



BETTER INVESTING™
The Leader In Investment Education

Winter 2021



News! From The Oklahoma Chapter



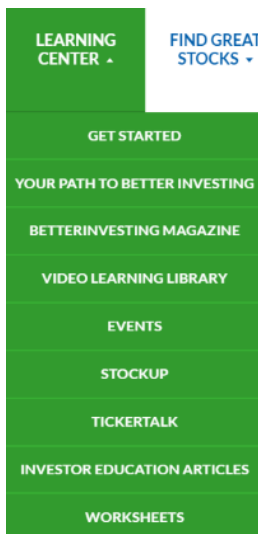
NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

Round & About The BI Website

This is an Article Previously on the BetterInvesting Chapter Advance Newsletter

We are featuring an idea from Wilma Rice from the Chicagoland Chapter. Her idea holds the record for the shortest one yet ... but one that really does have a big impact on everyone's investing knowledge. Here's Wilma's idea: Notifying all interested parties of the on-going availability of **BetterInvesting** tutorials on YouTube. No chance our response will be as short. No chance at all. When you go into YouTube and do a general search by entering "**BetterInvesting**" you will find scores of **BetterInvesting** videos, long and short, produced not just by **BetterInvesting** Home Office but also by investment clubs and chapters and even individual **BetterInvesting** members too. You will find them interspersed with videos such as those featuring Warren Buffet – so we are in good company! The offerings from this type of search are scattered all over. To get a curated collection of **BetterInvesting**™ offerings through YouTube try this link: <https://www.youtube.com/user/BetterInvesting> brings you to a curated selection of valuable videos.

Ever wonder where you can find videos on starting an investment club? Or testimonials about **BetterInvesting**? This is a good place to start. The premier place to go for video (and other learning) is the [Learning Center](#) on our own **BetterInvesting** member website. (Make sure you are logged in.) Go to the [Video Learning Library](#) and you'll see video series that explore all aspects of stock selection and the Stock Selection Guide (SSG®).



There is so much to discover just from the **BetterInvesting** member page. But if you are a **BetterInvesting** Volunteer there is so much more! Go to the bottom of any page on the **BetterInvesting** website and click on [Volunteer Resources](#) and continue your journey of discovery. Once there select [Volunteer News & Training](#) and you will find two "must visit" sections: Online Volunteer Training and Volunteer Training. Here we have archived over a decade of 4BITS videos and the last five years of BINC volunteer training. From this you have discovered the secret that distinguishes **BetterInvesting**™ from other organizations dedicated to helping their members achieve financial security and independence – the **BetterInvesting**™ Volunteer! Fully trained, always learning, ready – willing – and able to serve our membership so they can become successful lifelong investors. Thank you so much Wilma for bringing this great idea to us. Keep your great ideas coming! Or ask for ideas on how to handle a situation you are facing. Sharing and building on the ideas passed along to us all depends on your Great Ideas submissions. Please let us know what your chapter or club is doing! Only by learning and improving our own skills can we become better ambassadors of stock investing the **BetterInvesting** way. Every day, in every way, we just keep getting better! Until next time, keep on sharing!





President's Letter

Winter 2021



Hi Everyone,

This market is so high; I hope everyone is taking care. Now is not a time to be “gambling” on stocks. Currently the S&P 500 has a P/E of 43.92 when it was 26.10 a year ago. The highest P/E was 122.89 in May 2009. In looking at a chart of the S&P 500 P/E ratio – most of the time, it has been under 20.

Take a good look at your stock portfolio and weed out any that might be “weak.” A quality stock is one that has:

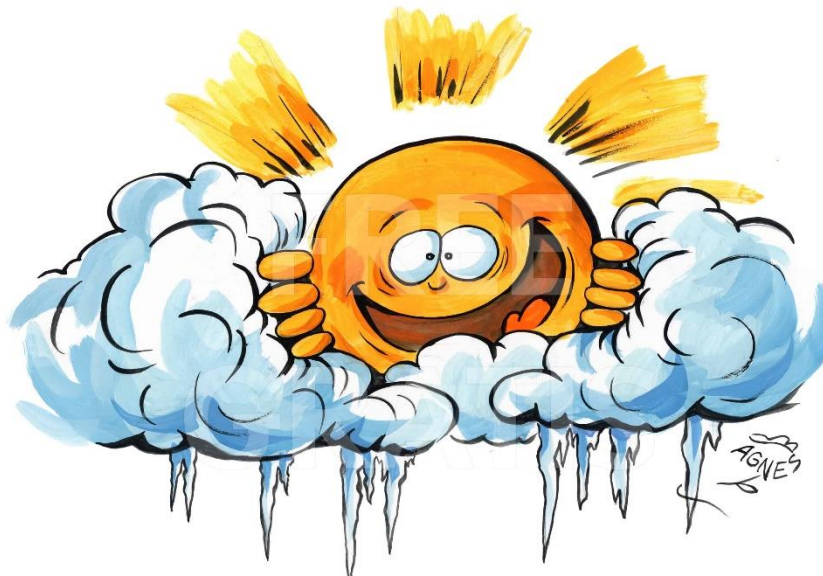
- Strong and consistent sales growth
- Strong and consistent earnings per share growth
- Steady or growing % pre-tax profit on sales (PTP)
- Steady or growing % earned on equity (ROE)
- Debt to Capital less than 33% .

In looking at the visual analysis, the straighter and upright the lines are, the higher the quality of the company.

Speaking of being safe, hopefully you have had a chance to get at least your first COVID-19 vaccination. If you haven't, I found a website that will not only text you when new openings are available; it also lists sites that are not on the vaccinate.oklahoma.gov site. I was told about this site yesterday, and I was able to get a vaccination today, that was pretty awesome since I had not been able to get an appointment for my Mother and myself prior to this. The website is vaccine-alerts.com. Good luck to everyone.

In this time of stress and uncertainty, please stay safe physically and financially. Please contact me at president@oklahoma.betterinvesting.net.

Renee Bennett
Oklahoma Chapter
President





Do You Know Where The Investment Clubs Are In Oklahoma?



Since merging with the Tulsa Chapter, the new Oklahoma Chapter has 38 clubs that are associated with BetterInvesting. There should be a club fairly close to just about everyone. They are as follows:

Bartlesville

Columbia Money Honeys Investment Club
Seekers Investment Club
Stocks R Us

Bethany

POG Investment Club

Bixby

Goldmine Investment Club

Broken Arrow

Indian Springs WOC Investments
Midas Touch Investment Club

Caddo

Bryan County Ladies Investment Partners

Chickasha

Central Oklahoma Investment Club
Investment Club of Southwest Oklahoma

Edmond

Clever Change Investment Club
Dream Makers Investment Club
Women for Financial Independence

El Reno

El Reno Investment Club

Enid

Surfers Investment Club

Harrah

Learn and Earn Investment Club

Lawton

Million Dollar Dames

Midwest City

Freedom Financial Group

Moore

Mid-Del Investment Club

Nichols Hills

Chesapeake Investment Club

Norman

Lyon's Share Investment Club
University Women's Investment Club

Okarche

Daybreakers Investment Club

Oklahoma City

Blue Chips Investment Club
Salamander Investment Club
Sweet Success Investment Club
TBC Investment Club

Owasso

Bonanza Investment Club

Ramona

MCP Investment Club

Seiling

Centsational Doll\$ Club

Shawnee

Templeton Investment Society / OBU

Stillwater

Emeriti Investment Club

Tulsa

DSAPA Capital Investments
Financial Foxes
Four State Investment Club
Sooner 95 Investment Club
Tulsa Town Investment Club
Tulsa Women's Investment Club

If you know of anyone wanting to start a club, feel free to have them contact the chapter at contact@Oklahoma.betterinvesting.net

We have volunteers that are willing to help mentor new clubs.



DID YOU KNOW?

Oklahoma has 38 BetterInvesting clubs and there are 363 BetterInvesting members sprinkled all throughout the state. This newsletter hopes to introduce our clubs to each other. Our hope is that they will reach out to one that is close by and swap information and ideas to help make their club thrive and grow in knowledge and in club membership. But we need your help.



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

We hope to hear from you soon!!

Would you like to find out more? Go to betterinvesting.org and explore their public website. View the free online stock study webinars that are posted there. Try out the online demo stock study tools! View the many [YouTube videos](#) posted by BetterInvesting. Perhaps the best way is to take advantage of your Chapter's experienced volunteers to visit your club and provide your members with hands on training on "all things investing"! Just send us an email at contact@oklahoma.betterinvesting.net and we'll get back to you.



**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"!**





What is Going On In the Oklahoma Chapter?



Visit-A-Club For Individuals:

If you are interested in visiting an active investment club that invests according to BetterInvesting principles, check clubs that welcome visitors in your area. Read our [Visitor FAQs](#) and “[What Makes a Good Club](#)” before visiting a club.

For Investment Clubs: Is your investment club willing to allow guests to attend your meetings? Please share the educational benefits of being in an investment club with others. If you are interested in joining our Visit-A-Club listing, check out our [Club FAQs](#) and [Application](#) to learn more about the program. Chapter Contact Information: contact@Oklahoma.betterinvesting.net

2021- OC EVENTS SCHEDULE		
FEBRUARY	2	Joe’s Stock Study Group @ 6PM Online Contact Joe: Joeinvest2011@yahoo.com 
	16	OC Board Meeting/ GTM 4 PM Contact: contact@Oklahoma.betterinvesting.net
MARCH	2	Joe’s Stock Study Group @ 6PM Online Contact Joe: Joeinvest2011@yahoo.com
	16	OC Board Meeting/ GTM 4 PM Contact: contact@Oklahoma.betterinvesting.net
APRIL	6	Joe’s Stock Study Group @ 6PM Online Contact Joe: Joeinvest2011@yahoo.com
	20	OC Board Meeting/ GTM Time 4 PM Contact: contact@Oklahoma.betterinvesting.net
MAY	4	OC Board Meeting/ GTM Time 4 PM Contact: contact@Oklahoma.betterinvesting.net
	4	Joe’s Stock Study Group @ 6PM Online Contact Joe: Joeinvest2011@yahoo.com
OCTOBER	21 - 24	BINC in Dallas, TX - Register Here: BINC 2021 REGISTRATION INFORMATION



Document Retention

By Christi Powell
Associate Director Oklahoma Chapter



Is your garage overflowing with bank statements and paid bills from 10 years ago? Are you unsure about what documents need to be retained and want to be tossed?

Speaking of tossing, what documents can be tossed in the trash, and which should be shredded? Are you wanting to finally control your documents? If so, here are some strategies for getting that paper under control today.

- Implement an electronic filing system, where you can easily store all vital documents without the need to hold on to them indefinitely.
- Sign up for E-billing which eliminates the need to scan and then shred documents. You'll always have access to prior months documents and can download and save the current billing statement on your computer if desired.
- Switch to online bill payment. How many people are hesitant to pay their bills online? Online security has increased tremendously in the recent years, not only does online bill payment eliminate the need to write a check and mail a payment, it eliminates the need to store months and months of statements.
- Sign up for electronic statements from your bank. Today, banks keep up with 18 months of bank statements that can easily be accessed from your online banking account. If a statement is needed, just go online and download a PDF statement to print or save on your computer for further reference. Enrolling in electronic statements also eliminates the need to shred canceled checks and old statements.
- Keep in mind that there are some documents that will need to be saved forever, such as birth certificates and academic transcripts, that will be used frequently throughout your life. Be sure to keep original documents secured and provide a copy to entities that may require it.

Here are some other documents you'll want to keep forever:

- Baptism certificate
- Adoption records
- Marriage certificates
- Divorce certificates
- Military records and discharge papers
- Medical records
- Passports
- Retirement account information
- Social Security cards

Save these documents for extended periods of time:

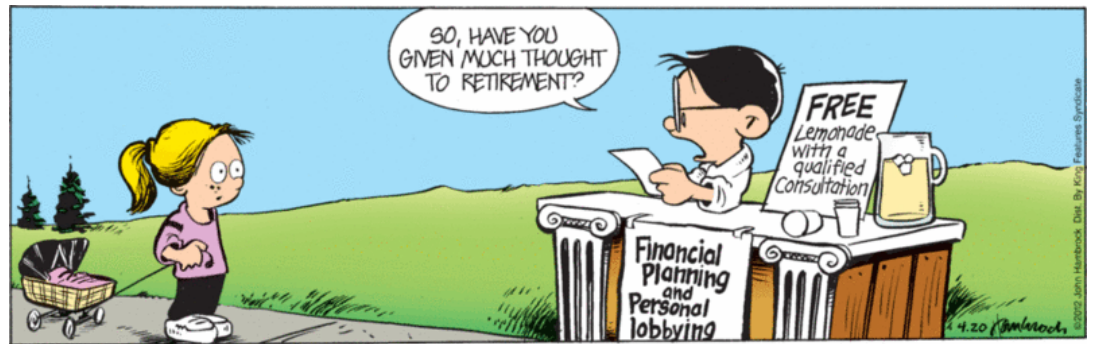
- Bank statements. You can save bank statements for up to one year, then shred. If you move to e-statements, you can eliminate the issue altogether.
- Tax returns and related documents should be saved for at least seven years, even though the IRS only requires three years in which they can initiate an audit of past returns. Once the seven years has passed, be sure to shred any returns, correspondence, W-2s, 1099s, and other related documents.
- Credit card statements should be saved for one month. Once the bill has been paid and posted, the payment can be safely shredded. Move to e-billing to eliminate the need to shred.
- Utility bills can be shredded once payment has been made. Most utility companies offer e-billing options.



- Pay stubs should be saved for the current year. Once the W-2s have been received, pay stubs can be shredded. Many employers have moved to electronic access to W-2s and pay stubs, so you can access the information when needed, and don't have to be concerned about shredding.
- Sales receipts and warranties should be saved until the warranty expires, then they can be safely discarded. If the receipt has any personal information on it, be sure to shred it.

By combining timely shredding, recycling, an online banking and bill payment, you'll have that pile of documents down to a manageable level in no time.

Just For Giggles



WeeklyStorybook.com

NEED 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 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



Funny Pictures on www.lefunny.net

About BetterInvesting

Since 1951, BetterInvesting has helped over 5 million people become better, more informed investors. You can learn more about the benefits of investment clubs by visiting <https://www.betterinvesting.org/chapters/chapter-listing> to sample many of our investment club resources at no cost or obligation. The Oklahoma Chapter of BetterInvesting is the local resource for investment education about how to buy good stocks at the right price with the goal of doubling your portfolio value in five years by investing regularly, reinvesting dividends, and diversifying investments.





Joe's Stock Study Group

This group just enjoyed its twelfth anniversary. It is an informal meeting, where pretty much anything investment related can be discussed. It started as a way to learn how to study and explore investments without the formality of an investment club. Many of the attendees develop a friendship with Joe Whitaker who is the group leader, originator, and organizer since 2009. The people that attend are knowledgeable, eager to learn and to help others.

We met in Joe's home until COVID-19 – since then, the meetings have been online. While in person meetings are missed, the online meetings are still going on. If you are interested in attending – please write Joeinvest2011@yahoo.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.

CAROL'S FUN FACTS

💰 The most expensive share in the entire New York Stock market is...

Warren Buffett's BERKSHIRE HATHAWAY (BRK/A) currently trading in February 2021 @ \$354,565....

Sell the house! 🏠💰

💰 Would you like to ring the bell at the NYSE? Those companies with stocks or ETFs listed on the exchange can ring the bell, after submitting a bell ringing request.

💰 There are more than sixty stock exchanges in the world! According to issued shares of listed companies and volume, the top three major ranks are:

1. NYSE 2. NASDAQ 3. Japan Exchange Group

💰 In 2018 the U.S. makes 44% of the world's stock market!


💰 In 2020, The US market accounted for over 54% of the world stock market. The next largest was Japan at 7.7%



2021 BetterInvesting National Convention



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**




Walk like a Penguin!

When things get cold and icy,
And your path looks kind of dicey,
Waddle on!

Keep your toes all pointed out-y,
Keep your knees all loosey-goosey,
Waddle on!

Keep your hands outside your pockets,
Take short steps so you won't rocket,
Waddle on!

Take it slowly. Holey-moley,
So you won't fall down and roll-y,
Waddle on!




Years	Dividends Spent	Dividends Reinvested	Additional Earnings from Reinvesting
5	\$7,744	\$8,167	\$423
10	\$20,484	\$23,004	\$2,520
15	\$20,484	\$49,598	\$29,114
20	\$41,447	\$98,936	\$57,489
25	\$75,937	\$187,885	\$111,948
30	\$132,683	\$349,496	\$216,813
40	\$226,049	\$1,176,477	\$950,428
50	\$1,732,439	\$3,905,834	\$2,173,395

Based on \$100/mo investment. This example uses a 10% return from capital appreciation (the increase in stock price) and 2% return from dividends.

LOOKING FORWARD TO

