

Maryland Money Matters *newsletter*

HEALTHY BALANCE

Ana McBayne,
MD Chapter President



"Health is Wealth: The Vital Connection Between Well-Being and Financial Prosperity"

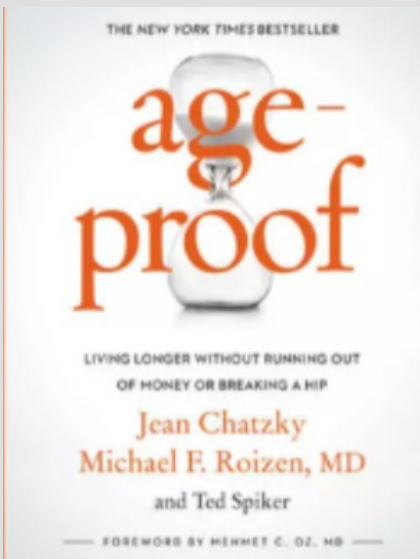
Join me on this journey in the New Year!

'AGE PROOF'

**Living Longer Without Running Out of Money or Breaking a Hip
by Michael F. Roizen and Jean Chatzky**

We will meet to share our progress on the
3rd Saturday of each month at 9:00 AM

using this link <https://meet.goto.com/604446141>



THE PREMISE OF THE BOOK IS:

IF YOU TAKE CARE OF YOUR HEALTH YOUR WEALTH WILL LAST LONGER WHEN YOU GET OLDER
AGEPROOF : LIVING LONGER WITHOUT RUNNING OUT OF MONEY OR BREAKING A HIP,
BY MICHAEL F. ROIZEN, JEAN CHATZKY

THE NEW YORK TIMES BESTSELLER - TODAY Show financial expert Jean Chatzky and the Cleveland Clinic's chief wellness officer Dr. Michael Roizen, two of the world's leading experts explain the vital link between health and wealth that could add years to your life and dollars to your retirement savings.

Jean Chatzky and Dr. Michael Roizen explain the vital connection between health and wealth--giving readers all the tactics, strategies, and know-how to live longer, healthier, more lucrative lives. The same principles that allow us to achieve a better body will allow us to do the same for our investment portfolio.

Chatzky and Roizen provide a plan for both financial independence and biological strength with action steps to get you there., All the money in the world doesn't mean a thing if we can't get out of bed. And the healthiest body in the world won't stay that way if we're frazzled about five figures worth of debt.. For instance, physical and financial stability comes down to the same equation: Inflow versus outflow. Do we burn more calories than we ingest? Likewise, are we making more money than we spend? The authors detail scientific ways to improve our behavior so that the answers tilt in the readers' favor. They also offer ways to beat the system by automating how we do things and limiting our decisions in the face of too much food or too much debt.

Would you like to take this journey with me starting in the new year? Add...

Ageproof : Living Longer Without Running Out of Money or Breaking a Hip,
by Michael F. Roizen, and Jean Chatzky to your book collection.

We will share our progress every third Saturday of the month @ 9:00am.

Duration to be determined by the participants.

Join in via this link - <https://meet.goto.com/604446141>

2025 STOCK PICKER CONTEST

CONTEST INFORMATION

- Contest will run for 30 weeks
- Starting January 25, 2025 – Ending August 23, 2025
- Open to all BetterInvesting Maryland Chapter members & Investment clubs
- No Cost to enter contest
- Contest rules, Entry Form & details posted on the [Maryland Chapter website](#)
- Cash prize(s) will be awarded contingent on the number of entries
- 2 Trading Days – Week 10 & Week 20
- Contest Summaries are prepared every 2-weeks
- Dividends tracked & added to contest's account before each trading day & at the end of the contest
- Special Situation – Merger

FOR QUESTIONS ABOUT JUST THE STOCK PICKER'S CONTEST, CONTACT US .
STOCKPICKERS@MARYLAND.BETTERINVESTING.NET

MODEL INVESTMENT CLUBS

Model Investment Club Meetings

[Yankee Model Stock Investing Club](#)

Meets the 2nd Saturday of each month

Next Meeting: Saturday, January 13 at 11AM ET

[International Model Stock Investing Club](#)

Meets the 3rd Monday of each month except 2nd Monday in December

Next Meeting: Monday, January 15 at 8:30PM ET

Visit the [BetterInvesting website](#) for details about model clubs that invest real money.

NEWS YOU CAN USE



INTRODUCING A NEW ERA OF CAMARADERIE: INVESTMENT CLUB CONNECT!

Join Investment Club Connect! Bridging the gap between investment clubs and individual members, this free program facilitates connections, benefiting both the clubs and individuals. It's the ultimate matchmaker for BetterInvesting members interested in joining an existing investment club.

[LEARN MORE](#)

VOLUNTEER

BetterInvesting members—whether part of a club or individual investors—have always benefited from the dedicated support of our volunteers, who are committed to helping members become successful lifelong stock investors.

Our volunteers not only assist members in their local areas but also contribute significantly to educational programming at national and regional events. Chapters often collaborate with one another to create high-quality events that reach a wide audience of members. This spirit of collaboration between volunteers and chapters has long been encouraged and will continue to be a vital part of our mission.

4-BITS TRAINING SCHEDULE for the rest of the fiscal year...

- January 29, 2025
- February 19, 2025
- March 24, 2025
- April 28, 2025
- May 21, 2025
- June 23, 2025
- July 22, 2025
- August 20, 2025
- September 17, 2025

Watch Chapter Advance for any changes to the schedule.

contact@maryland.betterinvesting.net

TERMS TO GROW BY...

NET PROFIT:

Net profit is the money a company retains after all expenses, including operating costs, interest, taxes and depreciation, are subtracted from total revenue. Often referred to as the "bottom line," it is a key indicator of financial health. Net profit directly impacts EPS, which influences stock valuation. A strong net profit indicates effective management and sustainable practices, enhancing investor appeal. Conversely, declining net profit can signal instability or poor performance, harming stock prices.

RATIO ANALYSIS:

In stock investing, ratio analysis evaluates a company's liquidity, profitability, efficiency and solvency using key financial ratios. Investors use ratios like the price-to-earnings ratio (P/E), return on equity (ROE) and debt-to-equity ratio to assess profitability, valuation, efficiency and risk. These ratios help compare companies, identify trends and make informed decisions. Ratio analysis can reveal a company's financial strengths and weaknesses to help determine whether a stock is undervalued or overvalued.

OPERATING PROFIT:

Operating profit, also known as operating income or EBIT (Earnings Before Interest and Taxes), is the profit a company earns from its core business operations, excluding non-operating income, interest expenses and taxes. This metric provides insight into a company's management and ability to generate profits from its main activities. Operating profit is essential for stock investors as it indicates a company's operational growth, efficiency and sustainability, independent of external factors. A consistent and growing operating profit indicates strong business performance, making it a key metric when making investment decisions.



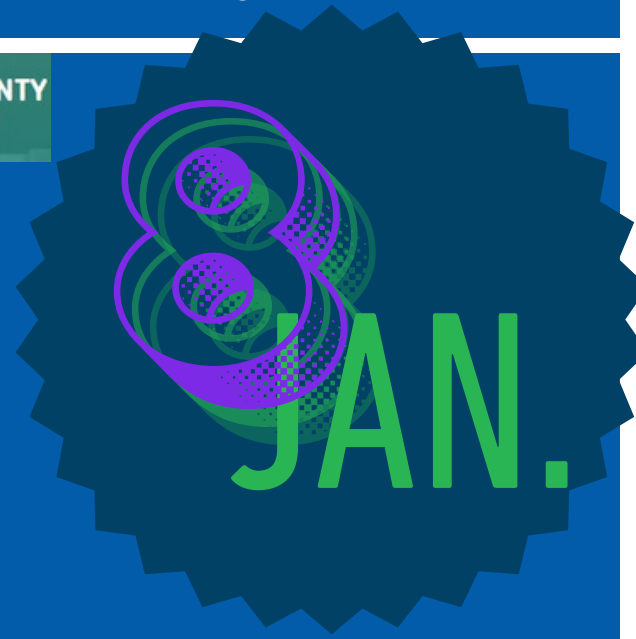
SAVE THE DATE!



Maryland Chapter of BetterInvesting
Partners with
Baltimore County Public Library
To Present...

"INVESTING 101"

Every Wednesday in January
Starting Jan. 8, 2025
at 7:00 pm - 8:30 pm EST
REGISTER @
[BCPL Webpage](#)



**BETTERINVESTING MARYLAND CHAPTER
WILL BE HOSTING AN
IN-PERSON SSG CLASS
COMING APRIL 12, 2025
TO PRINCE FREDERICK, MARYLAND**

Stock Analysis: BetterInvesting will introduce you to a method of selecting companies for investment using the BetterInvesting **Stock Selection Guide (SSG)** form of analysis.

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BLUE POINT INVESTMENT CLUB CELEBRATES A QUARTER CENTURY



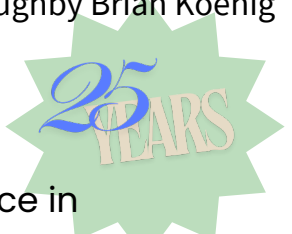
Back row:

Jean Campbell; Lilli Himmelheber;
Mark Silva; Donne Hammett,
Jini Beavers; Ernie Willoughby

Front row:

Kirit Patel, Annetta Oh, Jan Buck,
Jeanne Hammett, Gloria Ranta,
Terry Rumsey, Mrs Patel

Seated: Paula Willoughby Brian Koenig



The Club was founded by clients and employees of the H & R Block tax office in Leonardtown, Maryland, inspired by discussions on the stock market. Initially capped at 20 members, it now has 16, including seven original members. Monthly dues began at \$25, with contributions limited to prevent any member from exceeding 20% ownership. Meetings are held monthly, with an annual picnic and holiday gathering.

To ensure success, members focused on mastering the Stock Selection Guide (SSG) before opening a brokerage account or purchasing stock. After practicing SSGs, members felt confident by October to select Ethan Allen for purchase but delayed until November while choosing a brokerage. They opened an Ameritrade account, buying Ethan Allen and Oracle stocks.

Today, the portfolio includes 17 stocks and an ETF, the SPDR S&P Dividend ETF, used for holding funds between investments. The SSG remains central to the research process, with members monitoring and reporting on one or two stocks after quarterly Value Line updates. Advanced tools like online Value Line and NAIC software simplify the process compared to early manual efforts.

The Club thrives on the diverse expertise of its members from fields like healthcare, engineering, and education. It provides a valuable learning platform, enabling members to apply gained knowledge to their investments

contact@maryland.betterinvesting.net

COALITION OF CONCERNED BLACK CHRISTIAN MEN INVESTMENT CLUB

“These milestones highlight the strength of our collective effort and the value of staying committed to our principles.”
Michael Crawford



Not pictured: Nate Archey, Tony Bell, Al Corbett, Don Habersham, Brian Jones, Jim Lee, Mike Little, Jerry Shaw (deceased June 2024), Lonnie Stilley

~ REFLECTING ON THE JOURNEY

A connection between two individuals inspired the club. One of the club’s founding members, Michael Crawford, had a friend, Rey Oliver, who was part of the Golden Key Investment Club and the National Association of Investors Corporation (NAIC). Rey invited Michael to attend one of their meetings. Michael wanted to join but couldn’t, as their membership was capped at 15 members. Rey encouraged Michael to start his own club and offered to mentor him through the process.

At the time, Michael was the treasurer of the Coalition of Concerned Black Christian Men (CCBCM), a nonprofit organization focused on supporting disadvantaged residents of Prince George’s County through scholarships, food donations, and other community efforts. Since its inception in 1993, CCBCM has awarded over \$603,000 in scholarships to 667 students and provided more than \$180,000 in aid to families in need.

Michael saw potential in introducing the idea of an investment club to CCBCM members. With Rey’s support, he presented the concept at a meeting, and the majority of members agreed to join. Rey provided a template for bylaws, which the group adapted, and the club's leadership mirrored CCBCM's officers, with a few additional roles added.

The club spent its first 11 months meeting regularly, contributing funds, and learning about investing. They made their first stock purchase in March 2000, but the market downturn shortly afterward caused their portfolio to drop by 63%, sparking discussions about disbanding. However, they decided to persevere, following the four core principles of NAIC (now Better Investing)...

- 1. Invest regularly, regardless of the market**
- 2. Reinvest all earnings**
- 3. Focus on growth companies**
- 4. Diversify to reduce risk.**

Thanks to these principles and the resources provided by NAIC/Better Investing, the club not only survived but thrived. Today, 25 years later, the club’s portfolio exceeds \$600,000, and they continue to invest successfully, now using Fidelity as their broker.

25
YEARS

~ ADAPTION AND GROWTH

How the Club Has Adapted to Changes in the Financial Markets and Investment Landscape?

Over the years, we've faced challenges, including companies going out of business or underperforming stocks. One of the toughest decisions we've had to make is when to sell and reinvest in better opportunities. Our philosophy has evolved to align with market trends, such as the rise of technology. Currently, eight of our 20 holdings are in the tech sector. Portfolio management has become essential to ensure we maintain balance and avoid being overweight in any one sector or stock.

The COVID-19 pandemic presented another learning opportunity. While we maintained our discipline, we realized the importance of having cash reserves to capitalize on buying opportunities during downturns. Moving forward, we aim to be better prepared for such scenarios. Adaptation, discipline, and a focus on education have been key to our longevity and success in navigating an ever-changing financial landscape.

~ KEY LESSONS LEARNED

Lessons Learned and Staying the Course...Over the years, we've faced challenges but stayed persistent. For example, we lost \$3,500 investing in a company that failed in RFID technology and \$25,000 in a REIT during the 2008 crash. These losses were tough but taught us valuable lessons in resilience and discipline. Sticking to BI principles and utilizing their resources were key to overcoming setbacks and continuing to grow.

Aspirations for the Next 25 Years... We aim to maintain steady growth and adapt to changes in the financial markets. Our goal is to continue educating members, refining our strategies, and ensuring the club remains strong despite the challenges of balancing participation with members' full-time careers. By staying committed to education, collaboration, and BI principles, we hope to build on our successes and inspire future generations of investors.

~ CELEBRATING MILESTONES

What are some of the club's most notable achievements or proudest moments during its 25 year

history? One of our proudest moments came early on when the market took a dramatic downturn. We didn't panic or disband. Instead, we stayed committed, and that resilience set the foundation for our long-term success.

Over the years, we've celebrated key milestones, achieving portfolio value goals of \$100,000, \$250,000, and \$500,000. In 2024, we surpassed \$675,000 and are now focused on reaching \$1,000,000 by staying disciplined and focused.

In 2024, we faced the challenge of fulfilling several withdrawal requests, including \$26,500 in partial withdrawals and \$26,177 for two full withdrawals—one due to the passing of a member. Despite this, our members worked together to decide which stocks to sell, showing the club's maturity and teamwork.

Every five-year milestone is a testament to our club's longevity. As we celebrate 25 years, we're also looking ahead. With an average member age over 55, succession planning and recruiting younger members have become a priority to ensure the club's legacy continues for another 25 years.

We are especially proud that four of our original members have individual portfolio values exceeding \$100,000. Additionally, in 2018, both the club and one of our members were featured in Better Investing magazine—an honor that reflects the dedication and success of our group.

"These milestones highlight the strength of our collective effort and the value of staying committed to our principles."

HAPPY NEW YEAR



Primary Contacts

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Chapter Volunteers

Charles Bright

Jonathan Hunn

Brian Koenig, Director

Jo Ann Linck, Director Emeritus

Edison Mcbayne

Vivian Mcknight

Frederick Shaw

Cynthia Williams