

WINTER 2026-2027

News!

From The Oklahoma Chapter

Oklahoma Chapter

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN



President's Letter



The Power of Giving Back: Growth, Connection, and Community

Being part of an investment club opens the door to lasting friendships and builds genuine confidence in managing your financial future. But taking the next step—choosing to volunteer—unlocks an entirely new layer of rewarding experiences.

I recently asked several of our chapter volunteers what has surprised them most about their service. Their answers highlighted benefits that go far beyond a resume:

- **Freedom Over Fear:** As one volunteer shared, *"There is a profound sense of freedom that comes from mastering investment tools and preparing for the future. It's a wonderful antidote to financial anxiety."*
- **Joy in Connection:** Teaching and sharing knowledge solidifies your own understanding. Beyond local team efforts, participating in regional and national events brings vibrant social connections, shared laughter, and continuous learning.
- **Active Mastery:** Helping others forces you to stay engaged. You learn faster, retain more, and gain deeper insight simply by active involvement.

Our chapter thrives entirely on the energy, unique perspectives, and dedication of our members. Volunteering isn't just about keeping our programs running—it's about deepening your own journey alongside a supportive community.

Whether you have an hour a month or want to help lead an event, we welcome your voice. Step in, share what you know, and discover just how much you gain in return. It's how we do it here in Oklahoma!

Have a wonderful and safe holiday season. Stay tuned for what's next.

Deone Roberts
President, Oklahoma Chapter of BetterInvesting

Oklahoma Chapter

What is Going On: In the Oklahoma Chapter?

		2026-2027 - OC EVENTS SCHEDULE
December	7	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	8	Lone Star Online Investment Club @ https://meet.goto.com/NorthTexasChapter/lone-star-online-investment-club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
January	1	NEW YEARS DAY 
	4	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	9	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	12	Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT https://meet.goto.com/NorthTexasChapter/lone-star-online-investment-club
	18	MARTIN LUTHER KING BIRTHDAY
	26	Oklahoma Chapter 2027 Board Meeting Time 7:30 PM On-line https://www.betterinvesting.org/chapters/oklahoma/local-events
February	1	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	9	Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT https://meet.goto.com/NorthTexasChapter/lone-star-online-investment-club
	13	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	14	VALENTINES DAY
	23	Oklahoma Chapter 2027 Board Meeting Time 7:30 PM On-line https://www.betterinvesting.org/chapters/oklahoma/local-events

Oklahoma Chapter

This is a shared article from the LA/MISS (Louisana/Mississippi) Chapter. Hope you find it as interesting as we did.



President's Message

I went to BINC in Chicago earlier this year. It was great as always. One of the workshops I attended was titled "Why My Kids Investing Looks Different from Mine". Taught by Jacki Koski. It was excellent. And the discussion from the participants was challenging. I came home with a renewed commitment to teach my five grandchildren about investing. They range from 3 years old up to 16. I don't want to just talk at them, I want to get them engaged in the process.

So, I came home and opened up a UTMA account for each of them at Fidelity. UTMA stands for Uniform Transfer to Minors Act. It's a custodial brokerage account where I control the assets until they turn 18 and then it becomes their money. But I wanted them involved and to feel like they were in control. I'm handling this differently for the two different sets of grandkids. The two youngest are 3 and 6 and probably not ready to choose their own stocks. I chose 3 stocks for each of their accounts that are companies that their parents use frequently – Amazon, Sprouts Markets and Apple.

The real fun was with my 3 teenage grandkids. I wrote up a plan of action. Brought them over to the house and talked to them about a 25' tall oak tree in our back yard. They remember when I planted it and can see how fast it has grown over the last ten years. We talked about how that tree came from a single acorn. We talked about my tomato bushes and how many tomatoes were on each bush and that they all came from a single seed.

Finally, we sat down and went over the Plan of Action which I've included below. I gave them a list of companies that they use as a starting guide. They got to pick their own 5 stocks. I was surprised when they started asking intelligent questions which led us to the Stock Selection Guide. It didn't take them long to figure out that Up, Straight, and Parallel was the sign of a good investment. We spent an hour looking at various companies until they each selected their own stocks.

They regularly want to talk about their companies and how their portfolios are doing. They are fully engaged. They already feel like owners of the companies in their portfolios. The 16 year old made some money this summer and put 25% of it into his portfolio. I immediately matched it.

Our hope is that they will learn a lifetime skill that will provide the financial resources for any needs they face. Selfishly, I hope that one or two of them will catch the 'investing bug' so that I have someone else to talk stocks with in the future.

It has already been profitable and a lot of fun for all of us.

Pass it on,
Dennis Malcolm
LA/MS Chapter President

Investment Account Plan of Action

WHAT: I opened a custodial investment account for you. Custodial means that I control it till you reach a certain age. We don't want you to access this money until you are 25.

WHY:

- Enable Mimi and me to give you money and help you save for something down the road
- Teach you the power of saving and investing what you earn
- Give you ownership of growing companies
- Our hope is that together we will double or triple your money in this account by the time you turn 25
- Teach you to be patient – good things take time
- HAVE FUN

THE PLAN:

- We will begin the account with $100 for every year of your life
  - Mason - $1600
  - Harper - $1400
  - Kingston - $1100
- We will add $100 every year on your birthday until you turn 25 or take any money out.
- THIS IS IMPORTANT: You can add your own money. We will match every dollar you put in this account. That means that you immediately double your money!! Think about this – if you put in $50 and we double it, you immediately have $100. And if we can double your money with your investments, you will have $200.

HOW:

- You and I will pick 5 companies for you to invest your money in
- You can only change companies once a year
- I will help you determine if it is a good company selling at a good price

Company ideas

Restaurants you like

- Texas Roadhouse
- Chipotle
- Cava
- Chili's
- Domino's
- McDonald's

Tech you use

- iPhone – Apple
- Chrome book – Microsoft
- YouTube – Google
- Software companies
- Netflix
- Facebook etc – Meta

Places you shop

- Amazon
- Academy
- Ulta
- Sephora
- Costco
- Target
- Tractor Supply
- Lowe's
- Five Below
- Walmart

Clothes you wear

- Nike
- Decker
- Columbia

Fun Stuff

- Ferrar
- Tesla





Looking for the perfect gift?

BetterInvesting™ Gift Membership

A Gift That Keeps Giving - Investor Education

Gift a friend or family member a one year BetterInvesting™ Individual Plus Membership so they can receive unbiased investment education, exclusive investor publications and online stock selection and analysis tools.

How the Gift Membership Works:

Step 1: Purchase a gift membership redemption code.
Step 2: Send a gift card PDF with the redemption code to whomever you want to empower!
Step 3: The recipient will redeem the code by visiting www.BetterInvesting.org/redeem.



Oklahoma Chapter



Getting to Know Our Oklahoma Clubs: How Does Your Club Tick?

Every club has its own personality, traditions, stories, and special ways of making a difference! One of the things that makes our Oklahoma Chapter so special is the wonderful variety of clubs and the amazing members who bring them to life.

We want to get to know the clubs in our chapter better, and we would love to hear how your club ticks!

What makes your club unique? What traditions do you look forward to each year? How do you plan your meetings, projects, and activities? What community causes are close to your hearts? Maybe your club has a special way of welcoming new members, a favorite annual event, or a fun tradition that has been passed down through the years.

We want to hear it all!

This is a great opportunity to showcase your club, celebrate your members, share your accomplishments, and give other clubs a glimpse into what makes your group special. You might even inspire another club with a new idea or tradition!

So, gather your members, share your stories, and let us take a peek behind the scenes. After all, we're more than individual clubs—we're one chapter family, and getting to know one another makes us even stronger.

Let's celebrate what makes each of our clubs unique. We can't wait to hear how YOUR club ticks!

Be Featured in the Oklahoma Chapter Newsletter!

We would love to feature your club in an upcoming edition of the Oklahoma Chapter Newsletter. Share your club's story, photos, activities, traditions, and anything else you'd like fellow members to know.

What to Expect Next

A Director from the Oklahoma Chapter will be reaching out to your club soon to schedule a time to visit with you and learn more about your group.

Let's get to know one another, celebrate our clubs, and show what makes us so special!





CAROL'S FUN FACTS

💰 Written by Joseph de la Vega in 1688, *Confusion of Confusions* was the world's earliest book on stock market investing. Its core warnings – like not trusting hot stock tips – still apply today.

💰 Big days in the market have outsized impact on returns: If you missed just the 10 best trading days over the 20-year span from 2003-2022, a $10,000 balanced investment portfolio would have dropped from returning $67,000 down to $29,000.

💰 The largest percentage decline in Dow history was on October 19, 1987 (Black Monday). Fewer points dropped because the Dow was at a much lower level back then.

Since then, the largest losses in Dow ever were:
March 16, 2020 (-2997) COVID economy uncertainty
March 12, 2020 (-2352) economic shutdown fears (COVID)
April 4, 2025 (-2230) President Trump's and China's tariffs
Recently, November 5, 2026 (-1833) AI data center restrictions

💰 Besides "Search", Google makes Android Pixel phones, NEST smart home devices, it runs Google Cloud for businesses and owns YouTube. Google also does AI research like the Gemini project.

💰 George Washington never lived in the White House but he oversaw its construction in 1791. John Adams was the first President to reside, in 1800. It was first known as The President's House, President's Palace or the Executive Mansion. In 1901, Theodore Roosevelt named it the White House.
The White House has 132 rooms and 35 bathrooms!





BetterInvesting™ National Convention (BINC) Virtual Event 2027

By BetterInvesting™

Saturday, April 17-Saturday, April 24, 2027 • 9 AM-3 PM CDT

Overview

A Virtual Family Event — An online 2-day investing seminar on stock analysis, retirement plans, portfolio management and advanced research.
Historically, the BetterInvesting™ National Convention (BINC) has been an exciting opportunity for BetterInvesting™ members and others to share investment strategies, club dynamics, educational tools and resources. BetterInvesting™ is excited to present another learning opportunity with Virtual BINC 2027. If you joined us for Virtual BINC 2023 or 2025, you are in for another exciting treat with the same quality of classes, presenters and programming.

Investors of all appetites will find sessions that suit their interests, from the basics of investing in stocks to discussions of purchasing stocks, exchange-traded funds, dividend-paying stocks and BetterInvesting™ tools and operations.
(Note: We are planning an in-person event for 2028.)
Virtual BINC 2027 will be held on two consecutive Saturdays, April 17 and April 24 at 10:00 a.m. – 4:00 p.m. EDT.
Presenter biographies, FAQs and full details for the Convention will be available later at: www.betterinvesting.org/binc2027

Oklahoma Chapter

Virtual BINC 2027 Cancellation Policy
As you will have access to recordings for all sessions through December 31, 2027, there will be *no refunds*.

GoTo Virtual Event Platform

Using the GoTo software, each attendee will have the ability to switch between concurrent classes. If there are two sessions of interest occurring at the same time, you can attend one live and view the second one as a recording at your convenience.

Registration to Virtual BINC 2027 includes:

- The registration of $175 is valid for both days for BetterInvesting™ members who have a paid registration for BINC 2026 (deadline for reservations for this discount is May 31, 2026). Any applicable fees or taxes charged by your state are your responsibility.
- The registration of $200 is valid for BetterInvesting™ members who did not have a paid registration for BINC 2026 and $250 for non-BetterInvesting™ members for both Saturdays. [non-members rate includes a 1-year BetterInvesting™ CORE Membership (a $120 value).] Any applicable fees or taxes charged by your state are your responsibility.
- Recordings and handouts for all sessions will be available through December 31, 2027.
- More than 14 hours of live investment education classes, including a roundtable, a Keynote presentation and Corporate Sponsor presentations.
- Nationally recognized and rising star BetterInvesting™ instructors.





EduFest 2027

Saturday, Aug. 14, 2027

Hilton Garden Inn, Edmond OK

Your Oklahoma Chapter Directors are hard at work thinking, planning, and preparing to make **EduFest 2027 an unforgettable event!** We're excited about what's ahead and can't wait to share more with you.

Stay tuned for details! You won't want to miss it!

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Happy Holidays!

See you in the Spring!



Oklahoma Chapter