

Your Financial Future Starts TODAY

The stock market is down so should you stop investing in it – pull out what you have in the market? The answer is an emphatic NO! Down markets give you the opportunity to buy into companies that are selling at bargain basement prices. But some companies are not going to recover while others are going to be stagnant and generate little upside. And then there are the companies that will outperform or even skyrocket up. Do you know how to tell which is which? The Florence-Lauderdale Public Library and TVA Community Credit Union in cooperation with the Mutual Investment Club of Florence (MICF) and the Alabama/Emerald Coast Chapter of Better Investing are offering classes starting in February so you can determine whether or not those stocks on sale are good buys or lemons. All the classes and seminars are free and recommended for the general public requiring only that you register for them. All classes are taught by volunteers with many years of experience in this area. The classes offered are:

Introduction to Investing on February 4 and 11 from 10:15 am to noon at the Florence Public Library. Provides new or less experienced investors with information on how to intelligently make investments including individual stocks and mutual funds using the nationally known techniques of Better Investing which have been in use for nearly 70 years. Sixth graders have learned and successfully applied these techniques so you do not need a technical background.

Using Value Line for Investing on February 25 from 10:15 am to noon at the Florence Public Library. How to use the invaluable tool that is Value Line providing the specific areas to find data for input to the Stock Selection Guide, where to find Value Line, and how to use it as a primary tool for determining if a specific company is the one you want for your portfolio.

Understanding the Annual Report/Annual Report Analyzer on March 11 from 10:15 am to noon at the Florence Public Library. Provides investors with the important aspects of the Annual Report and a methodology using an Excel Spreadsheet (provided to class members) that takes only about 15 minutes to fill out (with experience) and provides invaluable information about the company being considered as an investment.

Understanding and Evaluating Mutual Funds for Investment on March 25 from 10:15 am to noon at the Florence Public Library. Learn how to invest in mutual funds with background and a technique developed by Better Investing for picking the right mutual fund for success. Mutual Investment Club of Florence (MICF) is an educational investment club which meets one evening per month. As of December, 2022, the MICF using the BI techniques has averaged a return of 13.5% per year since 1996 beating all indexes. Visitors are welcome. Membership is limited. If interested, the classes above are required for membership. To register for any or all of these classes or seminars or to visit MICF, contact John Ingwersen at jlingwersen@gmail.com.