821 Heritage Park Way
Fayetteville, Georgia 30214

***Another event just announced: April 13th at East DeKalb Campus
Stone Mountain***

More Money Smart Week programs all Free Sponsored by BetterInvesting's local Chapter and The

FEDERAL RESERVE BANK of CHICAGO

Monday April 1, 2019

Reel Sense - Participants will gain understanding of financial meltdowns, stock market crashes and pending financial disasters through film review and discussion. Learn how to prepare and protect your financial well-being.

Fayette County Public Library
1821 Heritage Park Way
Fayetteville. GA 30214
6:30 pm - 8:00 pm

Wednesday April 3, 2019

Lets Talk Dollars and Sense - Have a question? We will have professionals available to answer your financial questions and offer sage advice on money matters, including mortgages, saving thru investment, understanding and repairing credit & taxes.

Fayette County Public Library
1821 Heritage Park Way
Fayetteville. GA 30214
6:30 pm - 8:00 pm

Wednesday April 10, 2019

Introduction to Investing - Investing can begin at any age; learn the many facets of investing for the future

Carver Early College High School
55 McDonough Blvd., Atlanta, GA 30215
2 Sessions -
11:30am 12:00 noon and 12:00 noon- 12:30 pm

Monday, April 15, 2019

Introduction to Investing -

How to Invest at any Age
National Active and Retired Federal Employee Association (NARFE) -

Flint River Chapter
440 North Jeff Davis Drive
Fayetteville, GA 30214
10:45 am - 11:30 am

Thank to:

Cynthia McCrary our Treasurer
For organizing these programs

	<p align="center">COME HEAR OUR STORY: Investing In Our Generation & Beyond</p> <p align="center">Presented By: Progressive Women Investment Club (PWIC)</p> <p align="center">Saturday, April 13, 2019 11:00AM-1:00PM East DeKalb Campus 5839 Memorial Drive Stone Mountain, GA 30083 Large Conference Room</p> <p>This program will introduce the language of investing and provide a basis for understanding investing and how to start a club.</p> <p align="center">RSVP: Debra D. Johnson 678-982-6879 (debradjohn@gmail.com) Or Janie Banks 404-401-8960 (jbanks1986@aol.com)</p> <p align="center"><i>Light refreshments will be served!</i></p>
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You're Invited to experience with us a program in:

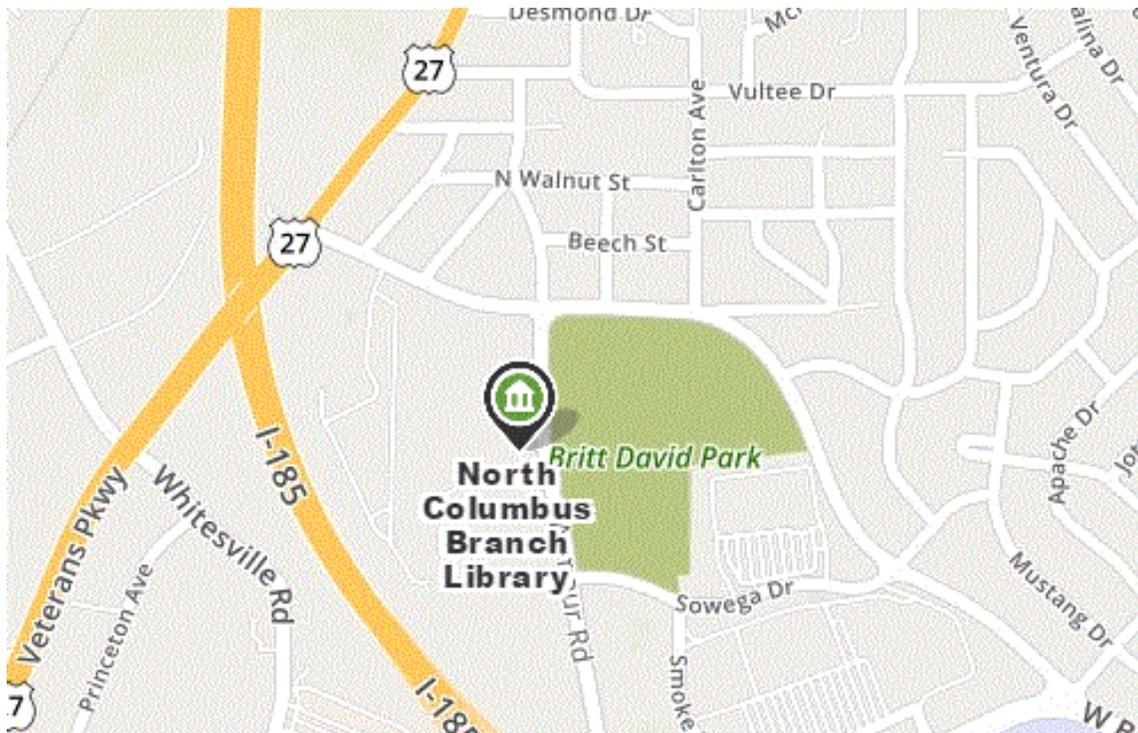
Recognizing Fraud & Scams

Saturday, April 6, 2019

11:00-12:00 PM. Public Welcome, Free,

North Columbus Library

5689 Armour Rd, Columbus, Ga



For answers to your questions contact:

Ann Newman at: annnewman@gmail.com; 706-326-7318

UPDATE on BetterInvesting's New Model Club in Central Georgia

A new BetterInvesting sponsored Model Club has formed in Middle Georgia. The Central Georgia Model Investment Club (CGMIC) began operating in February. The club was formed by Jim Vandersall, a current Georgia Chapter Director with the support of the Georgia Chapter. While the club is still in the initial stages, it has held two monthly meetings and now has an active membership roster. During the two meetings, the Partnership Agreement and Bylaw's were developed and approved. Educational topics such as key financial ratios, Value Line familiarization, Stock Selection Guide Core fundamentals, and other topics were also discussed. In March, CGMIC plans to present two small-cap stocks for review using the Core SSG.

The club is open to the public without cost. Prospective members must attend two meetings in person (1 if a current BI member). The club meets on the third Saturday of each month at the Perry Library, 1201 Washington Street, Perry Georgia from noon until 2:30PM. Online participation via GoTo Webinar is planned and will be available the second half of the year.

For more information, contact Jim Vandersall via email at jvandersall@gmail.com, or leave a message on the CGMIC Facebook page (Search for CGMIC). Be sure to like us and share with your friends.

Club Member Speaks

Family club enriches relationships across generations.

"We meet face-to-face about four times a year when I go home to visit. One thing I've done that definitely boosted enthusiasm for the club is to match the contributions of the younger nieces and nephews. Its fun to watch the investment grow but it is even more fun to watch the learning and confidence grow. If you haven't yet started a family investment club, think about it. You may be surprised to see how family members that have never invested before take to the idea, and you may find that it enriches relationships and dialog across generations."

J. Whiting Aurora, CO

Thank you J, the Editor

2018 BINC TICKER TALK STOCKS

These are stocks to study from the
National Convention last May

2018 BINC TICKER TALK STOCKS

Stock Name	Stock Symbol	Price on 5/16/18	Price on 9/30/18	Price on 12/21/18	Price on 3/1/19	Percentage Increase or Decrease
Acuity Brands	<u>AYI</u>	\$117.02	\$157.20	\$106.44	132.28	13.04%
Alliance Data <u>Sytems</u>	ADS	\$209.68	\$236.16	\$149.06	173.59	-17.21%
Celgene	<u>CELG</u>	\$81.36	\$89.49	\$60.92	85.67	5.30%
Daimler	<u>DDAIF</u>	\$78.82	\$63.03	\$52.50	60.90	-22.74%
Facebook	<u>FB</u>	\$183.20	\$164.46	\$124.95	162.89	-11.09%
Healthcare Services	<u>HCSG</u>	\$37.37	\$40.62	\$38.75	37.74	0.0099%
<u>Incyte</u>	<u>INCY</u>	\$67.02	\$69.08	\$58.67	88.17	31.56%
Johnson & Johnson	<u>JNJ</u>	\$125.35	\$138.17	\$128.09	138.35	10.37%
<u>LCI Industries</u>	<u>LCII</u>	\$88.44	\$82.80	\$61.46	83.30	5.81%
Patrick Industries	<u>PATK</u>	\$59.90	\$59.20	\$28.37	47.68	-20.40%
Sirius <u>XM</u> Holdings	<u>SIRI</u>	\$6.93	\$6.32	\$5.59	6.00	-13.42%
<u>Supernus Pharmaceuticals</u>	<u>SUPN</u>	\$58.35	\$50.35	\$31.00	41.13	-29.51%
Western Alliance <u>Bancshares</u>	<u>WAL</u>	\$61.71	\$56.89	\$38.16	48.00	-22.22%

See results after one year we will repeat in each issue:



SAVE THIS DATE

August 24, 2019

**An exciting day in investment education!
Better Investing Announces**

The GEORGIA CHAPTER'S 5th Annual Investors Fair August 25, 2019, 8:30AM – 4:00PM

The Georgia Chapter of BetterInvesting will present its 5th annual INVESTORS EDUCATION FAIR.

Some of the best in investment education includes:

Ken Kavula, Kim Butcher, Cy Lynch, and our own Howard Johnson are confirmed presenters. They will provide great information on selecting quality stock, managing portfolios, using online tools, etc.

National Retail Properties (NNN) is one of the confirmed sponsors.

Look for class topics and schedules coming soon. Please mark your calendars and we hope to see each of you there for a great day in investment education.t.

**For more info contact
Clair Redmond at
c.redmond@att.net**

Location:

**Avondale Estates
First Baptist Church,
47 Covington Road,
Avondale Estates, GA 30002.**





BETTER INVESTING™
South Carolina Chapter

South Carolina Announces
Special Event:

MARK YOUR CALENDAR - FREE Investor Education Day
June 22, 2019, 9:30am – 3:30pm

Lutheran Theological Southern Seminary
Casey Building Lecture Hall
4201 N. Main Street, Columbia, SC

Join us in person or via the Internet:

Education Day with Mark Robertson,

Manifest Investing General Manager and

Popular BINC Speaker

Please invite others – this event is free to all interested investors

Schedule

9:30am – 10:00am – Registration, with coffee, donuts & fruit
10:00am – 3:30pm – Education & brief annual elections

Mark will present the following seminars:

Founder's Wisdom -What We Do, Why Do It

Small Company Discovery –

The Strategic (And Urgent) Importance of Growth in Portfolios

Analysis of a Company –

Highlighting Favorite Resources

Better Selling

Registration

Cost: free – all are invited to attend on -site or via the Internet. Advanced registration for on-site attendance includes free light lunch:

REGISTER for on-site and online attendance at our SC Chapter website:
<https://new.betterinvesting.org/southcarolina/localevents>

Information on our Chapter

The Georgia Chapter is run entirely by volunteer Directors, who give freely of their time and knowledge. The more volunteers we have, the more people we can reach and teach. If you are one of those people who want to learn more and like to help out, we want you as a Director! We are always looking for individuals with administrative skills, organizational abilities, teaching skills or computer skills. This is a great opportunity to learn more about investing while spending time with a great group of folks. To find out more, contact any Board Member.

Please forward this Newsletter to your Club Members where we may not have their email

Thanks: Carl Hinton, Editor

cmillerh@gmail.com

Benefits of Getting Involved

- The training and education in investing the BetterInvesting way is great. You get to sit in on Georgia classes and Webinars for free.
- It is an excellent resource for developing friends with similar interests.
- You can learn specific skills like technology training, and speaking to groups.
- It gives you a personal sense that you are providing a needed service to the confused and frustrated investor.
- Sitting on a Board of Directors for BetterInvesting looks great on a resume, no matter what field you work in.



WE  **VOLUNTEERS**

There is a Director near you

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Newman, Ann samiamnew@aol.com	Columbus Secretary
Redmond, Clair c.redmond@att.net	Atlanta (Lindbergh) VP Education
Reno, Larry President tlreno@aol.com	Fayetteville 770-856-2542 ACME Member
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