

# Springing into 2026

With News From  
The Oklahoma Chapter



Oklahoma Chapter

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN



**2026**

**BINC**  
April 23-36  
Chicago

How To Not Die  
Poor!  
March 21  
Belle Isle  
Library  
Oklahoma City

Building Your Child's  
Financial Future  
April 9  
Lawton, OK

**Anniversary  
Club  
Visits**

**EduFest**  
August 22  
Edmond, OK



## President's Message



Okay, here we go with fantasies of spring teasing my brain. I don't know about you, but when spring teases me, I get a little revved to get more active, not just physically, but mentally. Young minds are in my thoughts. I'm wondering if the word is getting out enough to young adults about their money potential. I also wonder about those who don't yet know about the information provided via BetterInvesting™. How do we get the word out?

So, to that end, I offer these ideas. Financial Literacy Month is in April. I may not have had the interest or understanding of saving and investing in my twenties, but if I had heard about it more, perhaps it would have registered with me. There are still a variety of incomes, with some feeling impossible to save from and others feeling like they have plenty and can rack up some credit debt with the assumption of timely payoff. Surprises usually interrupt. Lack of understanding can get in the way. Talking more about putting a dollar here and putting a dollar there to stash for growing may help break a cycle that needs breaking. Your club may want to host a Financial Literacy event to share the information. Are you aware that BetterInvesting™ has already created helpful tools for doing that? Visit the website for available items. Contact us on the chapter board for help.

If you are in a club, you might want to visit a school and share information. Or you may want to invite students to come to your meeting. Perhaps there is a home schooling organization in your area that would appreciate knowing about putting money away for future. I suspect imagination is the only limit to the sharing.

Make sure your club is marked as available for visits if you welcome interested newcomers.

Request a club visit if you need help with a particular issue in investing. That will be easily done through the chapter contacts on the Oklahoma Chapter web page on BetterInvesting.org.

I hope all of you have discovered the treasure of videos available on YouTube, plus various chapter websites. Wow! From how to start and run a club to how to complete various forms and the why's and wherefor's of judgment, you can learn a lot just watching those videos. You may know someone who would benefit from the information provided in these videos. Scan the variety for yourself and think about what you might share that would be helpful to a beginner in the process of learning about money management and growth. Also, take a look at events listed on the BetterInvesting™ website and in this newsletter to see what might get your interest.

The tease of spring brings to mind opportunities to gather as friends and enjoy the lovely weather. Having social outings as part of your club's story is a very positive action to include. In the process, why not include visitors and guests? You just never know what might develop.

Do you have any questions as an individual or a club in the Oklahoma Chapter? Please do not hesitate to contact any of us if we may be of service. After all, that is why we are here.

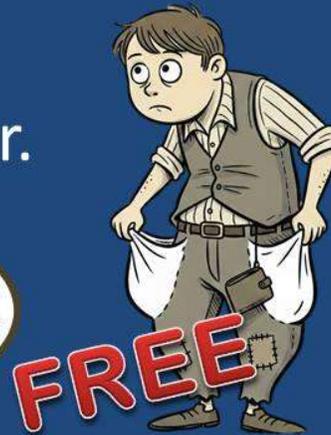
Enjoy the upcoming warmer months. Wishing you better investing.

Deone Roberts  
President, Oklahoma Chapter of BetterInvesting™



# How to not die poor.

**Belle Isle Library**  
**5501 N Villa Ave, Oklahoma City, OK**  
**Room A**



You can grow wealth. Join us for an informal chat on March 21 at 1:30 pm.

We'll have a casual, open conversation with a little education thrown in.

No products will be sold at this event.

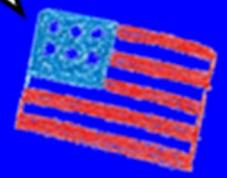


"Oh, oh, here's your mistake - you developed your investment strategy from Jimmy, not Warren Buffett!"

Million Dollar Dames  
Investment Club of BetterInvesting  
Presents

# Building Your Child's Financial Future

Presenters: Yvonne Moore, Beverly Wooley, and Crystal LeDay



Join us for an informative seminar explaining:

- What new saving opportunity is available for eligible children under the age of 18 with a valid Social Security number.
- The \$1,000 government seed contribution for those eligible children born between 2025 and 2028.
- We'll cover who qualifies, how to complete the required form, and when funding begins.
- How parents, grandparents, and others can contribute — and how this program may help families build long-term financial security for children.

**When:** Thursday, April 9th

**Time:** 6:00 -7:00 P.M.

**Where:** Oklahoma Blood Institute  
Conference Room.



**Why should you attend?**

Because your child's future is too important to leave to chance — and informed parents make stronger financial foundations for the next generation.



**BETTERINVESTING**  
The Leader In Investment Education





**Congratulations!!**

**Congratulations!!**

**Congratulations!!**



To the following Oklahoma BetterInvesting™ Clubs on their anniversaries.  
Keep a lookout in our future issues and celebrate each of these clubs with us.

**Indian Springs Investment Club 35 years!**

**Mid-Del Investment Club 30 years!**

**Freedom Financial Group 30 years!**

**Pappas Smart Investment Club 5 years!**

# What is Going On: *In the Oklahoma Chapter?*

2026 - OC EVENTS SCHEDULE		
March	2	Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	10	Register @ <a href="#">Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	14	Register @ <a href="#">West Texas Model Investment Club</a> : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	17	Oklahoma Chapter 2026 Board Meeting, 4:30-5:30 PM In person at 211 SW A Ave., Lawton, OK.
	21	How Not Die Poor, Belle Isle Library 5501 N. Villa Ave., Oklahoma City 1:30 p.m. Oklahoma Chapter in person Financial Literacy class and discussion
April	6	Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	11	Register @ <a href="#">West Texas Model Investment Club</a> : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	14	Register @ <a href="#">Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	23-26	<b>BINC, Marriot Chicago Ohare, <a href="#">Register Here!</a></b>
	28	<a href="#">Oklahoma Chapter 2024 Board Meeting</a> Time 7:30 PM On-line For Information Contact: <a href="mailto:contact@oklahoma.betterinvesting.net">contact@oklahoma.betterinvesting.net</a>
May	4	Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	9	Register @ <a href="#">West Texas Model Investment Club</a> : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	12	Register @ <a href="#">Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	24	<a href="#">Oklahoma Chapter 2024 Board Meeting</a> in person in Lawton, OK. Time and location to be determined.



# Financial Spring Cleaning: 8 Ways to Refresh Your Finances

Christi Powell



As spring arrives and the weather warms up, many people turn their attention to cleaning out closets and organizing their homes. According to a recent survey, about 80% of Americans have spring cleaning on their radar this year.<sup>1</sup> While most focus on the physical space, spring is also a great time to get your financial house in order.

Refreshing your financial habits can reduce stress, provide structure, and uncover new opportunities to save money and time. It's a smart way to prepare for the busy summer months and beyond.

Here are **eight practical ways** to give your finances a spring cleaning and start the season strong.

## 1. Reassess Your Financial Goals

What do you want to achieve with your money in the months ahead?

Whether you're focused on paying off high-interest credit card debt, increasing your retirement savings, or setting aside money for a renovation or vacation, it helps to clarify your goals now.

Start by writing them down. Make sure each one is specific and measurable. For example, instead of saying "save more," try "save \$5,000 for a summer trip by August." Also make sure your goals are realistic based on your current income and expenses.

**Pro Tip:** Revisit your goals regularly to see how you're doing. If your priorities shift or your situation changes, adjust your plan accordingly.

## 2. Close Unused Accounts

It's easy to forget about old credit cards or bank accounts, but keeping them open can create more complexity in your financial life. If you have accounts you no longer use, consider closing them to reduce clutter and limit the temptation to overspend.

Having fewer accounts also makes tracking spending, managing payments, and avoiding fees easier.

**Pro Tip:** Be mindful that closing credit cards can affect your credit score, especially if they are among your oldest accounts. Keep your oldest accounts open to minimize the impact and continue making on-time payments.<sup>2</sup>

## 3. Evaluate Your Monthly Subscriptions

Subscription services are more common than ever, from streaming platforms to gym memberships to automatic product deliveries. Many people sign up for free trials and forget to cancel before charges begin.



The average American now has 4.5 active subscriptions and spends nearly \$1,000 each year on them.<sup>3</sup> That's money you could be using for savings, debt repayment, or other goals.

Go through your bank and credit card statements and identify recurring charges. If you no longer use a service or it doesn't provide enough value, cancel it.

**Pro Tip:** After canceling unused subscriptions, redirect those monthly savings into a high-yield savings account or use the money to chip away at debt.

## 4. Go Digital

Still holding on to stacks of paper? Consider going digital. Most banks and credit card companies offer online statements and paperless billing. You can access everything you need through a secure online portal or mobile app.

Decluttering your physical space can also help reduce stress and make it easier to find what you need when tax time or other financial reviews roll around.

**Pro Tip:** Scan important documents and save them to a secure cloud storage service like Google Drive or Dropbox. Don't forget to shred the paper copies to protect your personal information.

## 5. Automate, Automate, Automate

Automating your financial tasks can save time and reduce the risk of late fees. You can set up automatic payments for bills, recurring transfers to savings accounts, and scheduled contributions to your retirement or investment accounts.

Automation helps you stick to your plan without having to make decisions every month. It can also help you stay consistent with savings and debt reduction.

**Pro Tip:** Review your monthly cash flow and calculate how much is being automatically deducted. Set up balance alerts so you don't accidentally overdraw your account.

## 6. Reduce Debt

Debt can weigh heavily on your financial goals. If you've been putting off a repayment plan, now is a great time to start one. Choose a method that works for your personality and situation. Two popular options are the debt snowball, where you pay off the smallest debts first, and the debt avalanche, which focuses on the highest interest rates.

You may also want to explore debt consolidation if you're juggling multiple balances. This can help simplify payments and potentially reduce your interest rate.

**Pro Tip:** Celebrate small wins along the way. Paying off even a small balance is progress, and rewarding yourself with a budget-friendly treat can help keep you motivated.



## 7. Update Financial and Legal Documents

Life changes quickly, and your financial and legal documents need to reflect those changes. If you've recently experienced a major life event—such as a marriage, divorce, birth, or job change—it's important to update your wills, trusts, beneficiary designations, and powers of attorney.

Outdated documents can cause confusion or conflict later on. A quick review each spring can help ensure everything is accurate and up to date.

**Pro Tip:** Work with an estate planning attorney if you need help making changes. They can ensure your documents are legally sound and aligned with your current wishes.

## 8. Consolidate Inactive Retirement Accounts

If you've changed jobs over the years, you may have one or more retirement accounts sitting idle. These could include 401(k) or IRA plans from previous employers. Managing multiple accounts can be confusing and make it harder to track your overall progress.

Consider consolidating these accounts into a current employer-sponsored plan or rolling them into a personal IRA. This can simplify your financial picture and help you stay better organized.

**Pro Tip:** Before consolidating, check to see if any of the old accounts offer unique investment options or benefits. A financial advisor can help you evaluate your options and keep your portfolio diversified.

## Need a Hand with Your Financial Spring Cleaning?

From setting fresh financial goals to consolidating old accounts, a seasonal review can help you save money, reduce stress, and feel more in control. These eight strategies are designed to bring additional clarity and structure to your financial life.

Organizing your finances can feel overwhelming, but you don't have to do it alone. A financial advisor can help you create a clear, personalized plan that aligns with your goals and simplifies your financial life.

Whether you're ready to tackle all eight strategies or want help focusing on the ones that matter most to you, professional guidance can make a big difference.

### Sources:

1. BusinessWire, 2025 [URL: <https://www.businesswire.com/news/home/20250304020817/en/Are-You-Ready-to-Clean-Behind-the-Couch-Americans-List-Their-Spring-Cleaning-Targets>]
2. Experian, 2024 [URL: <https://www.experian.com/blogs/ask-experian/will-closing-a-credit-card-hurt-your-credit/>]
3. Yahoo Finance, 2024 [URL: <https://finance.yahoo.com/news/average-consumer-pays-nearly-1-190009547.html>]

*This content is developed from sources believed to be providing accurate information. The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel. Neither the information presented nor any opinion expressed constitutes a representation by us of a specific investment or the purchase or sale of any securities. Asset allocation and diversification do not ensure a profit or protect against loss in declining markets. This material was developed and produced by Advisor Websites to provide information on a topic that may be of interest. Copyright 2025 Advisor Websites.*





# Let's Help the Next Generation Prepare Financially

By Sheryl Hooker

As the number of grandchildren and great-grandchildren continued to grow, my parents realized that Christmas was becoming a bit too much for their pocketbooks. Thanks to my dad's successful journey with BetterInvesting™, they chose to give a gift that keeps on giving—one that holds lasting value far beyond anything material.

Every Christmas, he and Mom would tuck printed stock reports into our stockings. We'd all gather around, shushing the little ones, as he launched into an "Investees" breakdown of how much we'd made that year. I'd scan for my name and then for my kids' names, just to see if they were bigger than last year's. As he continued his annual dissertation, my eyes glazed over, just like they did in my basic algebra class.

After my mom passed in June 2023, I spent nearly a month with my dad. We live in different states, technically six hours apart. But Chicago traffic adds an emotional hour to that, turning every visit into an odyssey. It didn't take long for me to feel a deep urgency to spend more time with him. I decided that learning more about his world of investing was the perfect road to connecting.

I attended BINC 2024 with my dad—and I was hooked. Since then, I've joined monthly investment club meetings and started volunteering with the Wisconsin Chapter. I feel a little less lost, a bit more confident, and a whole lot more determined to invest the time to learn.

With retirement just six years away, I'm committed to making it as financially rewarding as possible. Like many who start later in life, I wish I'd made the time and financial sacrifices sooner. But the truth is, I simply wasn't in the right headspace back then.

I'm sharing this story as a call to action. You may have noticed that the majority of BetterInvesting™ members are already retired or within five years of it. BI has challenged us to help bring in the next generation of investors. When I say "next generation," I'm talking about anyone under 50. With that in mind, the Wisconsin Chapter is launching a Mother's Day and Father's Day "Call to Action."

In honor of Mother's Day, for the month of May we're asking all women investors—both club members and individual investors—to introduce a daughter, granddaughter, or other young woman to the world of investing. Let them know investing can be a pathway to lifelong financial freedom—a fun, exciting adventure that empowers them to take financial control. Invite them to a club meeting, give them a copy of a recent BetterInvesting™ magazine, and show them the first page of an SSG, which illustrates how a simple picture can identify long term growth stocks. Explain how the BetterInvesting™ way is a disciplined, organized way to invest in successful growth companies.

During the month of June, we're asking the same for all of the men in honor of Father's Day. Bring a son, grandchild, or other young man to your club meeting and introduce them to the BetterInvesting™ method. Let's be the spark that lights someone else's investing journey.



# Make a Difference in Someone's Life

If you have benefited from  
**BetterInvesting™**.

Please **share** some BetterInvesting™  
Materials and **introduce others** to  
This dynamic investment education  
Opportunity!

## Pay it Forward!

While you are at it,  
**ATTEND BINC!**

### Why Attend BINC 2026?

Motley Fool co-founder David Gardner headlines BINC 2026 in Chicago, April 23–26. 60+ sessions for beginners through advanced investors. Celebrate BetterInvesting's 75th anniversary. This is where your next breakthrough happens.

REGISTER TODAY





# CAROL'S FUN FACTS



💰 The 1933 Bank Holiday was a nationwide, four-day suspension of all U.S. banking transactions ordered by President Franklin D. Roosevelt. It ran from March 6 - 9, 1933 with the intention of stopping another severe financial panic and preventing bank runs. On March 9, the Federal Deposit Insurance Corporation (FDIC) was established and sound banks began reopening.

💰 Amazon started in 1994 as an online bookstore. Jeff Bezos had this vision of an online marketplace that could sell anything eventually. So, it began in his garage, and he just expanded from books to pretty much everything. And, well, the rest is history!

💰 88% of homebuyers rely on a mortgage to finance the purchase of their home. Homeowners therefore owe the banks that finance these mortgages a lot; mortgages account for a massive 70.2% of all consumer debt in the U.S., with Americans owing over \$12 trillion in home loans!

💰 As of late 2025, Walmart had about 53 billion dollars in total debt, with around 2.66 billion in short-term debt and about 50.47 billion in long-term debt. This was up about 12% year over year, and their debt-to-equity ratio was 0.58.

💰 A meme is a cultural idea, behavior or style that spreads from person to person. The term was coined by British biologist Richard Dawkins in his book "The Selfish Gene": he described how cultural information evolves.

💰 Meme trading took off around late 2020 to 2021 resulting in large explosions in stocks like Game Stop and AMC. These were fueled by Reddit communities and social media buzz. The average age of a meme trader is 31 and the median age is 29.

💰 The broader market isn't dominated by meme trades. Their influence is significant but still relatively modest.



# Just For Fun!



I INVESTED IN CRYPTO AND NOW I'M A LITTLE SHORT



© Randy Glasbergen. www.glasbergen.com randy@glasbergen.com

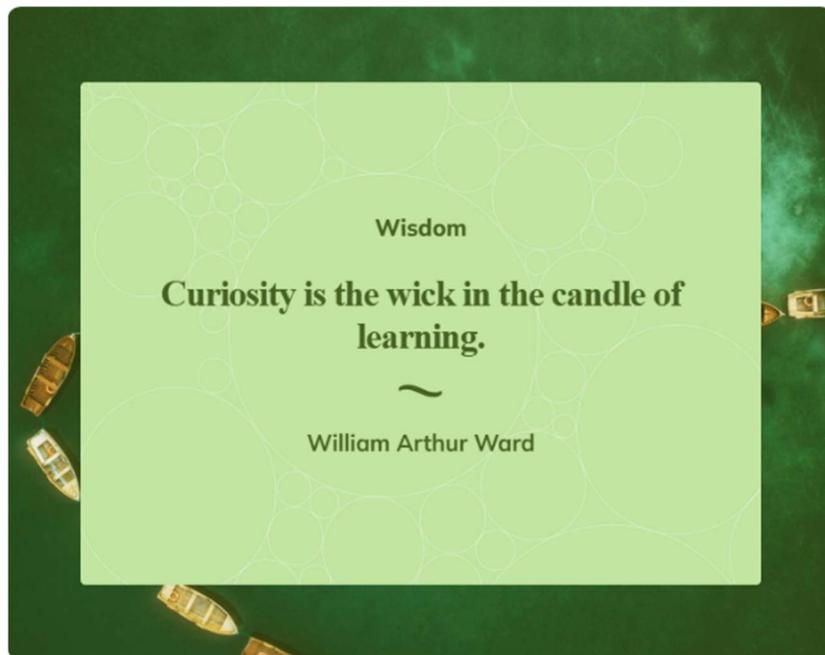


# EduFest 2026

Coming to Edmond, OK  
August 22, 2026

Join us as we spend the day learning  
with Ken Kavula and Mark Roberson.

Mark your calendar and keep an eye out  
for more information.



**Mark your calendar!**

## BetterInvesting™ National Convention



 **April 23 – 26, 2026**

 **Marriott Chicago O'Hare**

For more information [CLICK HERE!](#)

For 75 years, BINC has been where everyday investors come to learn, connect, and grow. Whether you're brand new to investing or already managing a strong portfolio, BINC 2026 will give you tools, strategies, and inspiration to take your investing game to the next level.

### Why You Should Go

- **Learn from Experts** — Sessions for beginners and seasoned investors, led by BetterInvesting™ leaders and financial pros.
- **Hands-On Workshops** — Deep dives into stock analysis, portfolio building, and smarter investing strategies.
- **Network & Collaborate** — Connect with like-minded investors from across the country.
- **Support the Mission** — BINC is organized by the BetterInvesting Volunteer Advisory Board (BIVAB). Your registration helps fund resources and education for investors nationwide.

### Ready to Level Up Your Investing?

 **Marriott Chicago O'Hare**

 **April 23 – 26, 2026**

 [Register Here!](#)

Don't just invest — **invest smarter**. We'll see you in Chicago!

Sincerely,

**The Oklahoma BetterInvesting™ Leadership Team**



# From BetterInvesting™:

## Motley Fool Co-Founder to Keynote BINC 2026

I have news I'm excited to share: David Gardner, co-founder of The Motley Fool, will deliver the keynote at BINC 2026.

If you know David's work, you know why this matters. He's spent three decades helping individual investors think more clearly about stocks, and his insights into finding great companies have influenced millions of investors.

BINC 2026 will be my first as your new CEO—and I'm thrilled that it falls during BetterInvesting™'s 75th anniversary year. It's a meaningful moment, and I'd love to share it with as many members as possible.

We'll be at the Marriott Chicago O'Hare, April 23-26. Beyond David's keynote, you'll get four days of sessions covering everything from SSG fundamentals to advanced portfolio strategies—taught by people who actually use these tools to invest their own money.

I am excited to meet you there.

Wayne A. Thorp, CFA  
CEO, BetterInvesting™

*BINC is organized by the BetterInvesting Volunteer Advisory Board (BIVAB) and as such, all proceeds benefit BIVAB. Your attendance at BINC helps support the mission of BIVAB and BetterInvesting™ by providing resources to local chapters and volunteers.*

