

WINTER 2024



News!

From The

Oklahoma Chapter

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN



2024

HAS

BIG THINGS

IN STORE FOR

OKLAHOMA

BETTER INVESTING

MEMBERS

*Happy
New
Year*

**BI
CLASSES**

BINC

**STOCK
PORTFOLIO
CONTEST**

EduFest

**OKLAHOMA
BI
TOWNHALL**





President's Letter Winter 2023



Hi Everyone,

I hope you had a wonderful Christmas and 2024 is on track to be a great year. The Oklahoma Chapter has been making plans for an active and fun year ahead. Next is an online town hall meeting on February 15, where you will learn the latest information about filing investment club taxes for Oklahoma. Also, we want your ideas and participation in an Oklahoma Chapter portfolio contest we plan to launch on April 1.

Before we get more involved in what's ahead, let us take a moment to remember Renee Bennett. She was a joy to be with and a great member of BetterInvesting and we were all saddened when she lost her battle with cancer on November 19, last year. She always had a kind smile and loved getting together with friends and enjoying conversations. She started an investment club in 1987 called the Pot of Gold and joined NAIC in 1988. The investment club disbanded in 2000 because Renee got tired of doing all the work for the club.



Renee joined the Freedom Financial Group in 2015 and was the secretary and vice president. She enjoyed teaching and was an awesome educator. Renee was the Oklahoma chapter president from 2018 to 2022. She loved going to the BetterInvesting National Convention (BINC), and when I saw her at BINC in Dallas, she was so excited about the great showing of Oklahomans that were there. Let's do that again!

Speaking of BINC, are you registered and ready to go? May will be here soon!

Have you heard of the Robert Wynn Award for NAIC/BetterInvesting Club Leadership?

To recognize exceptional club leaders, NAIC/BetterInvesting CEO Ken Zendel established the Robert Wynn Award for NAIC/BetterInvesting Club Leadership in 2022.

Prosperous and enduring investment clubs frequently have a very important trait in common: tireless leaders dedicated to promoting investment education. These leaders are the heartbeat of their clubs, inspiring and empowering their club's members to reach their financial goals. They preach the BetterInvesting core principles and encourage club members to learn the Online Stock Tools Suite.

The award may be presented annually to more than one recipient. Any BetterInvesting club member is eligible to be nominated for the award. Outstanding nominees should demonstrate innovative and enduring club leadership techniques and successful recruitment and retention of new members.

To nominate a club leader for the Wynn Award for NAIC/BetterInvesting Club Leadership, please email your nomination to ClubLeaderAward@betterinvesting.org and include the following:



- The nominee's name and contact information.
- A letter identifying the club leader's outstanding contributions to promoting investment education, especially the BetterInvesting mission and methodology, through club membership.

Nominations must be received by March 1st for presentation during the same year. The award(s) will be presented at the BetterInvesting National Convention (BINC) or another appropriate venue.

In recognition of the individual's outstanding contribution and support of investment education at a club level, each award recipient will receive an engraved award and certificate. Neither current volunteers nor members of the BetterInvesting Board of Directors are eligible for this award.

Do you have someone in your club who does more than just run a meeting but is dedicated to promoting investment education and strives to lift up all members? The finest leaders encourage club members to learn the Online Stock Tools suite.

Oklahoma people strive to better themselves and help others along the way. So, look at your club. If you have one of those dedicated members deserving of recognition, write a letter and submit their name. Let them know their efforts don't go unnoticed.

I look forward to talking to everyone at the town hall meeting and seeing you at BINC.

Beverly Wooley
 President, Oklahoma Chapter of BetterInvesting
president@oklahoma.betterinvesting.net



A few responses to the question..

Why are you a member of BetterInvesting?

- 01 "IT'S THE BEST SOURCE FOR LEARNING ABOUT SANE, HONEST INVESTING."
- 02 "TO LEARN FROM A NEUTRAL SOURCE."
- 03 "KNOWLEDGEABLE ADVICE IN UNDERSTANDABLE LANGUAGE."
- 04 "DOUBLED MY MONEY FOR RETIREMENT."
- 05 "I LIKE MONEY!"

NATIONAL ASSOCIATION OF INVESTORS
BETTERINVESTING™
 Educating Investors Since 1951



"You always think of waiting to buy personal items when they go on sale — if you think of **stocks the same way, you'll do just fine."**

B **BETTERINVESTING™**
 Educating Investors Since 1951

Just a Reminder of Who We Are, The BetterInvesting Mission & Methodology for Investing in Stocks

Our Mission:

As a nonprofit organization, our mission is to educate individual investors and investment clubs to become successful lifelong investors.

Founded in 1951 as the National Association of Investment Clubs (NAIC™), BetterInvesting has helped over 5 million people from all walks of life learn how to improve their financial future. The association was borne of the conviction that anyone can become a successful lifelong stock investor by following sound, practical investing principles.

Whether you're experienced or just starting, looking to invest in stocks on your own or as part of an investment club, BetterInvesting teaches you how to build a profitable portfolio of high-quality growth companies to help you reach your long-term financial goals.

Based on our proven principles and time-tested approach, we provide:

- Unbiased stock investing classes
- Effective online stock selection and analysis tools
- Exclusive investor publications and other resource



Our Methodology:

Our easy-to-follow methodology has been, and continues to be proven successful for seven decades.

It starts with these core principles:

1. **Invest a set amount of money regularly.** Do so regardless of the swings in the market. This will help you maintain a lower and more favorable average cost per share of stock.
2. **Reinvest all earnings.** By reinvesting all your dividends and profits from the sale of stock, you'll fully leverage the power of compounding.
3. **Buy stock in high-quality growth companies.** Search for growth companies that increase earnings consistently over time.
4. **Diversify your portfolio.** Spreading your stock investments over a number of different companies of differing sizes and industries will help reduce the risk of being in the stock market.

We spend most of our energy on principle No. 3. It starts with looking for [companies to invest in](#), verifying company quality, and determining a fair price to pay for the company's stock. We do this using the [Stock Selection Guide \(SSG\)](#).

The SSG is an easy-to-understand application that cuts through the clutter and organizes essential information on a company's performance for beginning and experienced investors. This enables individual investors to easily determine for themselves whether a company's stock reflects a quality growth company and whether the stock is selling at a reasonable price. Our investing for beginners and experienced investors [education programs](#) teach the methodology behind the SSG. Our [online stock selection tools](#) enable you to apply the methodology.

We are [stock investors](#) in high-quality growth companies — [not stock traders](#). We look to hold a company in our stock portfolio as long as the company's fundamentals remain intact and the potential for an appropriate return on our investment exists.

Our suite of powerful online tools makes it easy to find, analyze and compare quality growth stocks any time of day on your computer, smartphone or tablet.

[DOES THE BETTERINVESTING METHODOLOGY WORK?](#)

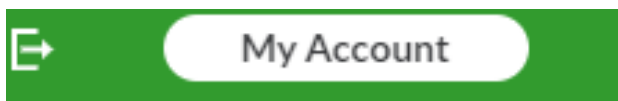
We are passionate about our mission because we know how much is at stake for you. We succeed every time you and your family's financial future becomes more secure. The association was borne of the conviction that anyone can become a successful lifelong stock investor by following sound, practical investing principles.

[JOIN TODAY](#) [LEARN ABOUT OUR TOOLS](#)



Please Remember, It's Time To Update Your Profile!!

STEP 1. Please go into your BetterInvesting account, on a regular basis, to make sure that everything is still correct. In order to review your profile:



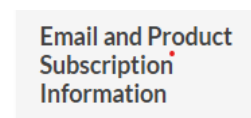
STEP 2. Log in to your account at BetterInvesting.org
Click on My Account

STEP 3.: Click on Personal information and double check your name, address, phone number and email.

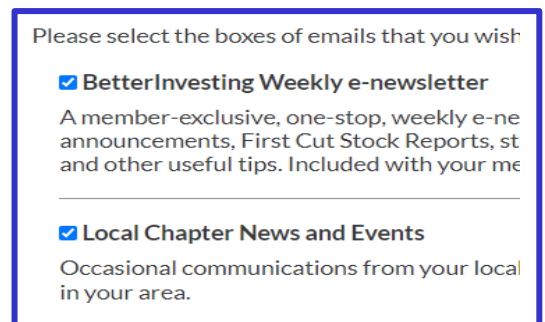


STEP 4. If any changes are made don't forget to click **Save**.

STEP 5. Then, click on Email and Product Subscription Information.



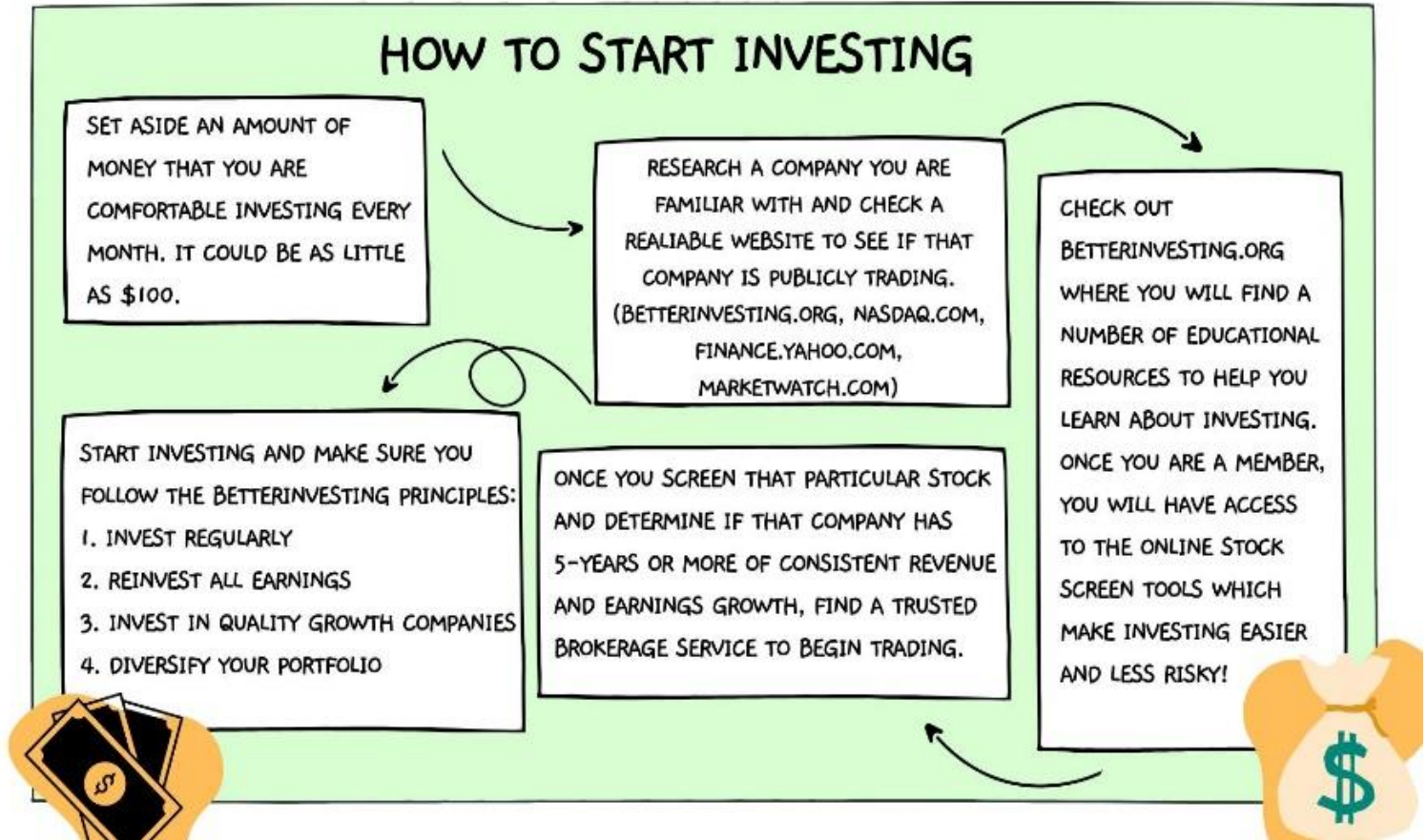
STEP 6. Review the choices of emails, at a minimum please mark BetterInvesting Weekly e-newsletter that will come every Saturday with information at the national level.



STEP 7. Also, Local Chapter News and Events – This will give you the local chapter's information regarding local classes, and items of interest.



If you haven't yet, now is a good time to do your year-end portfolio checkup. The turbulence of the 2023 stock market has certainly shaken up some of your portfolios and they may need a bit of rebalancing to ensure proper diversification to meet your investing goals.



NEED AN EDUCATION PROGRAM

Would you like to have an education program at your investment club meeting? As a chapter wanting to be of service to you, we have many programs ready to share with you on the most popular investing topics and tools. Contact us to arrange – either in person or by Go-to-Webinar. Most are free. contact@Oklahoma.betterinvesting.net





The Benefits of Health Savings Accounts

Conserve tax-free cash for medical expenses now and in the future.

by Matt Mondoux, CFA, CFP, CM

When it comes to saving for retirement, Health Savings Accounts (HSAs) are not usually top of mind. HSA accounts are often lauded for the near term tax benefits provided for qualified medical expenses; however, their longer-term benefits should not be overlooked. Given that health care-related costs are expected to continue rising, HSA features provide investors a way to plan, not only for health care today but also for retirement.

Taking a step back, HSAs are available to individuals and their families whose health insurance is covered by a high-deductible health plan (HDHP). The Internal Revenue Service defines, based on either self-only or family coverage, the minimum and maximum annual deductible for a health plan to be considered eligible for an HSA. Distributions taken from an HSA to pay for qualifying medical expenses are generally tax-exempt.

In 2023, the HSA contribution limits are as follows: \$3,850 for self-only coverage and \$7,750 for family coverage. Individuals over the age of 55 are entitled to a catch-up contribution of an additional \$1,000. These tax-deferred contributions can be made in addition to tax-deferred retirement savings in individual retirement accounts (IRAs) and 401(k)s. Note: These contribution limits are for employee and employer contributions combined.

There are three primary similarities that HSA accounts share with more traditional retirement accounts such as 401(k)s and IRAs:

1. HSA account contributions are tax-deferred.
2. Market (appreciation), dividends and interest income from investments are tax-exempt.
3. The account balance can be rolled over year-to-year. This feature distinguishes HSA accounts from flexible spending accounts (FSAs)

Saving in your HSA can be invested similarly to other retirement savings vehicles. Most HSAs, like 401(k), offer a menu of investment choices that provide the opportunity for appreciation of the original contributions. Paying for medical expenses out of pocket (i.e., not taking qualified distributions from your HSA) is another way of maximizing the funds available for health care expenses later in retirement.



It's important, however, to save the receipts of unreimbursed medical expenses. You can make a qualified distribution from your HSA at a future date if you meet three conditions. First, you were covered by an HSA in the year the expense was incurred. Second, you didn't take the expense as an itemized deduction in that year. Lastly, the expense wasn't previously paid or reimbursed from another source.

The real power comes from having a large source of funds for health care related-expenses when cash flow from employment has stopped and health care is a larger part of the budget. Unlike distributions



from IRAs, which are taxed at ordinary income rates after age 59½, distributions from an HSA account for qualified medical expenses are tax-exempt. Funds in HSAs are eligible to be used to make Medicare premium payments. The potential tax savings can be significant, as fewer withdrawals from IRAs are needed to fund medical expenses.

Additional flexibility in distribution options exists once the account holder turns 65, if the funds are deemed to not be needed for medical expenses. At that point distributions are eligible to be taken without penalty;

however, if distributions are not for a qualified medical expense, ordinary income tax will be owed.

Please refer to the IRS.gov website for IRS guidelines related to HSAs. The IRS updates and publishes the most recent guidelines for HSAs as they relate to HDHP deductibles, maximum annual HSA contributions, withdrawal rules and much more.

Matt Mondoux, CFA®, CFP®, CMT®, sits on the investment committee and is an adviser at Blue Chip Partners, Inc., a privately owned, registered investment advisory firm based in Farmington Hills, Michigan. Visit: www.bluechippartners.com

Important Notice to our Readers:

BetterInvesting is a non-profit educational organization that sponsors programs and provides information through their local volunteer chapters for the education and use of individual investors and investment club members. BetterInvesting neither recommends nor endorses specific securities. Everyone is encouraged to do your own stock selection research.

Let us **HIGHLIGHT YOUR CLUB**. Send us a photo of your club members and give us a description of your club. When was your club founded? Who were the first members? Where did you meet? How did you decide to form your club? Have any of your members been to BINC? Have any of your members served on a chapter board? Brag a little about your members and your club. Share anything else you would like. Help us to get to know each other. Send your info to: contact@Oklahoma.betterinvesting.net



It's Free

If you haven't used the BetterInvesting Tools and Education, you must give it a try. Click [HERE](#) to get a 90 day free trial.

Learn to Invest Profitably in Stocks of High-Quality Growth Companies. As a nonprofit organization, our mission is to educate individual investors and investment clubs to become successful lifelong investors.

Instant Access to Samples of Classes, Investing Tools and Publications Trusted by Millions of Investors



Unbiased Investment Education

- Webinar: Why Invest in Stocks?
- Webinar: StockUp
- Webinar: TickerTalk



Powerful online stock selection tools

- Stock Selection Guide Online Tool Trial (SSGPlus)



Exclusive Investor Publications

- BetterInvesting Magazine
- Take Stock Sample Chapter



OPEN HOUSE

Sample BetterInvesting Education, Tools and Publications at No Cost

Learn to Invest Profitably in Stocks of High-Quality Growth Companies. As a nonprofit organization, our mission is to educate individual investors and investment clubs to become successful lifelong investors.

FREE Resources to Help You Become a More Informed, Successful Investor

- YES! I want to receive stock investing tips and exclusive offers. You will receive an email with a confirmation link.

Get My Free Resources

You can unsubscribe at any time!





IRS CHANGES INHERITANCE RULES: PROTECTING YOUR LEGACY

By Christi Powell CFP, RICP
Associate Director
Oklahoma Chapter

[Tax Planning](#)
[Estate Planning](#)

The IRS recently updated some rules about trusts that could make your heirs accidentally liable for capital gains taxes.¹

It's another quiet change that could severely impact families trying to maximize their legacies.

WHAT CHANGED UNDER THE NEW IRS RULES?

Under New IRS Rules, assets inside irrevocable trusts may not receive a step-up in basis unless those assets are included in the taxable estate upon death.

If your estate strategy includes an irrevocable grantor trust, you should work with an attorney and review your trust to avoid saddling heirs with unexpected tax bills.

Typically, assets inherited at death receive a step-up in cost basis to the current fair market value, which eliminates any capital gains achieved during the giver's lifetime.

However, under the updated rules, any assets held in irrevocable grantor trusts (used by many to limit estate taxes and protect assets from judgments or creditors) will not receive that step-up in basis unless they are included in the taxable estate.¹



Your loved ones could accidentally inherit a massive tax bill depending on how the trust is set up.

WHY IT'S ESSENTIAL TO REVIEW YOUR ESTATE PLAN

Changes like this make it critical to review your estate plan regularly.

This 2023 change is just one of many that are likely coming in the years ahead.

For example, current estate tax exemption amounts (\$12.92 million per person and \$25.84 million for a couple in 2023) will expire at the end of 2025.

That means that if the government doesn't extend the current rules, the estate tax exemption reverts to the 2017 amount of about half of today's limit.

Many more families could suddenly become exposed to massive tax bills.

If leaving a legacy to your loved ones is important to you, reviewing your estate strategy for red flags is vital.

Given the fluid nature of tax regulations, taking proactive measures now can safeguard your family's financial future.

Sources:

1. <https://www.kiplinger.com/retirement/irs-changed-rules-on-your-childrens-inheritance>
2. <https://www.fidelity.com/learning-center/wealth-management-insights/TCJA-sunset-strategies>

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INSTAGRAM: As we try to modernize, we have started an Instagram account as well as Facebook. We invite you to look us up on Instagram and follow us there. Just type in: **betterinvesting_okchapter**

A few responses to the question..



WHY?

Why do you belong to BetterInvesting?

"BetterInvesting is largely the reason I was able to retire early and to be financially secure."



BetterInvesting Member



NATIONAL ASSOCIATION OF INVESTORS
Educating Investors Since 1951

We asked our community why they want to be a part of BetterInvesting and we were beyond flattered by the responses. The general consensus is that people want to understand what they are investing in and why.

The BetterInvesting online tools and tutorials give people the confidence to invest on their own. If the resources are available to you, why not take control of your financial future? Because no one cares about your money more than you!











B How Has BetterInvesting Impacted Your Li... Watch later Share

How has BetterInvesting impacted your life?

[Email](#)

Watch on YouTube

What is Going On In the Oklahoma Chapter?

2024 - OC EVENTS SCHEDULE		
FEBURARY	5	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	10	Register @ West Texas Model Investment Club : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
 VS 	11	 SUPER BOWL XLVIII 
	14	HAPPY VALENTINES DAY 
	13	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com
	13	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	15	OKLAHOMA CHAPTER TOWNHALL MEETING 7:00 See page 16 for details, Register at: OKC Town Hall
	19	 PRESIDENTS DAY 
	27	Oklahoma Chapter Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
MARCH	4	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	5	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com
	9	Register @ West Texas Model Investment Club : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	12	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	17	HAPPY ST PATRICKS DAY
In Person	26	Oklahoma Chapter Board Meeting Time 6:00 PM. Belle Isle Library, OKC For Information Contact: contact@Oklahoma.betterinvesting.net
APRIL	1	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	2	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com
	9	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	13	Register @ West Texas Model Investment Club : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	23	Oklahoma Chapter Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net

EduFest IS COMING!! EduFest IS COMING!!

Oklahoma
EduFest

Mark your calendar! **EduFest 2024** is on its way! Join us on the **17th of August** to learn from our guest speaker **Doug Gerlach**, For twenty years, Doug Gerlach has been teaching individuals and investment clubs to make smarter decisions about investing in the stock market, through books, software tools, websites, and educational presentations across the U.S.

A full day of **FFE**, (**F**ood, **F**un, and **E**ducation)!

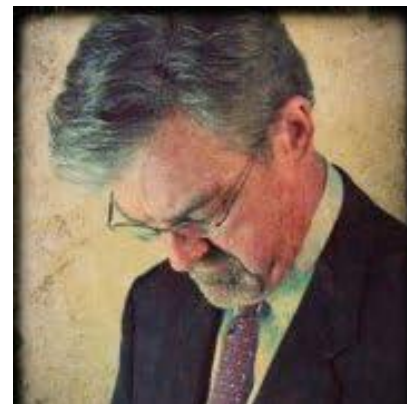
See you there on August 17, 2024.



About our EduFest speaker

Doug Gerlach is the President of ICLUBcentral Inc., makers of software and websites for individual investors and investment clubs. He is the author of six financial books, including *The Investor's Web Guide*, *The Complete Idiot's Guide to Online Investing*, *The Armchair Millionaire*, *Investment Clubs for Dummies*, *BetterInvesting's Guide to Computerized Investing and the Internet*, and *The Pocket Idiot's Guide to Direct Stock Investing*. He writes for the "Clubhouse" column in *BetterInvesting* magazine and has also written articles for publications such as *Individual Investor*, *PC World*, and *Computer Life*. He was a Consulting Editor and columnist for *Time-Life's Mutual Funds Magazine*, and his articles have appeared on many web sites, including Yahoo! Finance, E*TRADE, and ShareBuilder.com.

A familiar name to many investors, Doug is a popular speaker on such topics as online investing, getting started in the stock market and running a successful investment club, Gerlach has spoken at events from Honolulu to Berlin, for such organizations as the National Education Association, National Investor Relations Institute, the American Association of Individual Investors, and Charles Schwab, as well as at personal finance conferences organized by CNBC, Boston Globe, Baltimore Sun, Fort Lauderdale Sun-Sentinel, Morningstar, BetterInvesting and Oregon Public Broadcasting. He has taught at investor events in more than 80 cities across the US, where his skill in explaining often-complex concepts with humor, energy, and clarity helps to turn beginning investors into better investors.



In addition, Gerlach has been a guest on countless radio and television programs, including CNN's Digital Jam, Yahoo! Finance Vision, and the Wall Street Journal Report.

Doug is Editor-in-Chief of ICLUBcentral's three investing newsletters: the long-term market-beating *Investor Advisory Service*, the *Mutual Fund Informer*, and the *SmallCap Informer*. The *Investor Advisory Service* is one of the top-performing stock newsletters in the country and has been named to the *Hulbert Financial Digest's* 2010, 2011, and 2012 Investment Newsletter Honor Rolls in recognition of its outstanding performance in both up and down markets over the past decade.

INVESTING LESSON OF THE DAY

Compounding

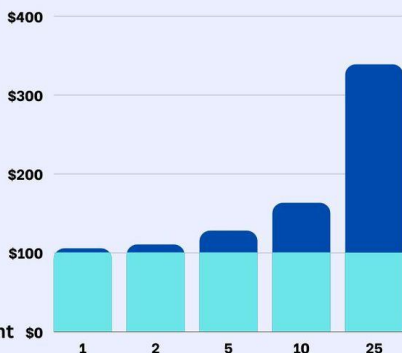
The process in which an asset's earnings, either from capital gains, dividends or interest are reinvested to generate additional earnings over time.

EXAMPLE

COMPOUNDING
OVER 25 YEARS
FROM A \$100
INITIAL
INVESTMENT

*5% ESTIMATED
GROWTH ANNUALLY

■ Total Interest
■ Initial Investment



 NATIONAL ASSOCIATION OF INVESTORS
BETTER INVESTING
Educating Investors Since 1991

Reinvesting earnings makes sense for growth.

- Reinvesting all gains from the sale of stock
 - Reinvesting all dividends received
 - Reinvesting all interest earned
- Remember, it is the power of compounding over a long period of time that produces superior performance.



Financial Freedom?

<https://www.betterinvesting.org/>

THE FIRST, *EVER* OKLAHOMA CHAPTER OF BETTERINVESTING



MARK YOUR CALENDARS FOR:

DATE: Thursday, February 15, 2024

Time: 7:00 PM CT

WHERE TO REGISTER: [OKC Town Hall Meeting](#)

WHAT: The Oklahoma Chapter is having a Town Hall Meeting. We will tell you all about the tips for your **club taxes** and the Stock Portfolio Contest.

WHAT! Stock Portfolio Contest!!
Learn more about the Stock Portfolio Contest
and how **your club** can win **\$100.00**.

Just For Giggles

Investments and Financial Planning



"I retire on Friday and I haven't saved a dime. Here's your chance to become a legend!"

© Randy Glasbergen. www.glasbergen.com

And A
Few

More
Giggles





The interest you earn on bank accounts, short-term Treasuries, and money market mutual funds at brokerage firms is tied to an interest rate controlled by the Federal Reserve. When the Fed changes its Federal Funds rate, interest rates typically follow that path. And the Fed has told us that in 2024 it is likely that it will be reducing the

Federal Funds rate. If and when that happens, the interest rates you may be currently enjoying in these short-term safe cash accounts will fall as well.

So I need you to listen up because the smartest money move you can make right now is to lock up today's great rates, by putting some of your "cash" savings in certificates that have a one-year to two-year maturity.

With a certificate, the interest rate when you open the account will be the interest rate for the entire "term" of the certificate. There are certificates that mature in 6 months, in 12 months, in 18 months, and longer.

At Alliant Credit Union (myalliant.com), where anyone can apply for membership and open an account, the minimum deposit to open a certificate is \$1,000. The current annual percentage rate on a 12-month certificate¹ is 5.40% APY or 5.45 APY% for deposits of \$75,000 or more. You also have the option of extending that 12-month certificate to 17 months.

My advice, however, is to lock in the 18-23 month certificate at Alliant currently at 5.30% APY or 5.35% APY for \$75,000, or more. Again, the longer you can lock in today's rate the happier you will be if, as expected, rates go down.

I know some of you invest in Treasuries because the interest is exempt from state and local income tax. That's a smart strategy, but I want you to understand that right now the rates on the Alliant certificates are one percentage point higher than short-term Treasury yields, so even after paying state income tax on the certificate interest, you will come out ahead.

Now, even though I know those are seriously great interest rates, you should always search online for "high-rate certificates", but I can tell you Alliant's certificate rates for those maturities are the best out there, especially for the 18-23 month maturity (I don't get paid if you open an Alliant certificate.) Don't go for less than one year, however, no matter where you decide to open a certificate.

As great as the certificate offers are today, I don't want you putting all your emergency savings into a certificate. That's because if you need the money during the year, you will pay a penalty for making an early withdrawal. It's not typically a big penalty, but something you want to avoid: with a 12-month certificate, an early withdrawal can mean forfeiting a few months of interest. Not the end of the world, but something to plan around. My advice is to keep at least eight months of living expenses in a money market account and consider moving the rest to a certificate.

A long-term certificate can also be a great move if you are nearing, or in retirement, or are someone who counts on the income of their investments to live on. The last thing you want is for your income to decrease as interest rates go up and down.

Lock in those rates now!





What's New in BetterInvesting's Online Tools

An overview of the entire suite of online tools: the CoreSSG, SSGPlus and the Stock Comparison Guide.

Suze Artzberger

[ACCESS SSG ONLINE TOOL](#)



Online Tools: [Are the Prices in my SSGs Updated Automatically?](#) While the BetterInvesting source database prices are updated daily from Morningstar, they do not appear in your SSG study until you choose to update the data in the study. In SSGPlus or CoreSSG™, choose 'Data' then 'Refresh Study Data' to start the update process. [Read the FAQ About Price Data Updates](#)



Learning Center: [First Cut Stock Reports:](#) The First Cut page on the BetterInvesting website is a great place to find stocks to study, with First Cut Stock Reports posted for nearly 400 companies. The companies with the most recent First Cut Reports are listed at the top by default. But if you want to see the list ordered by company name, for example, click "Company Name" in the header to sort the list by the selected metric. Explore the First Cut Page to see which stocks your fellow members are researching and find candidates to add to your study list.

[View First Cut Stock Study List](#)



Your Path To Better Investing: BetterInvesting is dedicated to teaching you how to become a successful long-term investor by helping you become more invested in the process of making your own basic financial decisions, and by providing you access to the information you need to do it. Follow this path of learning to become an educated and successful investor!



Tips: Stay the Course. We believe the stock market will offer attractive opportunities for a long time to come. Regardless of the type of market we're currently in, long-term investors should continue seeking stocks of high-quality growth companies, which are trading at historically attractive valuations.

B

OKLAHOMA HAS BEEN

FROSTY



LIKE US on FACEBOOK Search for us on Facebook.

<https://www.facebook.com/OklahomaChapterBI> on Facebook and hit enter. Once there, you will see the Oklahoma Chapter and the BetterInvesting logos. Feel free to post questions and/or comments you may have or share something you have learned from completing a Stock Selection Guide on a certain stock. How about suggesting books or reference materials that you recommend? Don't hesitate to post photos of your events or your investment club meetings. We are looking forward to your input and to your **"LIKES"**!





CAROL'S FUN FACTS

- 💰 North Korea has mastered the art of counterfeiting U. S. currency and is the #1 counterfeiter in the world, specializing in a perfect replica of our \$50 and \$100 bills. Their fakes are referred to as “super dollars” and require specialized equipment at the Federal Reserve to be detected. As of 2009, an estimated \$45 million worth of these fake bills has been identified.
- 💰 Authorities have identified over \$50 million worth of these fake bills.
- 💰 Queen Elizabeth has the honor of appearing on the most different currencies. She was featured on Canada’s \$20 bill when she was only 8 years old and today appears on 33 different currencies all around the world.
- 💰 In 1920, swindler Charles Ponzi guaranteed 50% return in 90 days on International Postal Reply Coupons, thus creating the common term for a financial pyramid scheme, (Ponzi Scheme).
- 💰 More than 10,000 BOEING - built commercial jetliners are in service worldwide, or almost half of the world’s fleet. About 90% of the world’s cargo is carried onboard BOEING planes.
- 💰 This year, the International Monetary Fund (IMF) and World Bank Group (WBG) meetings will take place in Washington, DC, **composed of 190 member countries**. Argentina is the biggest debtor to the IMF with a total outstanding debt of \$46 billion. Egypt follows with a debt of \$18 billion. Last year’s annual meetings took place in Morocco to discuss a vision of creating a world free of poverty on a livable planet.
- 💰 U.S. paper money, isn’t made of paper. Federal Reserve notes are a blend of 25 percent linen and 75 percent cotton. Currency paper has tiny red and blue synthetic fibers of various lengths evenly distributed throughout the paper. It would take 4,000 double folds, forwards and backwards, to tear a banknote.
- 💰 The ink used to print money is high tech. It’s so technologically advanced that it has trackable, magnetic, and color-changing properties.
- 💰 Over 10 million Americans owe back taxes. (Feb 2023)
- 💰 Japan owns the most U.S debt at \$1.1 trillion, followed by China with \$859 billion.



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“ An important part of investing is knowing when to sort out bad advice or investment ideas framed as foolproof ways to build wealth. ”

**THAT'S ALL FOR NOW, WE WISH YOU
A WONDERFUL AND PROSPEROUS NEW YEAR.
SEE YA IN THE SPRING!**

