

## *The President's Message.....*

Investing has afforded me the opportunity to be happy. In a world of advising young kids to go to school and major in something technical where they will always have a job without respect of their true gifts and talent, many of us grow up clinging to a paycheck being our main source of income.

However, equipped with the knowledge of how to invest and make your money work for you over the long-term, is a great skill to have. This skill affords us the opportunity to choose work we love to do; not work we have to do for the sake of income.

Many of us think that the absence of money problems is afforded only to the rich. However, those of us that have been members of BetterInvesting for over 20 years know that

we've been able to build wealth for ourselves, for our families and inside of our investment clubs greater than we could have ever imagined. And with that newfound wealth has come long-awaited freedom. And in that freedom, we experience happiness. From this place is where we share "The Wealth of BI" with our family and friends; and most importantly, with the next generation. Sharing with them the concepts, tools and skills they need to be financially independent, eventually wealthy, and most of all HAPPY.

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*Ionnie McNeill has contributed to previous Newsletter issues. She serves on the NAIC/BetterInvesting Board of Directors, is President of the Chapter and Model Club, and she is a Lifetime BI Member.*

## **INVESTOR EDUCATION DAY/ ANNUAL MEETING**

**Saturday, April 9, 2022 - 8:30 am-12:45pm (ET)**

### **Doug Gerlach Presents:**

Two Things You Must Know to Successfully Pick Stocks In Any Market  
Profit Margins: the Key to Company Quality  
Small Cap Advantage to Superior Returns in a Long Term Portfolio  
Stock Analysis

### **Phil Keating Presents:**

Most Interesting Clubs and Holdings  
Recognition of the 2022 Portfolio Competition Winners

**Visit "Local Events" on Website for Details**

## The Model Investment Club: A Visitor's View

By Patricia Daniel

One of the best things about my relationship with my sister is that we love to share any newfound pieces of knowledge with each other. So it came as no surprise that in the Fall of 2021, I received a call about BetterInvesting from Ms. Rose Chevallier. She was excited, or better expressed as, "fired up and ready to go!" and I, her sister, was coming along for the ride.

As a wife and mother of two, I felt wordless in our family financial conversation. I do not accredit this to my husband, who shares everything regarding our family's finances, but attribute this factor to my upbringing. I was raised in a household where money decisions were left to the husband, except for buying groceries or managing a home and leisure. As a result, financial conversations were not part of my home learning circle, which consisted of my mother, aunt, grandmother, and any church lady who happened to be visiting us at the time.

Early in our marriage, my husband and I decided to be different and open about any financial decisions we made for ourselves and our family. However, I confess that it was usually a one-way conversation because I didn't understand enough to talk about money and much less invest money. So that phone call from my sister

and her invitation to join her at the South Florida Chapter Model Investment Club meeting became a life-altering occurrence for me.

From my first meeting with the Model Investment Club, I started to believe that I could learn more about investments, and it wasn't too late for me to try. I appreciated the diverse perspectives and experiences of each member. The club fosters participation and education for members and visitors alike. Investing concepts are taught by those who know and understand the investing dynamics, while the rest take notes and ask questions. The blend of people from all walks of life in this club shows that it is not a matter of circumstances for someone to invest but the ability to attain the knowledge to invest wisely.

In December 2021, after four months of attending the meetings, I gave myself a Christmas gift, a membership to the BetterInvesting organization. And now, I look forward to the 3rd Saturday morning of every month and look at actively participating in some aspects of the South Florida Chapter Model Investment Club.

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*Patricia Daniel is writing her first article for the South Florida Chapter Newsletter.*

***"Action is the foundational key to all success."***

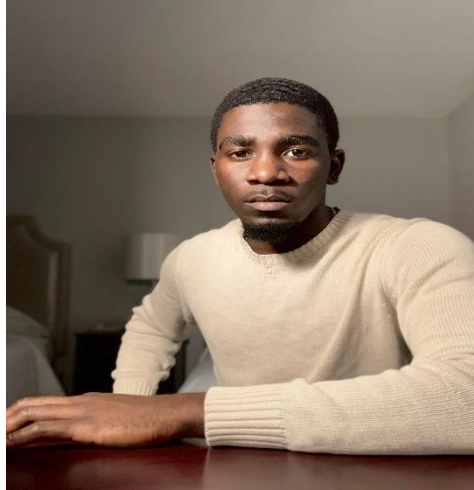
Pablo Picasso, Spanish Artist



The BetterInvesting South Florida Chapter Newsletter is published a minimum of two times a year. The purpose as a nonprofit 501(C)(3) education group is to offer investment education to BI members and non-members. Contact the Chapter at 561-352-4967 or at [contact@southflorida.betterinvesting.net](mailto:contact@southflorida.betterinvesting.net)

# International Student Crashes Into the Stock Market

By John C. Smith



My introduction to investing began when the “Baby Billionaire” visited my HBCU (Historically Black College or University), Florida Memorial University, in late 2019 to host an Introduction to Investing Seminar. Since then, I enrolled in CASA classes that were hosted monthly where I learned how to identify quality growth stocks, when to buy them, and how to create a portfolio of three to five stocks.

Seeing that I am an international student from the Bahamas, I was unable to invest immediately. For a while, I continued to perform stock analysis on various growth stocks and continued to consume as much information as possible. After a few months of researching what was necessary for international citizens to

invest in the United States, I obtained a Social Security number, downloaded Robinhood, and made my first investments in Tesla, Carnival, Delta Airlines, Global Water Resources, and Coca-Cola. In over a year, I have managed to increase my portfolio by 20%. I want to continue growing my stock presence and create a course to teach international citizens how to break the barrier that limits us from creating generational wealth in the United States. By 2023, I plan to have grown my portfolio by 20 stocks, yielding anywhere from 15% to 21% annually.

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**John C. Smith** is writing his first article for the Newsletter. He is a BI member and serves as a volunteer on the SFL Chapter Board.

*“Success is not final, failure is not fatal; it is the courage to continue that counts.”*

(Winston Churchill, British Statesman)

## Wasteful Meetings, No More!

By Barbara B. Cobb

Time like money can escape our grip; that is, if we have not identified and abandon time robbers as wasteful meetings. Meetings for any purpose can be robbers of time; that is, if an appropriate format is not arranged. Think about the time spent in the waiting room for your doctor visits. Now, more timely virtual doctor visits can be scheduled. We were forced to make changes as a result of the pandemic. Why not make changes without being forced?

The SFL Chapter decided at the 2021 Planning Meeting to discontinue monthly Board meetings commencing with the FY 2021-2022. At this printing, the Chapter has met in the months of September and November 2021, and January 2022 successfully meeting all timelines. Adjusting to the change has increased board members alertness and efficiency with time and the use of more meaningful measures.

An interesting article is posted on the McKinsey & Company website (January 10, 2022) about meetings and the wasting of time. The article title grabs your attention: *“If we’re so busy why isn’t anything getting done?”* The article informs the reader that *“With endless meetings,*

*incessant emails, and casts of thousands, companies have mastered the art of unnecessary interactions. Winning in the next normal requires much more focus on true collaboration.”* There are three collaborative interactions presented in the article: decision making, creative solution and coordination, and info sharing.

McKinsey & Company is a management consulting firm founded in the early 20<sup>th</sup> century by James O. McKinsey, a University of Chicago professor. The articles uploaded to the website are scholarly, well-researched, and offer valuable content to all readers.

Just think of how much more time you can devote to building wealth with your stock investing as we all move into the next normal that requires different parameters. You can read the entire article by clicking on the link below:

[Click Here](#)

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**Barbara B. Cobb** has contributed to previous issues. She is the Newsletter Editor, a longtime BI member, and SFL Chapter Board Director.



## Goldilocks and the Three Bears (Bulls)

By Barbara B. Cobb

Goldilocks and the Three Bears is a familiar story and kid's favorite in American children's literature. The story begins: *"Once upon a time there were three Bears, who lived together in a house of their own, in a wood. One of them was a Little Wee Bear, and one was a Middle-sized Bear, and the other was a Great Big Bear. They had each a bowl for their porridge; a little bowl for the Little Wee Bear; and a middle-sized bowl for the Middle-sized Bear; and a great bowl for the Great Big Bear. And they had each a chair to sit in; a little chair for the Little Wee Bear; and a middle-sized chair for the Middle-sized Bear; and a great chair for the Great Big Bear. And they had each a bed to sleep in; a little bed for the Little Wee Bear; and a middle-sized bed for the Middle-sized Bear; and a great bed for the Great Big Bear."*

*One day, after they had made the porridge for their breakfast, and poured it into their porridge-bowls, they walked out into the wood while the porridge was cooling, that they might not burn their mouths by beginning too soon, for they were polite, well-brought-up Bears. And while they were away a little girl called Goldilocks, who lived at the other side of the wood and had been sent on an errand by her mother, passed by the house, and looked in at the window. And then she peeped in at the keyhole, for she was not at all a well-brought-up little girl. Then seeing nobody in the house she lifted the latch....."* And, the story continues, bringing to your mind this children's literature classic. What is the relationship of this kid's favorite to the BI investor?

The Goldilocks fairy tale is about things being "just right." A Goldilocks economy is ideal for employment, economic stability, and steady stock earnings growth. In the BI investors world, a balanced economy is the just right desire. However, BI investors know that an ideal and just right economy is not permanent due to the expected repetition of the five business cycles: growth, peak, recession, trough, and recovery. Are we experiencing a Goldilocks economy now? Heck no! How do you know? Well, let's begin with our purchasing power of auto fuel, groceries, etc. For the BI investor, not being in a Goldilocks economy can be a stock buying opportunity. Everything is "just right" to the BI investor who knows the route to steady stock growth, and one who makes intelligent investing decisions. I encourage you to not get lost in the "woods." Plan on regularly attending the South Florida Chapter events, the upcoming Investor Education Day, and begin your path to investing without the noise and drama to achieve investing balance: in your behavior, actions, and portfolio.



**CASA Annual Mock Portfolio Review**  
**March 12, 2022 (date change), 9:30 am-12 pm (ET)**



Since the creation of the South Florida Chapter mock portfolio April 2011, Nick Nikiforos has reviewed the portfolio annually to identify stocks that have and have not performed well over the past year and to replace them with better growth stocks. The portfolio has outperformed the S&P 500 annually. **YOU ARE INVITED** to collect tips from the review and learn how to “weed and feed” your portfolio for better growth and yield.

**CONGRATULATIONS TO CLUBS CELEBRATING ANNIVERSARIES**

**Blacksquad Investments, LLC (5 years)**  
**Mothers of Investment (25 years)**

**NABWIC Investment Club (5 years)**  
**Gulf Coast Investment Club (30 years)**

**Poke-Doh Investment Club (35 years)**

**UPCOMING EVENTS.....UPCOMING EVENTS.....UPCOMING EVENTS**

- ❖ **Model Investment Club 3<sup>rd</sup> Saturday, 10 AM-12 PM (ET)** - Monthly meetings continue through the summer months. Learn stock investing and how to conduct an investment club meeting. VISITORS ARE ENCOURAGED TO ATTEND.
- ❖ **Chapter Planning Meeting May 14, 2022, 10AM-12PM (ET)** - VISITORS ARE WELCOME to join the Board in making plans for FY 2022-2023. Have a say in your investing needs.
- ❖ **Summer Vacation** - June to August 2022 - At this printing there are no planned summer events except for the Model Club meetings; however, if the Board makes other plans, you will be informed.
- ❖ **Events resume September 10, 2022, 9:30 AM (ET)** with Nick's CASA class. Expect to receive the schedule of events in the USPS mail August 2022.
- ❖ **Presentation by Nick Nikiforos at Nova University Alvin Sherman Library** - Fall season event with details forthcoming. Excellent introduction to investing for your friends, family, or for your review.

**VISIT “LOCAL EVENTS” ON WEBSITE FOR DETAILS**

**AGBARRA INVESTMENT CLUB**  
**2022 PORTFOLIO COMPETITION OVERALL WINNER**  
**CONGRATULATIONS!!!!**