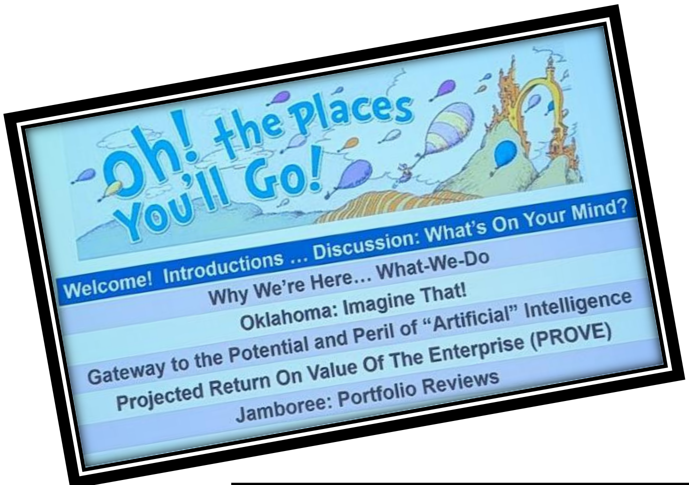
Fall 2026

Oklahoma Chapter

News!

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN



EduFest

2026

35 Years of Smarter Investing: Looking Back, Moving Forward

Thirty-five years ago, investing with the BetterInvesting™ methodology required a very different set of tools. In 1991, when our Oklahoma chapter first took root, stock analysis was an intensely hands-on discipline. Members sat around tables with rulers, pencils, and physical Stock Selection Guides (SSGs), plotting growth graphs, calculating trendlines, and crunching mathematical formulas completely by hand. Every data point on those logarithmic charts represented time, focus, and dedication.

Fast forward to 2026, and the transformation is remarkable. Today, handwritten curves and manual calculations have given way to sophisticated online computer models, instant visual graphs, and automated computations. What once took hours can now be run in seconds, giving us access to deeper data and clearer insights than ever before.

Yet, while our tools have evolved, our core principles remain unchanged. Throughout this digital evolution, our chapter's study tools and stock predictors have kept us on track—guiding our members toward balanced portfolios, disciplined risk management, and quality analysis. The technology has gotten faster, but the commitment to sound, long-term financial education remains the heartbeat of our chapter.

Share Your Memories and Photos

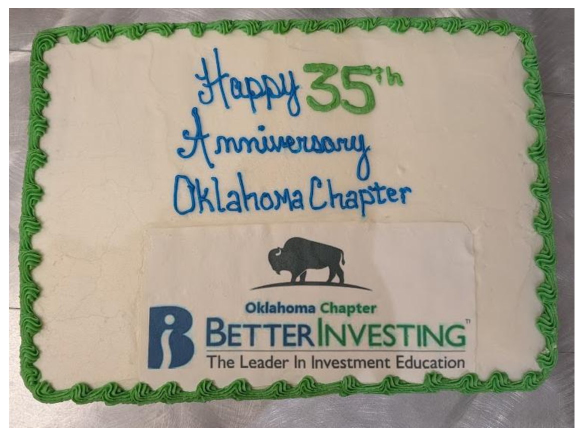
Do you have old photos from past EduFests, chapter workshops, or early club meetings? Still have a hand-drawn SSG form tucked away in a binder? We want to see them!
Help us preserve our chapter's rich history by sharing your memories, photos, and stories from the past 35 years. Submitted photos and anecdotes will be featured in upcoming newsletter issues and on our chapter website throughout this anniversary year.

- **How to Submit:** *Send your scanned photos, digital images, or written memories to* contact@oklahoma.betterinvesting.net *with the subject line* "Oklahoma Chapter Memories." *Please include the approximate year and names of anyone pictured if you have them!*

Thank you!

We officially celebrated this landmark milestone at our recent EduFest 2026 event. Looking around the room at both longtime members who remember drawing those early SSG lines by hand and newer investors harnessing modern software, one thing was clear: the strength of our chapter lies in our community.

As we look ahead, we celebrate not just where we have been, but where we are going. Here's to 35 years of history in Oklahoma—and to at least 35 more years of better, smarter investing together!



Market Terminology:

Bull Market: A period where everyone is a genius.

Bear Market: A period where everyone is a philosopher.

Day Trader: Someone who trades their sleep and sanity for $14 in profits.

The Forecast:

"There are two classes of forecasters: those who don't know, and those who don't know they don't know."
— John Kenneth Galbraith

A Word from Your President

Fall 2026

As fall approaches and winter isn't far behind, it’s the perfect season to gather your financial thoughts before settling in for the colder months. Whatever stage of life you're in, taking control of your financial future is essential:

· Senior Adults: How is your asset allocation holding up against recent market shifts? Are you working with an advisor or managing your portfolio independently—and are you optimizing your tax strategy?

· Nearing Retirement: Are you prepared for Required Minimum Distributions (RMDs) at age 73? Have you evaluated whether it’s time to shift toward a more conservative mix to protect your savings?

· Families & Parents: Balancing your current household needs with long-term goals for both yourself and your children can feel overwhelming. Are your contributions on track?

· Young Adults: Don't underestimate the compounding power of time. Even small, regular contributions to growth-oriented investments now will pay massive dividends later.

How do you navigate all these questions without relying on guesswork? That’s where BetterInvesting™ comes in.

For over 70 years nationally—and 35 years right here in Oklahoma—our community of volunteers has shared proven strategies to help individuals make informed decisions based on fundamental quality and valuation metrics.

The tools available today make stock analysis easier than ever:

· RightStock: Non-members can test-drive this powerful tool, while BetterInvesting™ members enjoy unlimited access to quickly validate stock ideas simply by entering a ticker symbol.

· PROVE Analysis: Featured at EduFest 2026, Manifest Investing subscribers now have access to this streamlined evaluation framework to complement their analysis.

· Portfolio Management Tools: By inputting your holdings and share quantities into the SSG portfolio tool, you can evaluate your total risk and return profile in minutes.

· Investment Clubs & myICLUB: Combining collaborative discussions with tools like myICLUB streamlines portfolio tracking for entire groups, giving everyone clear, actionable data under the reports tab.

If you aren't utilizing these resources yet, we encourage you to explore tools that give you confidence in your financial journey. Every dollar you put to work today is a gift to your future self.

Stay Connected and Keep Learning:

· National & Local Webinars: Review the calendar included in this newsletter. Browse chapter calendars across the country on the BetterInvesting™ website to join live sessions or view archived recordings.

· Video Resources: Check out the official YouTube channels for BetterInvesting™, myICLUB, and Manifest Investing for on-demand educational presentations.

· Chapter Support & Club Visits: The Oklahoma Chapter offers customized presentations and support for your club—whether virtually via GoToMeeting/Zoom or in person.

Have a topic you'd like us to cover, or want to schedule a club visit? Reach out to us at contact@oklahoma.betterinvesting.net.

Deone Roberts

President, Oklahoma Chapter of BetterInvesting™

"The stock market is a device for transferring money from the impatient to the patient." — Warren Buffett

EduFest 2026: Inspiring Insights, Shared Connections, and Celebrating 35 Years

We were thrilled with the fantastic turnout for this year's education day! Even with a last-minute schedule adjustment due to health issues that prevented Ken Kavula from attending, our featured speakers drew a wonderful crowd of eager investors. The weekend got off to an early start on Friday evening, as several out-of-town guests gathered with us at the host hotel to get acquainted over great conversation and fun.

Saturday morning kicked off with Mark Robertson showing attendees how to help their dollars grow faster through deeper investigation. He walked us through the **PROVE framework**, which provides a repeatable, structured path to filter for business economics:

- **Industry and TAM Analysis:** Directs attention toward fertile fields of opportunity.
- **Share Trend Analysis:** Identifies management excellence and capital discipline.
- **Community Structure:** Helps reduce behavioral bias while enforcing steady deployment.
- **Life Cycle Framework:** Ensures the analytical lens fits the specific business under evaluation.

The result? Ordinary investors gain a proven way to identify outstanding management in expanding markets and hold those businesses patiently—a mantra that certainly sounds familiar to all of us! Mark also covered tax optimization strategies, reviewed select Oklahoma companies, and examined local club portfolios, offering a fascinating look into the diverse investment approaches across our chapter.

To wrap up his instruction, Mark demonstrated how artificial intelligence can support portfolio analysis—reminding us that verification of AI output is always critical—and capped off the session with his 30-second PROVE technique to quickly screen companies for further study. The highly anticipated "Talking Stocks" session brought his presentation to a vibrant close.

During lunch, attendees enjoyed a delicious buffet followed by a special celebration marking our chapter's **35th Anniversary**, complete with anniversary cake for everyone.

Following the celebration, Christi Powell stepped in to present BetterInvesting™'s newly developed tool, **Right Stock**. Available to BI members with an SSG Plus subscription, Right Stock offers unlimited, quick evaluations of quality and valuation scores. When a stock scores well, investors can transition seamlessly into a complete Stock Selection Guide (SSG) to verify whether the company fits their portfolio.

The day concluded with plenty of excitement as several door prize winners walked away with free subscriptions to valuable tools from BetterInvesting™ and Manifest Investing. Having access to these resources almost feels like a cheat code—they make the work of building a practical financial future simpler, smarter, and far more rewarding.

When the Headlines Keep Changing, Your Strategy Shouldn't

By Christi Powell CFP, RICP
Vice President
Oklahoma Chapter of BetterInvesting™

It rarely starts calmly.

A headline breaks. Markets react. Another update follows—then another. Before long, the story feels like it's shifting by the hour. And with every new development, there's that quiet pressure in the background:

Should I be doing something right now?

That feeling is common. It's also where many investment decisions start to drift off course.

The Problem Isn't the Headlines—It's the Speed

Market-moving news has always been part of investing. What's changed is how quickly it unfolds—and how quickly sentiment can swing alongside it.

A situation escalates. Markets pull back. New information emerges. Suddenly, the tone shifts, and markets rebound just as fast.

Same underlying story. Very different reactions.

That kind of whiplash can make it feel like staying informed means staying in motion. But speed doesn't always equal clarity. And reacting in real time often means responding to a story that's still incomplete.

Why Reacting Feels Like the Right Move

When uncertainty rises, so does the urge to act.

Part of that is human nature. When something feels unstable, doing *something* can feel more productive than doing nothing. It creates a sense of control—especially when the headlines sound urgent.

But markets don't necessarily reward quick reactions. They tend to move based on expectations, probabilities, and sometimes incomplete information.

By the time a story feels clear, prices have often already adjusted. And when decisions are driven by rapidly changing headlines, it can lead to shifts that don't always align with a long-term plan.

Markets Don't Wait for Certainty

One of the more challenging realities of investing is that markets tend to move ahead of confirmed outcomes.

They price in what *might* happen, not just what already has.

That's why sharp declines can reverse quickly. And why strong market days often cluster around periods of uncertainty—not after things feel settled.

Missing even a handful of the market's strongest days can meaningfully impact long-term results—historical data shows that even missing just a few of those days can significantly reduce overall returns.[1]

Which makes stepping in and out based on headlines a difficult strategy to execute consistently.

What an Intentional Strategy Is Designed to Do

A long-term approach isn't designed for smooth, predictable markets.

It's designed for moments like these.

The unpredictable ones. The uncomfortable ones. The ones where the "right" move isn't obvious in real time.

That kind of strategy typically focuses on what can be controlled:

- A diversified mix of investments, so no single event carries all the weight
- A long-term allocation aligned with your goals and timeline
- An understanding that volatility will show up from time to time

Volatility isn't a signal that something is broken. It's part of how markets function—especially when new information is unfolding.

The Difference Between Reacting and Responding

There's a meaningful difference between staying engaged and becoming reactive.

Reacting means adjusting course every time the narrative shifts.

Responding means pausing, reassessing, and asking a different question:

Has anything fundamentally changed about my goals, timeline, or strategy?

Sometimes the answer is yes. Often, it isn't.

And when it isn't, maintaining consistency can be more valuable than making a move simply because the headlines feel urgent.

Bringing It Together

Headlines will continue to change. They always have.

New developments will emerge. Markets will react. Narratives will shift—sometimes more than once.

That doesn't mean your strategy needs to follow every turn.

An intentional approach creates something steadier to come back to. Not because the news doesn't matter, but because it doesn't need to dictate every decision.

If uncertainty has been weighing on you, that can be a useful signal—not to act quickly, but to pause and reflect. To revisit your plan. To make sure it still aligns with where you're headed.

Because in a world where the story keeps changing, having a clear approach can help you move forward with more confidence.

Sources:

1. MarketWatch, 2025 [URL: https://www.marketwatch.com/story/the-stock-markets-best-and-worst-days-often-land-side-by-side-heres-the-risk-of-walking-away-a7b54b2b]

"Know what you own, and know why you own it." — Peter Lynch

What is Going On: In the Oklahoma Chapter? 

		2026 - OC EVENTS SCHEDULE
SEPTEMBER	7	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	8	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	12	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	22	Oklahoma Chapter 2026 Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
OCTOBER	5	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	10	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	13	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	27	Oklahoma Chapter 2026 Board Meeting In Person @ Patience S. Latting Northwest Library Time 5:30 PM For Information Contact: contact@Oklahoma.betterinvesting.net
	31	 **Halloween** 
NOVEMBER	2	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	10	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	11	**Veteran's Day**
	14	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	17	Oklahoma Chapter 2026 Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
	27	**THANKSGIVING Day**

Oklahoma Chapter

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FINANCIAL SOLUTIONS FOR YOU
People First, Then Money, Then Things

A Smart Way to Handle Stock Market Swings

Investing, Stocks/Bonds/ETFs

One of the hardest truths about investing is that our biggest challenge is often combating our own emotions. We tend to get overly nervous when markets fall and too giddy when things are going great, which can push us to make emotional decisions about whether to buy or sell.

Emotions are not helpful when it comes to your money. For example, in March 2025, a survey from the Federal Reserve Bank of New York reported that just 34% of people expected the stock market to be higher one year later. That pessimism likely existed because stocks had recently fallen by more than 10%. And yet, as I write this, the S&P 500 is up more than 14% for the past 12 months. If you sold stocks a year ago because emotions got the best of you—or you stopped investing more—you likely missed out on a strong comeback.

This is where a long-term investing plan is so important. Here is how to approach it:

- **Decide how much to invest in stocks.** If you already have enough to live comfortably on your savings, Social Security, and other income, you technically don't need to invest in stocks. However, most of you need some stocks because they offer the best chance of earning inflation-beating gains. That might be 50% of your overall investments, or 40%, or 60%, or more. It's your decision based on your current needs. The amount you had invested in stocks when you were 30 may not be the right amount when you are 55 or 65.
- **Don't ever rely on the stock market for current living expenses.** If you are near or in retirement, you must keep at least two to three years of living expenses in cash—in addition to your emergency savings. That will allow you to pay your bills even when the stock market is down, and you don't have to think about whether you should sell stocks.
- **Diversity is always the way to go.** At a minimum, keep 50% of your stock portfolio in a low-cost index fund or ETF. That's your foundation, which is invested across hundreds of stocks. And honestly, it is perfectly fine to keep 100% in index funds. There is no reason you must ever own individual stocks. It's a choice. But if you do decide to own individual stocks, diversification is still mandatory: no single stock should ever be more than 5% of your overall stock portfolio.
- **Focus on the long-term.** Money you need in the next five to seven years does not belong in stocks. History shows that when we are patient—five, seven, or ten years—the market tends to recover from down periods, and builds wealth. Will stocks go down at some point within a five or ten-year period? Of course! But if you remain focused on the long-term, you will be positioned to reap the benefit of the fact that over time (years, not months) diversified stock index and ETF funds will likely rise.
- **Use Dollar-Cost Averaging.** If you have a lump sum to invest and are worried about the timing, consider methodically investing over time. This is called dollar-cost-averaging. For example, if you have $5,000 to invest, you might invest $1,000 a month for the next five months, rather than stress about if and when to put the entire $5,000 into the market. And if you have automatic contributions made to a workplace retirement plan, or to your own IRA, then you are already dollar-cost-averaging. That's a great way to keep emotion out of your investing.
- **Listen to my Women & Money podcast.** I often share my insights on what is happening in the markets, and am always focused on how to remove emotions from the investing equation and help my listeners build long-term security. My Women & Money podcast is absolutely free.

If you missed EduFest then DON'T MISS BINC 2027!!

Mark Your Calendar

BetterInvesting™ National Convention (BINC) Virtual Event 2027

Online event

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

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

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, and nationally recognized and rising star BetterInvesting™ instructors.

CAROL'S FUN FACTS

💰 U.S. bills aren't actually made of paper; they're 75% cotton and 25% linen, with small synthetic fibers running throughout. That means that if your favorite bill gets wrinkled, you can iron it (delicately) back to crisp display- ready splendor!

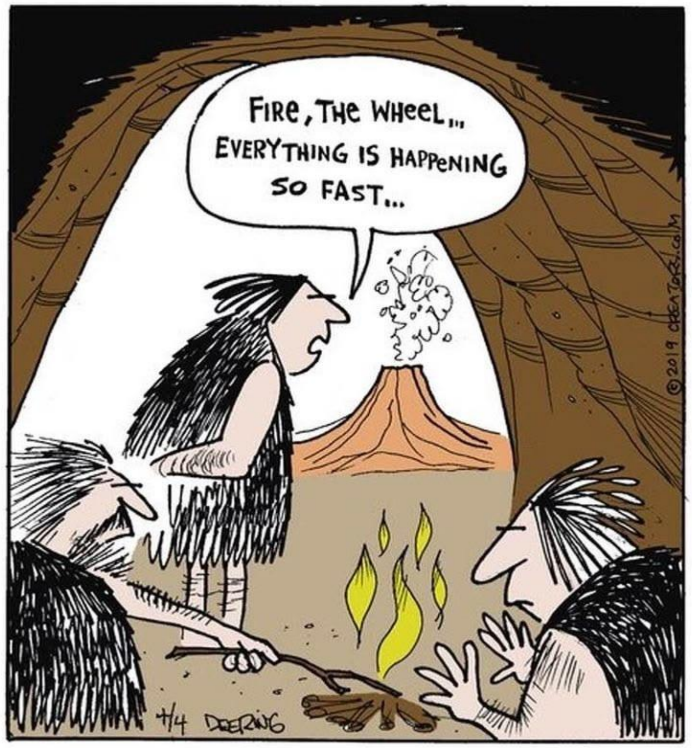
💰 There are over 3 million ATMs in the world, across every single continent. Yes, even Antarctica-there's a cash machine at McMurdo Station, where the average temperature hovers around 0 degrees F!

💰 The Dow Jones has been positive 52% of all days since its creation in 1896. The glass really is half full!

💰 It is estimated that over 630 million individual brokerage accounts exist worldwide. In the U.S., about 165 million adults invest in stocks though only a small fraction are active day traders (around 450,000 each year).

💰 According to Reuters, ORACLE, Silver Lake and MGX are the main investors in TikTok's U.S. operations. Existing Byte Dance investors like Susquehanna International Group, General Atlantic and KKR are also involved. Byte Dance itself keeps a minority stake.
ORACLE along with Silver Lake and MGX is expected to hold about 50% of TikTok's U.S. operations.

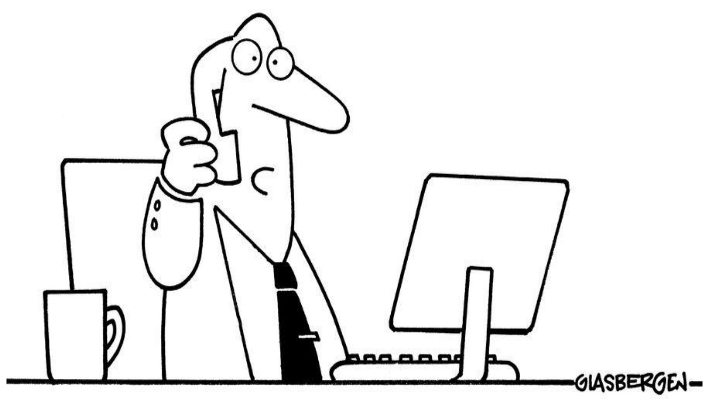
Just For Giggles



The Trader and the Tortoise

"We're in the same market. Just not the same race."

Investments and Financial Services



"First the good news - you won't owe any taxes on capital gains this year!"

Be on the look out for our Winter Issue!

Oklahoma Chapter