



## Steady Long-Term Investing

For the past 25 years I have been a student of Investing ideas. It is amazing to see how many options we have in the stock market today. Exchange traded funds, dividend Stocks, Reits, and business development companies are just a few of the varied ways a person can invest. We have articles on each of these categories on our Investment Articles tab. (Also option to see them all at bottom of this article.)

AI has really been in the news, and I have taken a large number of courses on Udemy in the past two months. Currently I am studying a course on just Dividend Stock Investing by a great teacher, Steve Ballinger. I have taken six pages of notes on just the varied methods he has used to get to over \$1 million dollars in his portfolio.

The keys to his approach is to always stay diversified with just 20 to 30 good quality value stocks that pay dividends and also have upward growth potential. Until his course, I had never even heard of GARP which is similar to P/E for Price to Earnings. GARP means Growth At Reasonable Price. Looking back in time is easy to measure this, but it takes some confidence in peoples estimates of future profitability.

So in conclusion, I don't think any one measuring stick will guarantee success. It takes a LOT of study and continual review to stay on top of your holdings. The one thing Mr. Ballinger does is he mixes in a lot of ETFs and Mutual Funds to keep a balanced portfolio. He gave an example in this weeks class of a website that measures all sorts of formulas and calculates future earnings.

One that especially made me take a second look was the link to the Dollar Cost Averaging method of investing. They have ties to all the stock prices back as far as 10 years.

## [BuyUpside.Com Dollar Cost Averages](#)

You can click on that link above and go straight to that page. There you can put in any ticker (Stock, ETF, Mutual Fund) and how much you want to invest and how much to add each month, and it will go back in time for the period you desire. (5 years or 10 years.)

I started studying a lot of stocks and ETFs and Mutual funds. All I checked out are ones I currently am investing in. I found out that what John Bogle says in his [Little Book of Common Sense Investing](#) is so true. He was the person that started Vanguard Investments, and his claim is that most mutual funds and investors can not beat the overall stock market investments.

His claims were proven in my first few studies. My Total Stock Market investment ETFs of ITOT and VTI were the top performers. SPY which is the S&P 500 overall market was close to the top. Not one stock was close. Here is a list of what I reviewed. It really opened my eyes.

All these listed were run with opening investment of \$1000 and adding \$100 per month for five years and reinvesting the dividends.

<b>Ticker</b>	<b>Stock/Etf</b>	<b>Ending Value</b>	<b>Total Return Pct</b>
XOM	Exxon	8601	248%
ITOT	I-Shares Total Stock Mkt	10716	477%
VTI	Vanguard Total Stock Market	10717	477%
SPY	SPDR S&P 500 Trust	9027	460%
SDY	S&P Hi Yield Div Aristocrats	7068	470%
VOO	Vanguard S&P 500 Trust	9027	460%

QYLD	Global Nasdaq 100 Cov Call	7707	548%
NOBL	Div Aristocrats Etf	8433	483%
PDI	Pimco Dynamic Investor CEF	8634	555%
NLY	Analy Capital Management REIT	8265	651%

Not sure how he calculated the total return percentage, but the ending total of your investment is what counts the most. On the screen if you try it, it will show you the average yearly dividend return including stock price appreciation.

I then came back and did a few of the mutual funds I own.

Ticker	Stock/Etf	Ending Val	Total Return Pct
QQQ	Invesco QQQ Trust (Nasd	11940	482%
FBGRX	Fidelity Blue Chip Mutual	11894	518%
LGILX	Laudus US Large Cap	10695	549%
TRBCX	T Rowe Price Blue Chip	12148	544%
SWPPX	Schwab S&P 500 Index	11008	460%

The best returns on any were the T Rowe Price Blue Chip Mutual fund.

These highlighted lines are the ones that did the best. QQQ is an ETF, but the

Others are all mutual funds. Dave Ramsey is a huge proponent of only buying mutual funds. (Heavy to growth funds) [Here is article on using his method to buy Fidelity Mutual Funds](#). My list and choice of funds, not his. But following his guidelines.

I realize that looking back 5 or 10 years is NOT THE SAME as investing today and waiting for that time period to elapse. Prior performance is no sure thing in regards to future earnings. However, if we choose our funds based on 5- and 10-year returns, we have a pretty good chance to get close to that return. I think what we can conclude is that you have to be super smart and study a lot to beat these well-managed mutual funds.

I am going to trim back on the number of ETFs I own and put more into Mutual Funds and [ETFs using Dividend Stocks with covered call options](#).

I am not going to stop studying and learning, but I do believe that Dave Ramsey's approach is very solid and easy to understand. Just takes a review once a year to see if they are matching that type of funds average. If not, move to a better mutual fund.

Sites like Kiplingers give out recommended funds continually. The market has its ups and downs, but the long-term investor is the one who will do the best.

Here are a couple of other links to good articles on dividend stocks I read this week:

[Long list of 2025 Companies that have raised their dividends yearly for at least 25 years in a row.](#)

[Morning Star List of Top Performing Dividend Stocks this Year](#)

Be sure to contact an investment counselor or accountant before making any investment decisions. These are just examples of what we are doing in 2025.

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