



## News From The Heart of Oklahoma Chapter

**NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN**



Betty, Jeff, Mack, Carol, Greg, and Joy

### *Mid-Del City Investment Club Motto*

By Carol Stickler

**“Enjoy What You Do,  
Money and Success  
Will Follow.”**

My dad taught me to “enjoy what you do, money and success will follow.” And that’s exactly what we do at the Mid-Del City Investment Club. We totally enjoy what we do.

We research and study stocks, using BetterInvesting’s analysis tools to guide our investment decisions. We gather and analyze fundamental and technical information until we

agree on a purchase or sale to benefit our portfolio...always with a few laughs along the way. We’re passionate about what we do and that’s where the money and success follow.

Neither snow nor rain nor heat nor gloom of night (nor pandemic!) keeps us from our monthly sessions because the stock market never sleeps. These days, we social distance at a local restaurant or a member’s home. We are currently six members and we’ve decided to open up to a new member or two via “Visit A Club”. See if we are the right fit for you! But only if you like to enjoy yourself.

Visit A Club info: Carol Stickler  
Secretary, Mid-Del City Club  
Cjam2420@msn.com



# Uncertain Times Call for Common Sense

## Related Resources

### Special Message from Dennis Genord

*This is an Article From the BI Website*



Sir John Templeton, a respected investment counselor, and portfolio manager, once stated, "The stock market always has been, and always will be, subject to wide degrees of fluctuations. When prices decline farther and farther, it is only natural human emotion to become cautious. Investors who have no prearranged plan to guide them not only fail to add to their stock holdings at the lower levels, but too frequently they add to the downward pressure by selling out part or all the stocks they own.

Profitable investing is mainly common sense. Don't get carried away by enthusiasm. Don't get carried away by despondency. Don't buy things you don't understand. Always study what you buy in advance. Make long-range plans. Know in advance that you are going to have to live through bear markets. Just use plain common sense and the chances are that you'll have superior long-term investment performance."

Many of these truths are heard regularly at our online events, the BetterInvesting National Convention, and in our chapter classes. What we're going through is not unlike other periods of financial history. BetterInvesting members have understood this since the time of its inception in 1951. We have a plan and it is rooted in the common sense principles provided by the organization's founders. These principles include:

- 1. Invest a set amount of money regularly.**
- 2. Reinvest all earnings.**
- 3. Buy stock in high-quality growth companies.**
- 4. Diversify your portfolio.**

We spend most of our energy implementing the third principle: looking for high-quality companies and determining a fair price to pay for the company's stock. We do this using the Stock Selection Guide (SSG). 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. The recent severe drops we have experienced in the market can result in just that - attractive valuations. We cannot draw any fixed conclusions about the effects of pandemics upon stock-market performance, but I am confident we will get through this, and the long term investor will be rewarded for staying the course. Innovation, technology, and the indomitable human spirit will win in the end.

If you would like to speak with someone experienced in these types of market conditions, please reach out to your local chapter. They would love to help you.

We're providing a special webinar dedicated to investing in turbulent times to help provide perspective and to instill confidence where needed. You won't want to miss it!

We wish you calm and clarity in these turbulent yet opportune times.

*Dennis Genord, Director – New Member Growth, Education and Chapter Development*



**President's Letter for September 2020**

Hi Everyone,

What can the the Heart of Oklahoma Chapter do to help you? To help your investment clubs? We offer speakers, education for investment clubs, webinars, Edufest, presentations for Smart Money Week and/or Financial Literacy. However, I feel like we are not communicating with the members of our chapter and that's a shame. Feel free to email me at [rbnaicmail@gmail.com](mailto:rbnaicmail@gmail.com) or call me at 405-590-5852. If I am not able to answer the phone, PLEASE leave a message.

I am sorry that we were unable to present Edufest this year. Hopefully this pandemic is resolved prior to next August. Normally we hand out club anniversary certificates at Edufest. This year I have not been able to get a response from the following clubs: by phone or email. If you are on this list, please call me at 405-590-5852. I would love to bring your certificate to one of your club meetings.

The clubs with anniversaries this year were:

Elk City Investment Club	25 Years
POG Investment Club	25 Years
Daybreakers Investment Club	20 Years
Sweet Success Investment Club	20 Years

If you are looking for additional members, you might consider signing up to be on the Visit-A-Club list. We currently have nine clubs that are open to visitors. The application is on the chapter website: <https://www.betterinvesting.org/chapters/heart-of-oklahoma/visit-a-club>

Also, HOC offers speakers and training to clubs that are interested. If you are interested in having someone visit your club, please think about what items you would like a short training session on. There is a lot of excellent training available through Heart of Oklahoma chapter and BetterInvesting.

Please check your email settings in BetterInvesting.org to make sure you are notified of these events. After logging into BetterInvesting – click on **My Account** at the top left of the page – then verify that your information is correct – next, on the right side of the page click on **Email and Product Subscription Information**. Make sure that everything you are interested in are checked, please put a check in the **Local Chapter News and Events** box (example to the left), then click **Save**.

Local Chapter News and Events

Occasional communications from your local BetterInvesting chapter about news and events taking place in your area.

I have learned so much from BetterInvesting – when I started an investment club in 1987, NO ONE in the club had any clue about investing. Those that continued after the Black Monday, learned how to research companies, how to place an order and how to be comfortable investing. I am thankful for BetterInvesting!

Renee Bennett  
Heart of Oklahoma  
President



BetterInvesting and the [FINRA Investor Education Foundation](#) have partnered as “fraud fighters” by enlisting all BetterInvesting Chapters to present the Outsmarting Investment Fraud program in communities across the country.

The purpose of this program is to provide investors with the tools and knowledge needed to recognize and prevent investment fraud. It also supports local community programs offered by BetterInvesting Chapters to improve investment fraud awareness and prevention.

Program Objectives:

1. Increase citizen’s awareness of investment fraud susceptibility
2. Teach citizens to spot and avoid the red flags of investment fraud
3. Offer an effective program structure that enables BetterInvesting volunteers to deliver the Outsmarting Investment Fraud program successfully

Learn more about this program by connecting with a local chapter.

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**LIKE US on FACEBOOK** Search for “Heart of OK” on Facebook and hit enter. Once there, you will see the HOC and the BetterInvesting logos. We’re looking forward to your **“LIKES”!**

Also 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 you recommend? Don't hesitate to post photos of your events or your investment club meetings. We are looking forward to your input!

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**2020 – 2021 EVENTS CALENDAR** – save for future use. This schedule of events will help you remember that all who are reading this newsletter are welcome to join in on our monthly board meetings.

We also hold 5 educational webinars featuring BetterInvesting highly sought-after Instructors. Each speaker brings a tremendous amount of knowledge and insight to the topics they bring to the Heart of Oklahoma Chapter. All of our topics revolve around providing you with timely information and subjects such as dealing with making judgments from your stock selection guide. Discussions include retirement planning, investigating a company, how to trade bull markets, weather bear markets, recessions, and pandemics. The calendar will be updated with each newsletter or you can go to our website for the latest event schedule.


## WHAT IS GOING ON IN THE HEART OF 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@HeartOfOklahoma.betterinvesting.net](mailto:contact@HeartOfOklahoma.betterinvesting.net)

<b>2020- HOC EVENTS SCHEDULE</b>		
MONTH	DATE	ACTIVITY
		PRESENTATIONS MADE AT MONTHLY MEETINGS ARE 10-15 MINUTES IN LENGTH, AND WILL BE ON A TOPIC OF INTEREST TO ALL BI CLUBS.
<b>SEPTEMBER</b>	1	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	15	<b>HOC Board Meeting/ GTM 4 PM</b> Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
	14	<b>EDUCATION WEBINAR</b> <b>Christi Powell</b> , “MANAGING THROUGH THE CORONAVIRUS CRISIS” <a href="#">Register Here</a>
<b>OCTOBER</b>	6	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a> 
	12	<b>EDUCATION WEBINAR TBA</b>
	20	<b>HOC Board Meeting/ GTM 6 PM</b> Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>NOVEMBER</b>	3	 <b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	9	<b>EDUCATION WEBINAR TBA</b>
	17	<b>HOC Board Meeting/ GTM 6 PM</b> Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>DECEMBER</b>	1	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	No Meeting	<b>NO Board Meeting</b>  <b>MERRY CHRISTMAS</b> 



## 2020- HOC EVENTS SCHEDULE

<b>JANUARY</b>	1	<b>HAPPY NEW YEAR</b> 
	5	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	18	EDUCATION WEBINAR TBA
	19	HOC Board Meeting/ GTM 6 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>FEBRUARY</b>	2	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	15	EDUCATION WEBINAR TBA 
	16	HOC Board Meeting/ GTM 6 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>MARCH</b>	2	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	15	EDUCATION WEBINAR TBA
	16	HOC Board Meeting/ GTM 6 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>APRIL</b>	6	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	3	EDUCATION WEBINAR TBA
	TBA	Smart Money Week -- Financial Literacy Month. Various locations and education topics planned beginning April 4. Details in this newsletter.
	20	HOC Board Meeting/ GTM 6 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>MAY</b>	4	HOC Board Meeting/ GTM 6 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
	4	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	13 - 15	<b>BINC</b> in Dallas, TX - Register Here: <a href="http://www.betterinvesting.org/biconvention">http://www.betterinvesting.org/biconvention</a>



<b>JUNE</b>	1	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	15	<b>HOC Board Meeting/ GTM 6 PM</b> Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
		<b>PLAY IT AGAIN</b>
<b>JULY</b>	6	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a> 
	10	<b>Annual Board &amp; Planning Meeting</b> 9:00 AM to 3:45 PM – LOCATION AND ADDRESS TBA Director Attendance Required. Guests welcome in person or online via GTM.
	TBA	<b>PLAY IT AGAIN</b>
<b>AUGUST</b>	3	<b>HOC Stock Study Group</b> Contact Joe Whitaker: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	21	<b>EDUFEST</b> Details to follow
	TBA	<b>PLAY IT AGAIN</b>

**IT'S A SCAM!** It's open season for all scammers and cyber attackers, and there are plenty of opportunities for them to hunt you down. Learn how you can protect yourself to prevent being hurt by their cunning methods. Here are some tips to help keep your email, investment, and other online accounts safe:



1. Use a reputable password manager and two-factor authentication (2FA) wherever possible.
2. If signing up for a new email service, check for 2FA support; an extra layer of security.
3. Don't click on suspicious links in emails or texts. Malware is often attached.
4. Be anonymous by using a VPN (Virtual Private Network) on your computer or phone to encrypt Internet connections.
5. Don't use public Wi-Fi or public computers if you can help it.
6. Get a strong antivirus program installed on all your devices.
7. Secure your router and Wi-Fi with strong passwords.
8. Keep your computer and smartphone operating systems up to date.
9. Keep all your computer and smartphone apps updated for the latest security improvements.
10. Consider putting a credit freeze on your account.

Assume that email is NOT secure, even after taking these precautions. Avoid sending highly sensitive information such as payment or credit card data, Social Security numbers and other identifiable information over email if at all possible. Don't make it easy for hackers and scammers to find you. Be armed.

(Thanks to Suzi Artzberger, IT Director at BetterInvesting home office, for these tips. If you want to see the PowerPoint, "It's a Scam," send an email request to [service@betterinvesting.org](mailto:service@betterinvesting.org).





## HAPPY ANNIVERSARY!

2020 has been a crazy year for all of us. I'm sure your club like mine has had to alter how we conduct our meetings and get our business done. The Heart of Oklahoma Chapter wishes to applaud four of our clubs that are celebrating their 20 and 25 year anniversary. If you are a member of one of these clubs please contact The Heart of Oklahoma Chapter President, **Renee Bennett**, at **405-590-5852**. We are eager to present your certificate and celebrate your clubs achievement. So please call Renee soon to make

arrangements for the delivery of your special recognition certificate. We look forward to visiting with you again and making plans to renew the relationships we made and to make new ones this year. Here is the Class of 2020:

YEARS	CLUB NAME	LOCATION
25	Elk City Investment Club	Elk City
25	POG Investment Club	Bethany
20	Daybreakers Investment Club	Okarche
20	Sweet Success Investment Club	Oklahoma City

**OUR DIRECTORS AND VOLUNTEERS** stand ready to assist in any way they can. We are closer than you think. For help or information, send an email to: [contact@heartofoklahoma.betterinvesting.net](mailto:contact@heartofoklahoma.betterinvesting.net).

### DIRECTORS

President: Renee Bennett – OKC  
 Vice President: Irene Jondahl – OKC  
 Secretary: Charla Hurt - OKC  
 Asst Secretary: Ruth Dishman – Lawton  
 Interspire: Beverly Wooley – Lawton  
 Web Author: Joanne Amos – Lawton  
 Publicity Chair: Carol Stickler – OKC  
 Director: Carolyn Fox – Ardmore  
 Assoc. Dir. Christi Powell – Edmond  
 Assoc Dir. Mary Dearing – Moore

### VOLUNTEERS

Rose Hoyt-Steele - Edmond  
 Joe Whitaker - Edmond  
 Sharon McAllister – Bethany  
 Carol Clemens - Edmond  
 Deone Roberts - OKC

**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.





**DID YOU KNOW...** a one-time \$500 deposit invested in a broad-market equity ETF (or other stock investment vehicle) at the average rate of 8% return per year, compounded annually for 67 years will yield **\$86,768.41**. Age 67 was used because that's the current Social Security retirement age. This one-time deposit could be in the form of a gift for Baby, hence using 67 years. What a nice legacy for that newborn. Think about what the amount would be if compounded more often than annually, and at a rate of return greater than 8%. Yes, think about it.

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### Compound Interest Calculator

Inputs	
Current Principal:	\$ 500.00
Annual Addition:	\$ 0
Years to grow:	67
Interest Rate:	8 %
Compound interest	1 time(s) annually
Make additions at	<input checked="" type="radio"/> start <input type="radio"/> end of each compounding period
<input type="button" value="Calculate"/>	
Results	
Future Value:	\$ 86,768.41

### Compound Interest Formula

Compound interest - meaning that the interest you earn each year is added to your principal, so that the balance doesn't merely grow, it grows at an increasing rate - is one of the most useful concepts in finance. It is the basis of everything from a [personal savings plan](#) to the [long term growth of the stock market](#). It also accounts for the [effects of inflation](#), and the [importance of paying down your debt](#).



### About Money Smart Week

Created by the Federal Reserve Bank of Chicago, Money Smart Week® is a public awareness campaign designed to help consumers better manage their personal finances. Programming is offered to all demographics and income levels and covers all facets of personal finance. BetterInvesting is proud to be a participating partner of this important program.

### 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 [www.betterinvesting.org/clubs](http://www.betterinvesting.org/clubs) to sample many of our investment club resources, at no cost or obligation. The Heart of 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.



**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.

