

Orlando Sentinel **EXTRA**

# ORANGE & SEMINOLE

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## FRIENDLY WAGER

Here's what to know before joining an investment group with your pals

By Jacob Schroeder  
Kiplinger's Personal Finance

We probably all wish to have a friendship like Warren Buffett and Charlie Munger. Decades of enjoying each other's company — and generating a market-beating annual return of nearly 20%.

Their story seems to prove the adage “two brains are better than one.” Together, they achieved more than either likely would have alone. That might be worth consideration for those who aspire to become a better investor.

As Buffett put it: “It's better to hang out with people better than you. Pick out associates whose behavior is better than yours and you'll drift in that direction.”

This kind of camaraderie may help explain why investment clubs are coming back into fashion. Easier access to markets through apps, strong stock market performance and exciting new assets like cryptocurrency have drawn more people into the investing world.

An investment group or club can be a good place to start, especially for those eager to learn by doing. But should investing be a team sport? Here's what to know.

### What are investment groups?

An investment group or club generally brings people



DREAMSTIME

together to pool modest amounts of money. The goal is to build a portfolio, learn about investing and apply those lessons to their respective personal finances. Members can include friends, family, co-workers or even strangers brought together through investment club organizations like BetterInvesting.

Investment clubs have existed for decades. Charles Sachs, CFP ambassador and chief investment officer at Imperio Wealth Advisors, even credits his career to his early involvement in an investment club.

“I got involved in investment clubs and, shortly thereafter, had to start planning my mom's retirement and estate planning. I found that I really loved doing this for a living. Fast-forward 30

years, I'm now doing this for many clients.”

### How investment groups work

Investment groups often resemble social clubs where members share and debate ideas. Most clubs consist of six to 12 people, meeting monthly to discuss and vote on investment ideas, like the best stocks or exchange-traded funds to buy.

Between meetings, members stay connected via email or text.

After an initial lump sum, members typically contribute \$50 to \$100 each month, with larger contributions granting a bigger stake. Clubs need a system to track each member's share of assets as members may join or leave.

Most groups open a brokerage account, often in

the group's name. Formalizing as a legal partnership or LLC isn't required, but it can simplify accounting, provide liability protection and ensure proper tax documentation.

Investment groups can also have specific focuses, such as particular industries or investment styles.

Sachs says the key is finding a structure that matches your interests.

“I think the main thing is, if it's a safe place for you to get an education, then you can apply it.”

### Benefits of an investment group

With only 26 states requiring high school students to take a personal finance course to graduate and most Americans considered financially illiterate, investment groups provide real-world education.

“It's a catalyst for learning how to do it on your own,” Sachs says. “You can take all of that information and start applying it for yourself.”

Beyond financial education, investment groups offer the chance to build social connections, which is increasingly important in an age of growing loneliness. And of course, there's the potential to build wealth while gaining valuable investing experience. But as with all investing, there are risks, and expectations should be set accordingly.

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## LifeHub helps organize your key information



**Terry Savage**  
*The Savage Truth*

Quick, think about who would know where everything is if you were in an accident or had a stroke that left you unable to communicate. By “everything” I mean your health care power of attorney, your health insurance documents, even the password to your cellphone so they can notify friends and family.

While you may have all that information safely stashed in a file box or drawer at home, it's not easily accessible until they find your house keys.

And that's the point of Quicken's new product called LifeHub: It's a place to store and manage all your important information in one secure, easily accessible location in the Cloud where your spouse, adult child or trusted friend can find and access it instantly.

And where you can access it from any place you travel.

Even if you still want to keep your paper files and documentation — which I do myself and still recommend — it's worth taking

the time to assemble this information in one digital location or simply add notes about how to access the documents and contact your advisers. And being Quicken, they've made the LifeHub process an easy one.

Even if you don't consider yourself a techie, it's worth going to Quicken.com and signing up for LifeHub to use on your desktop or laptop (an app is coming for Apple and Android). The cost is \$3.99 a month with a 50% discount, so \$1.99 a month to set up this secure product for all your important information.

Do the easy stuff first by following the logical categories on your screen. If you use Quicken or Simplifi for online bill payment, budgeting and investment tracking, it's easy to import all that information into LifeHub. But you do not have to use those programs to get started with LifeHub.

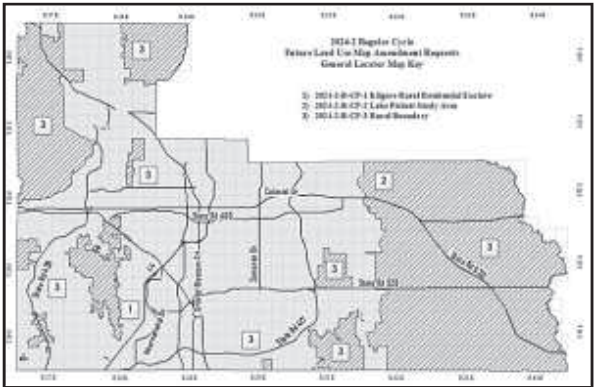
Simply skip to the next task: creating your contact list. You can create your own or import your contact list directly from Google, iCloud or Outlook.

Next, move on to the section called “Institutions,” where you can list important institutions and contact info for physi-

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## NOTICE OF CHANGE TO THE ORANGE COUNTY COMPREHENSIVE PLAN – PUBLIC HEARINGS

On **Tuesday, February 11, 2025, beginning at 2:00 P.M.**, or as soon thereafter as the matter may be heard, the **Orange County Board of County Commissioners (BCC)** shall conduct public hearings in the Orange County Administration Center at 201 S. Rosalind Ave., 1st Floor, in downtown Orlando, FL, regarding the **transmittal** of the proposed **2024-2 Regular Cycle Staff-Initiated Text and Map Amendments** to the Orange County Comprehensive Plan (“CP”), as it has been amended, as authorized by Chapter 163, Florida Statutes, for the following matters:



### A. Staff Initiated Comprehensive Plan Text and Map Amendments

**1. 2024-2-B-CP-1** – Text and map amendments to the Future Land Use Element and Future Land Use Map Series of the Comprehensive Plan, to amend existing policies to create the Kilgore Road Rural Residential Enclave and add Map 25(f), to the Future Land Use Map Series.

**2. 2024-2-B-CP-2** –Text and map amendments to the Future Land Use Element and Future Land Use Map Series of the Comprehensive Plan, to amend existing policies to reduce the size of the existing Lake Pickett Study Area and to amend Map 22, of the Future Land Use Map Series.

**3. 2024-2-B-CP-3** - Text and map amendments to the Future Land Use Element and Future Land Use Map Series of the Comprehensive Plan, amending policies to reflect the adoption of Section 506. – Rural Boundary and Rural Area, of the Orange County Charter establishing the Rural Boundary / Rural Area and adopting Map 5b, to the Future Land Use Map Series

**ABBREVIATIONS INDEX:** CP-Comprehensive Plan; FLUM-Future Land Use Map; FLUE-Future Land Use Element; GOPS-Goals, Objectives, and Policies; OBJ-Objective

Any interested party may appear at any of the public hearings and be heard regarding the consideration of any of the above described Comprehensive Plan Amendments, and submit written comments to the address below prior to the public hearing.

Any of the public hearings may be continued on the date of the public hearing to a future date or dates. Any interested party is hereby advised that the date, time, and place of any continuation of the public hearing shall be announced during the public hearing and that no further notices regarding these matters will be published.

To obtain more detailed information, or to inspect the proposed amendment package, or any part thereof, any interested party may appear between 8:00 A.M. and 5:00 P.M., Monday through Friday, at the Orange County Planning Division, 201 S. Rosalind Ave., 2nd Floor, Orlando, FL, 32801, or telephone during those same hours at (407) 836-5600, or send an email to [planning@ocfl.net](mailto:planning@ocfl.net).

In accordance with the Americans with Disabilities Act (ADA), if any person with a disability as defined by the ADA needs special accommodation to participate in this proceeding, then not later than two (2) business days prior to the proceeding, that person should contact the Orange County Communications Division, 3rd Floor, Orange County Administration Center, 201 S. Rosalind Ave., Orlando, FL, or telephone that department at (407) 836-6568.

PARA MAS INFORMACION, REFERENTE A ESTAS AUDIENCIAS PUBLICA, FAVOR COMUNICARSE CON LA DIVISION DE PLANIFICACION URBANA AL NUMERO, (407) 836-5600. POU PLUS ENFOMASYON AN KREYOL, SOUPLE RELE (407) 836-3111.

## PUBLIC NOTICE SEMINOLE COUNTY COMMUNITY SERVICES DEPARTMENT COMMUNITY DEVELOPMENT DIVISION STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM ANNUAL PERFROMANCE REPORT FOR FISCAL YEAR 2021-22 INVITATION FOR PUBLIC COMMENTS

Pursuant to Chapter 420-907 Part VII of the Florida State Statutes, the public is hereby advised, according to the reporting requirements of the State Housing Initiatives Partnership (SHIP) Program and Chapter 67-37 of the Florida Administrative Code, the SHIP Annual Performance Reports for Fiscal Year 2021-22 (as of June 30, 2024) will be submitted to the Florida Housing Finance Corporation on or before February 28, 2025. The Annual Performance Report will be available for public review and comment from Monday, January 27, 2025 through Tuesday, February 11, 2025 at the Seminole County Community Services Department, 520 W. Lake Mary Blvd., Sanford, FL 32771, Monday through Friday from 8:00 am to 4:00 pm. The report will also be available on our website [www.seminolecountyfl.gov/departments-services/community-services/](http://www.seminolecountyfl.gov/departments-services/community-services/).

TheFY2021-2022AnnualPerformanceReportwillbepresented to the Seminole County Board of County Commissioners (BCC) on Tuesday, February 11, 2025 at 9:30 a.m. for approval. Members of the public may submit written comments on the report no later than 4 p.m. February 11, 2025. Comments may be mailed and/or delivered to the Seminole County Community Services Department at the above address, sent via email to [ssmithwick@seminolecountyfl.gov](mailto:ssmithwick@seminolecountyfl.gov) or made in person during the February 11, 2025 BCC meeting. The meeting will be held at the Seminole County Services Building Commission Chambers 1101 E. 1st Street, Sanford, FL 32771.

The telephone number for hearing-challenged callers is (800) 955-8771 and for verbally challenged callers is (800) 955-8770. Both telephone numbers are accessible between the hours of 8:00 am and 5:00 pm, Monday through Friday.

Seminole County is an entitlement community that receives direct allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) funds from the US Department of Housing and Urban Development (HUD). Seminole County submitted the 2020-2024 Consolidated Plan which outlines the priorities and uses of these federal grants for five years. The Consolidated Plan was approved by the Seminole Board of County of County Commissioners February 23, 2021 and subsequently submitted and approved by HUD.

Each year Seminole County develops an Annual Action Plan to describe the annual goals and projects that will be implemented. Seminole County Community Services is currently implementing the FY 2024/2025 Action Plan. The 2024/2025 Action Plan was approved in July 2024.

Since the time of the plan approval, Florida was impacted by Hurricane Helene and Milton. Seminole County, along with other impacted communities across the state, experienced economic and housing impacts as a result. As authorized by 42 U.S.C 113654a(c)(1), HUD has determined to make a special allocation of ESG funding to Seminole County to address the needs of homeless individuals or families or individuals or families at risk of homelessness in areas affected by a major disaster declared pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.) on or after December 20, 2019, whose needs are not otherwise served or fully met by existing Federal disaster relief programs, including the Transitional Sheltering Assistance (TSA) program under such Act (42 U.S.C. 5170b).

Seminole County is slated to receive \$303,030 in special ESG Rapid Unsheltered Survivor Housing (RUSH) funds Hurricane Ian response. A substantial amendment is necessary in order to program and receive the RUSH funding from HUD.

The proposed amendment is as follows:

1. Programming \$303,030 in RUSH Funds made available through disaster relief

RUSH -\$303,030

RUSH Funds may be used for:

- Shelter Operations-Maintaining a sanitary shelter environment will help to keep staff and participants healthy
- Street Outreach-Materials to assist unsheltered homeless
- Rapid-Rehousing-Rapid-Rehousing assistance
- HMIS/Data Collection
- Grant Administration
- Homelessness Prevention

The Emergency Solutions Grant (ESG) Program budget will be amended to:

Include a special allocation of ESG funding to address the needs of literally homeless individuals and families or individuals and families at risk of homelessness in areas affected by a major disaster.

ESG-RUSH funding will be allocated as follows: Rapid Re-Housing (\$230,303), Emergency Shelter (\$50,000), and Admin/Planning (\$22,727)

The public comment period will be open from February 2, 2025 through February 25, 2025. Comments will be received at the Seminole County Community Services Department until 4:00 p.m., February 25, 2025. Copies will be available for public review online at [www.seminolecountyfl.gov/departments-services/community-services](http://www.seminolecountyfl.gov/departments-services/community-services), or in person at the Community Services Department, 520 W. Lake Mary Boulevard, Suite 100, Sanford, Florida 32773.

Comments should be submitted to Carrie Longworth via email at [clongworth@seminolecountyfl.gov](mailto:clongworth@seminolecountyfl.gov) or via telephone at (407) 665-2389. Comments may also be mailed to 520 W. Lake Mary Blvd., Suite 100, Sanford, FL 32773. Where applicable, the County will respond in writing, to all public comments received.

This will be presented to the Board of County Commissioners for approval at the February 25, 2025 meeting in the BCC Chambers at 1101 E. 1st Street Sanford, FL 32771. The meeting starts at 9:30am.

PERSONS WITH DISABILITIES NEEDING ASSISTANCE SHOULD CONTACT THE HUMAN RESOURCES DEPARTMENT ADA COORDINATOR 48 HOURS IN ADVANCE OF THE CLOSE OF THE PUBLIC COMMENT PERIOD AT (407) 665-7941. FOR HEARING IMPAIRED INDIVIDUALS, THE FLORIDA RELAY NUMBER IS 1-800-955-8771.

FOR ADDITIONAL INFORMATION REGARDING THIS NOTICE, PLEASE CONTACT THE COUNTY MANAGER'S OFFICE, AT 407-665-7224. PERSONS ARE ADVISED, IF THEY DECIDE TO APPEAL DECISIONS MADE AT THESE MEETINGS/HEARINGS, THEY WILL NEED A RECORD OF THE PROCEEDINGS AND FOR SUCH PURPOSE, THEY MAY NEED TO ENSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE, WHICH INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED, PER SECTION 286.0105, FLORIDA STATUTES.