

Summer 2026



# News! From The Oklahoma Chapter



NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

What is going on in Oklahoma?  
If You Missed BINC 2026,  
Don't Miss EduFest 2026, This August!!!

**BINC 2026**





## Summer is for Growth: Let's Connect Online!

June 6, 2026



Summertime is finally here! While it's the perfect season to relax and play, your **Oklahoma Chapter Board of Directors** is already gearing up for our next round of events and classes.

Since we are a small but dedicated team, we want to hear from you: **How do you feel about online classes?**

We are considering hosting sessions via GoToMeeting or even ZOOM to dive into specific challenges, such as:

Mastering the **SSG** or **First Cut** forms.

Navigating the treasure trove of archived materials on the **BetterInvesting™** YouTube channel.

General Q&A on fundamental analysis.

**Let us know your thoughts!** Drop us a quick note at <mailto:contact@oklahoma.betterinvesting.net> with a "Yes" or "No," or tell us: "A topic close to my heart is"

### **Paying it Forward: It's Never Too Late**

One thing near and dear to our board members is helping others—especially the next generation—start building a secure financial future. Is there someone in your life you'd like to see thrive?

**Friends in their 40s or 50s:** They might feel it's too late to build a safety net, but our mantra is: IT'S NEVER TOO LATE!

**The 20- and 30-somethings:** They have the incredible gift of time on their side if they start now.

**Children and Young Adults:** A simple gift of \$100 or \$1,000 can demonstrate the magic of compounding and help them develop a life-changing habit of regular saving.

### **Overcoming the Fear of Starting**

Getting into individual stocks can feel intimidating. A great way to "dip a toe" into the market is through **Exchange Traded Funds (ETFs)**. Even buying just one or two shares through an online broker can help you gain confidence and see the real-world impact of your judgment.

### **Don't Forget Your Local Resources!**

We'd love to show you how to maximize your **public library resources**. For example, the Oklahoma City library system offers subscriptions to **Morningstar** and **Value Line**. These tools make stock analysis quick and easy—right from your computer or phone!

**Let's use these tools and share them with the people we care about.** We can't afford to let our friends and family miss out on these opportunities.

**EduFest 2026** is coming up in August. Bring someone! Or share your materials with someone to get them acquainted with BI methods. Examining the materials and methods with them at your leisure is a great exposure.

Stay breezy and stay in touch!

**Oklahoma Chapter Board** <mailto:contact@oklahoma.betterinvesting.net>

Deone Roberts  
President,  
Oklahoma Chapter of BetterInvesting™





## EduFest 2026

# Oklahoma Chapter of BetterInvesting™



### Join Us for EduFest 2026!

Are you ready to take your investing knowledge to the next level? The Oklahoma Chapter of BetterInvesting™ is thrilled to invite you to EduFest 2026, our premier educational event designed to empower investors of all levels.

#### Event Details

**Date:** Saturday, August 15, 2026      **Time:** 9:00 AM – 3:00 PM

**Location:** Hilton Garden Inn, 2833 Conference Dr, Edmond, OK. Covell Rd exit from I-35

This year's theme is **"Investing Today for a Secure Tomorrow"**. Our guest presenters will be two of our most popular speakers....**Ken Kavula and Mark Robertson.**

**Ken** has been volunteering with BetterInvesting™ for many years and is a popular speaker at chapter events throughout the country. His professional career was in education ~ teaching calculus and chemistry as well as serving as a high school principal. He can be heard regularly on the Mid-Michigan Chapter's Roundtable, BetterInvesting™'s Ticker Talk, and frequently on Stock Up. Ken is also a popular presenter at the BetterInvesting™ National Convention.

**Mark** is the Founder and Managing Partner of Manifest Investing LLC. Mark is also a popular presenter at BetterInvesting™'s National Convention. He is a regular on the Mid-Michigan Chapter's Roundtable and when these two are together, they are truly a dynamic duo!

Two very popular topics on the agenda for the day are Two Guys Talk Stocks and Ken will do portfolio reviews for clubs in the Oklahoma Chapter. They will also discuss Oklahoma based companies.

Cost for the day is \$55.00. **Last day to register for the event is August 9<sup>th</sup> at 11:59 pm.** The fee includes a buffet lunch, water and iced tea.

The hotel has blocked 10 rooms for this event. Deadline to reserve a room at a special Oklahoma Chapter BetterInvesting™ rate is July 14<sup>th</sup>.

Join us....and Ken and Mark.....for a very special informative day of investment education and camaraderie.

Also check our BetterInvesting™ Oklahoma Chapter webpage for updates about this event.

Don't miss this chance to grow both personally and as a club. *EduFest* will inspire you with new ideas, reinforce your confidence in BetterInvesting's™ proven methods, and leave you equipped to lead your club to greater success.

**Mark your calendars and make plans to attend!** We look forward to learning with you at *EduFest!*

Registration: Don't miss out on this incredible opportunity! Register today to secure your spot at EduFest 2026. Visit our website at <https://www.betterinvesting.org/chapters/oklahoma>

or contact us at [contact@oklahoma.betterinvesting.net](mailto:contact@oklahoma.betterinvesting.net) for more information.

About BetterInvesting™:

BetterInvesting™ is a nonprofit organization that helps people strengthen their financial future through investing. Our mission is to create a supportive community where members can share knowledge, tools, and experience.

**We look forward to seeing you at EduFest 2026! Don't Miss It!**



# “Making Money in Oklahoma”

## Indian Springs WOC Investment Club Celebrates 35 Years of BetterInvesting™ Success

### Thirty-Five Years of Smart Investing and Strong Friendships

Thirty-five years! It is an incredible milestone for the **Indian Springs WOC Investment Club**, a group of women in Broken Arrow, Oklahoma, who have stayed the course and invested together for over three decades.

Composed of Indian Springs Country Club members, this group has proven a powerful point: they are exceptional investors. Bound by both a love for golf and a keen eye for the stock market, the members gather every month to dive into their financial research. Using the club’s meeting spaces, the women have built a highly collaborative environment. Every member contributes her unique strength—whether in hospitality, organization, or accounting—creating a well-oiled machine where everyone works toward collective success.

Each month, the club reviews its portfolio, which strategically favors a concentrated selection of high-volume stocks. By capitalizing on the latest technology wave, the club achieved a fantastic 20% growth over the past year alone. While women-only investment clubs provide a uniquely supportive space to build financial confidence, the Indian Springs Investment Club's results speak for themselves.



#### **Indian Springs WOC Investments Club**

**Front row, left to right:** Debbie Donica, Gwen Walls, Sandy Pittman, Judy Hutter, Marion Richardson, Debi Dyer.

**Standing, left to right:** Diana Peltz, Cheri Ward, Jane Kurek, Julie McFarlin, Cindy Llewellyn, Jane LaFalier, Ann Darnaby, Glenda Miller, Janie Kleibert, Julie Clemons.

**Not pictured:** Connie Strimple, Linda Higgins, Liz Barclay, Denise Stitzle



## 30 Years of Investing Better with Friends, The BetterInvesting™ Way!



Congratulations to the **Freedom Financial Group investment club** on the 30<sup>th</sup> Anniversary as a BetterInvesting™ club. Oklahoma Chapter board member Christi Powell presented the anniversary certificate to the club and did a review of their portfolio. Below, in the words of one of the founding members Mary Dearing, is the story of the beginning and growth of Freedom Financial Group investment club.

Between 1994 and 1996, two things happened that completely changed my outlook on money and launched my investing journey. Coming from a family that lived paycheck to paycheck, I took a 90-day temporary job at a bank and discovered a whole new world: a department the wealthy used called "the investment department." Around that same time, the Beardstown Ladies released their famous book on investing. I was completely enlightened. Inspired to act, I rounded up some friends from the bank, a few relatives, and the people who would become our longest-lasting members—our neighbors! Together, we formed the Freedom Financial Group (FFG).

Today, FFG still includes two of our original members. Over the years, we have survived and persevered through challenging leadership, economic upturns and downturns, members coming and going, and plenty of our own bad investment decisions. Through it all, BetterInvesting™ has been our rock—providing a steadying influence and endless, sound financial guidance. Thanks to that foundation, both our membership and our portfolio growth have been remarkably steady for the last 10 years.

Currently, our club is made up of eight diverse members: two retired bankers, two schoolteachers (one retired, one still working), a retired realtor, a retired nurse, a retired government worker, and a real estate investor and retired CME futures trader.

While we use the BI methodology most of the time, the education we've received on the principles of long-term investment in sound, growing companies has paid off immensely. It has benefited our club's collective portfolio just as much as our individual retirement accounts.

I am incredibly grateful to have found NAIC/BetterInvesting™ back in 1996. My message to everyone I meet remains the same: it is never too late to start investing, embrace change, and better your financial life!



**Left to Right Back Row:** Phyllis Bennett, Sharon Murray, Mary Dearing, Jo Ann Johnson, Charla Hurt, Carol Stickler. **Front row L-R:** Patty Burton, Elvina Peak



## HATS OFF TO: The MID-DEL INVESTMENT CLUB CELEBRATING 30 YEARS OF INVESTMENT FRIENDSHIPS



**L to R** Greg Fowler, Betty Carlton, Ted Williams, Johnny Smith, Carol Stickler, Cherylyn Joslin, David Joslin, Leo Williams, Myklee Williams, Joy Fowler

The Mid-Del Investment Club (MDIC) grew from a grassroots passion project into a premier local investing community, recently surpassing a major portfolio milestone.

### A Visionary Beginning

Founded in 1996 by Lewis "Lew" Hoffman, MDIC began with just a handful of local enthusiasts; two are still in the club today, Betty Carlton and Joy Fowler are original members. Driven by a mission to demystify the stock market, Hoffman frequented the Del City Public Library and the Tinker Air Force Base Library, recruiting anyone eager to learn. This persistent outreach laid the foundation for the thriving club that exists today.

### A Legacy of Disciplined Investing

For years, the Tinker Base Library served as the club's primary anchor, briefly shifting to Hoffman's living room when public spaces were unavailable. Hoffman was a cornerstone of the regional BetterInvesting™ community, serving on the local Board of Directors and teaching the manual Stock Selection Guide (SSG).

While Hoffman lived and breathed data-driven analysis, he famously balanced metrics with human intuition. He frequently reminded members that the SSG was "only a guide," emphasizing that ultimate success required combining rigorous research with personal instinct.

Though Hoffman passed away several years ago, his philosophy remains the heartbeat of the club. A new generation of leaders has stepped up to follow in his footsteps. Through consistent mentorship, disciplined saving, and smart asset allocation, these leaders recently guided the MDIC portfolio past a historic threshold.

MDIC members note that they are a diverse "family" from Moore, MWC, OKC, and Edmond. Do they limit themselves to just talking stocks...? OH NO...! They share stories, advice, and lots of laughter. There is never a dull moment as MDIC members discuss news and political events that can affect stock market movements. "We are family!"



# Why Patience Beats Perfection: The Long-Term Investor's Guide to Market Timing

By Christi Powell CFP, RICP  
Associate Director  
Oklahoma Chapter

Over the course of your investing life, you'll encounter market lows and highs. Headlines often spotlight the extremes, especially when markets reach record levels. Take, for example: "Stocks Hit Record Highs. What's Behind the Rally."<sup>1</sup>

All-time highs have an interesting effect on investor behavior and psychology.

Many investors can feel a nagging voice that whispers "wait for a better entry point" when markets are climbing. It's human nature to want to buy low and sell high, but decades of market data reveal a counterintuitive truth: **waiting for the "perfect" moment often costs more than it saves.**

## The Myth of Market Timing

Many investors hesitate to invest when markets hit new records. After all, who wants to be the person who bought at the peak? But this thinking overlooks an important fact: market highs aren't rare events. They're regular milestones.

Since 1950, the S&P 500 has reached over 1,250 all-time highs—roughly 16 new records per year on average.<sup>2</sup> If investors avoided the market every time it hit a new peak, they'd spend most of their time on the sidelines while missing potential growth opportunities.

## What History Teaches Us About "Bad" Timing

Some investors instinctively worry that investing after a market high is a form of bad timing, like stepping in just before the drop. But while it's impossible to know how the market will behave in the short term, history can offer helpful context for those concerns.

When the S&P 500 reached a new all-time high in January 2024—its first in more than two years—it marked a notable rebound following the 2022 market decline. To understand what similar moments have looked like in the past, one analysis looked at 13 instances between 1958 and the present where the market hit a new high after at least a year of lower prices.<sup>3</sup>

What the data shows:

- **One year after those highs**, the S&P 500 was positive in **12 out of 13 cases**, with an average gain of **15.3%**.
- **Two years out**, stocks were higher in **11 of the 13 cases**, with an average return of **23%**.

These outcomes don't guarantee what will happen next, but they suggest that reaching a new high hasn't historically been a signal to avoid the market. In fact, periods that followed these kinds of milestones have often delivered returns that reflect the broader trend of long-term market growth.



## The Cost of Waiting

Consider this analogy: waiting to invest because prices are high is like waiting to fill your gas tank until prices drop. You might save a few dollars, but you risk making your journey longer and more complicated than necessary.

The opportunity cost of staying in cash while markets climb can potentially exceed any benefits of timing your entry perfectly. Markets don't send advance warning before they fall or rise, and investors who wait for significant pullbacks often find themselves chasing performance instead of participating in it.

## Building a Patient Investment Strategy

Successful long-term investing isn't about predicting market movements, it's about staying invested through all kinds of market cycles.

Here are a few principles worth keeping in mind:

**Consistency over timing.** Investing regularly, even during periods of uncertainty, can help reduce the emotional pressure of trying to pick the "perfect" moment.

**Your timeline shapes your perspective.** The longer your time horizon, the less any single market entry point tends to influence long-term outcomes.

**Diversification spreads exposure.** A mix of assets doesn't eliminate risk, but it can help manage it by reducing reliance on any one investment or market movement.

## Ignoring Timing Temptations

Market timing feels logical, but it's notoriously difficult to execute successfully. History shows us that staying invested, even when markets seem expensive, has been a more reliable path to long-term wealth building than trying to outsmart the market.

Rather than waiting for the perfect moment that may never come, focus on time in the market over timing the market. Your future self will likely thank you for choosing patience over perfection.

Remember: this information is for educational purposes only and shouldn't replace personalized financial advice. Consider consulting with a financial professional to discuss your specific investment strategy.

## Sources:

1. Barron's, 2025 [URL: <https://www.barrons.com/articles/stock-market-hits-record-highs-tax-bill-jobs-6f818d48>]
2. Bloomberg, RBC GAM, 2024 [URL: <https://www.rbcgam.com/en/ca/learn-plan/investment-basics/investing-at-all-time-highs/detail>]
3. Forbes, 2024 [URL: <https://www.forbes.com/sites/wesmoss/2024/01/31/what-an-sp-500-all-time-high-could-mean-for-your-investments/>]







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



2026 - OC EVENTS SCHEDULE		
<b>JUNE</b>	<b>1</b>	<a href="#">Register @ Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	<b>9</b>	<a href="#">Register @ Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	<b>13</b>	<a href="#">Register @ West Texas Model Investment Club:</a> West Texas: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	<b>23</b>	<a href="#">Oklahoma Chapter 2026 Board and Election Meeting 7:30 pm online.</a> Follow registration link for Local Events on the Oklahoma Chapter page of BetterInvests.org. or E-mail: <a href="mailto:contact@Oklahoma.betterInvesting.net">contact@Oklahoma.betterInvesting.net</a>
<b>JULY</b>	<b>4</b>	 <b>INDEPENDENCE DAY</b> 
	<b>6</b>	<a href="#">Register @ Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	<b>11</b>	<a href="#">Register @ West Texas Model Investment Club:</a> West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	<b>14</b>	<a href="#">Register @ Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	<b>18</b>	<a href="#">Oklahoma Chapter 2026 Planning Meeting In Person @ Location and Time To Be Announced.</a> For Information E-mail: <a href="mailto:contact@Oklahoma.betterinvesting.net">contact@Oklahoma.betterinvesting.net</a>
<b>AUGUST</b>	<b>3</b>	<a href="#">Register @ Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	<b>8</b>	<a href="#">Register @ West Texas Model Investment Club:</a> West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	<b>11</b>	<a href="#">Register @ Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	<b>15</b>	<b>Oklahoma Chapter 2026 <u>EduFest</u>, In Person! Register BY: 9 August, For more information. <a href="#">CLICK HERE</a></b>
<b>SEPTEMBER</b>	<b>7</b>	 <b>Labor Day</b> 
 <b>LABOR DAY</b>	<b>7</b>	<a href="#">Register @ Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	<b>8</b>	<a href="#">Register @ Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	<b>12</b>	<a href="#">Register @ West Texas Model Investment Club:</a> West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	<b>22</b>	<a href="#">Oklahoma Chapter 2026 Board Meeting Time 7:30 PM On-line</a> For Information <b>Contact:</b> <a href="mailto:contact@Oklahoma.betterinvesting.net">contact@Oklahoma.betterinvesting.net</a>

# The Value Of Sharing

Chapter volunteers are on the lookout for ways to keep the public aware of opportunities to control their financial future with educational presentations.

We had attendees that exchanged information with us at a free public presentation in March. It was more of a discussion format to understand where people are currently in their financial practices. Ideas and suggestions were provided to meet each need: whether do-it-yourself online research was preferred, learning ways to improve grandchildren's lives financially, or meeting with like-minded people was desired.



Because of the great interaction, clubs will likely benefit by the interest of potential new members.

The March presentation made it possible to recommend websites, magazines, and books that the attendees may enjoy without fees. A QR code provided access for the attendees that allowed them to view a collection of that information on one sheet.

The Million Dollar Dames Investment Club hosted an information event in April in Lawton. Attendees were interested in hearing about the saving opportunity 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, and the ways parents, grandparents and others can contribute. This is an annual activity for the club and worthy of duplication by your club members.



Volunteers with the Oklahoma Chapter board personally know the value of information such as presented in these two sessions. More presentations are in the planning process and will be displayed on the BetterInvesting™ Oklahoma Chapter web page and BetterInvesting™ Oklahoma Chapter Facebook page, under events. When you become aware of one of these events and know of someone who needs the information, you'll likely want to pass on the information to them.

To learn more about volunteering and the Oklahoma Chapter of BetterInvesting™, consider attending our annual EduFest.

**Event Details: Date:** Saturday, August 15, 2026, **Time:** 9:00 AM – 3:00 PM,

**Location:** Hilton Garden Inn, 2833 Conference Dr, Edmond, OK.

**Speakers:** Mark Robertson and Ken Kavula. **Theme:** Investing Today for a Secure Tomorrow.

**Registration:** \$55

**We invite you to join us, get involved, learn, and share your knowledge with others.**



# WANTED

## Chapter volunteers who love talking stocks with others!

### Why?

It's how you can become more brilliant! Training is as extensive as you want it.

Volunteers receive deep discounts in BetterInvesting membership fees, online tools, classes and the BetterInvesting National Convention.

### Read about it at

<https://www.betterinvesting.org/chapters/online/volunteering>



# If You Missed BINC, Then DON'T MISS EduFest!!

**Mark your calendar! EduFest 2026** is on its way! Join us on August 15th to learn from guest



speakers **Mark Robertson & Ken Kavula**. Each of them has successfully managed stock portfolios using BetterInvesting™'s methods.

Plus, Q&A with our panel of financial experts! A full day of **Fun and Education!** Wait... door prizes too? See you there on August 15, 2026. 9 AM – 3 PM

**Hilton Garden Inn, 2833 Conference Dr, Edmond, Oklahoma. Covell Rd exit from I-35**

[\*\*REGISTER HERE\*\*](#)



## **CAROL'S FUN FACTS**

💰 Both the 2026 average yearly cost of raising a child in the U.S. and the 2026 maximum yearly employee 401 (k) contribution limit (traditional or Roth) are around \$24K. These investments pay different types of dividends.

💰 Overall, Fed rate decisions come from the full Fed committee, not individual chairs. The Fed Chairman sets the tone, leads discussions, and can sway the committee. Historically, Fed Chair Alan Greenspan cut rates significantly during the 1990s and after 2001. Ben Bernanke aggressively lowered rates after the 2008 crisis. Jerome Powell also eased rates during the pandemic. Paul Volcker famously raised rates in the 1980s to fight inflation, and Greenspan maintained periods of hikes.

💰 The new Fed Chairman, Kevin Warsh, officially took office on May 22, 2026, watching volatile inflation and the economy.

💰 Over the past fifty years, the Fed's interest rates have had big swings. In the 1980s, the rate peaked at around 20% (during the fight against inflation). After 2008, rates dropped to near zero and stayed there for years. In 2022-2023, rates surged above 5%, and as of early 2026, they're 3.5%.

💰 The NYSE, Shanghai, and London Exchanges are the top three globally, by trading volume. The NYSE trades roughly 300 billion dollars per day, while the Shanghai Stock Exchange saw a peak day of over \$490 Bln. The London Stock Exchange trades around \$10-11 Bln, and London serves as a major financial hub for international business.

# 40 YEARS OF SERVICE: TWO BOARD MEMBERS OF THE OKLAHOMA CHAPTER OF BetterInvesting™



The Oklahoma Chapter of BetterInvesting™ is proud to recognize two outstanding board members for their many years of dedicated service and commitment to our chapter.

**Christi Powell** was honored with a 25-Year Service Pin, recognizing a remarkable 25 years of service on the Oklahoma Chapter Board. Her dedication and support have made a lasting impact on our organization and its members.

**Carolyn Fox** was presented with a 15-Year Service Pin in recognition of her 15 years of service on the Oklahoma Chapter Board. Her contributions and commitment have been greatly appreciated throughout the years.

The service pins were presented by **Beverly Wooley**, Board Secretary, who thanked both recipients for their continued leadership and dedication to BetterInvesting™.

Please join us in congratulating Christi and Carolyn on these significant milestones and in thanking them for their years of service to the Oklahoma Chapter of BetterInvesting™.



REGISTER FOR EDUFEST  
LAST DAY TO REGISTER IS AUGUST 9<sup>TH</sup>  
SEE YOU IN THE FALL, Y'ALL !!



HAVE A HAPPY 4<sup>TH</sup>

