



News! From The Oklahoma Chapter



SPRING 2025



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What is going on in Oklahoma?!

This issue will tell you the answer to that question. On April 24th, the Lawton Million Dollar Dames had a great turnout for their Financial Literacy event called “Social Security: It’s Too Important for Guesswork”. Also, one of your Oklahoma clubs is highlighted for its anniversary. Just keep reading.

Social Security: It’s Too Important for Guesswork



April 2025



Hello everyone,

Oklahoma Springtime has arrived. Our April rains came all at once, sometimes falling in sheets and creating flooding. Oh, how I wish we could save some of it for July. Now I'm ready for May flowers. The iris and roses, even the dandelions, are beautiful.



April is also *Financial Literacy Month*, which makes it the perfect time to get your investment club known in your community. For several years, our club has taken advantage of this opportunity to educate the people in our community on a subject they would be interested in. This year was about **Social Security**. Last year, it was about **saving and investing**. It's always free, done in April, and about how to improve yourself financially by learning and having the knowledge to make sound financial decisions to better yourself financially. Try it, and we will help you plan and prepare for the event.

Do you like visiting the BetterInvesting website and checking out First Cut reports? If you have a stock you are interested in researching, it is a fantastic way to get insights into what other members are thinking and why. You can learn so much just by reading their reasoning – it's not about right or wrong answers but about understanding different perspectives and sharpening your judgment.

If you understand and are confident using the Stock Selection Guide and want to contribute to a First Cut being posted to the BI website...YOU can do it! All BetterInvesting members, whether club or individual, have the opportunity. To learn about the worksheets you complete and send in with your SSG, go to [TickerTalk February 2025 | Better Investing](#).

Get involved. We have a lot happening in the Oklahoma Chapter! Mark your calendars:

Annual & Election Board Meeting – June

Planning Meeting – July

EduFest - August

Visit our [chapter website](#) for dates and details on how to attend. We would love to see you there and get you involved.

Best regards,
Beverly Wooley
President, Oklahoma Chapter of BetterInvesting





A group of ten people, nine men and one woman, are standing in front of a stone fireplace mantel decorated with flowers. The fireplace has a plaque that reads "LEDI" and "LAK". The people are dressed in casual business attire. The man on the far right is holding a framed certificate.

Baker Bokorney, Tom Royer, John Mintmire, Bob Gholson, Vickie Sturgeon



How to Stay Invested in Volatile Markets Without Losing Sleep

By Christi Powell CFP, RICP
Associate Director
Oklahoma Chapter

Market volatility can feel like a rollercoaster. Thrilling on the way up, stomach-churning on the way down. Even seasoned investors get a little uneasy when the market takes a dive.

But here's the thing: While market fluctuations are inevitable, maintaining a disciplined investment approach has historically helped investors stay on track toward their financial goals.



If market swings make you nervous, don't worry. You're not alone. We're going to walk through some key strategies to stay invested with confidence when markets get choppy.

1. Focus on Your Long-Term Goals

Short-term market moves can be loud, distracting, and sometimes downright dramatic. But here's a little perspective: Do you remember the headlines from five years ago? How about ten? Probably not. That's because short-term events rarely define long-term success.

Instead of getting caught up in the noise, think about **why you invested in the first place**:

- Are you building a nest egg for retirement?
- Saving for a dream home?
- Making sure your kids don't have to take on a mountain of student debt?

When you focus on the long game, today's headlines feel a lot less urgent.

2. Maintain a Diversified Portfolio

Ever seen a circus performer walk a tightrope? Notice how they use a balance pole to stay steady? **That's what diversification may do for your investments.**

By spreading your money across different asset types (stocks, bonds, real estate, and more), you're avoiding putting all your eggs in one basket. If one area takes a hit, another might hold steady or even grow.



A well-diversified portfolio may help smooth out the ride and keep you from making decisions based on temporary market swings.

3. Emotion and Investing Don't Mix

Think about the last time you made a decision in the heat of the moment. Maybe you sent an email you regretted or made an impulse buy that still has the tags on it. Investing based on emotions can have the same effect, except it could cost you more than a pair of shoes you'll never wear.

Here's how to stay grounded:

- Avoid checking your portfolio daily. It's like watching water boil – it only makes you more impatient. Instead, review it periodically.
- Stick to your investment plan. Markets move. That doesn't always mean your strategy should.
- Consider working with a financial advisor. Having someone in your corner can make all the difference when uncertainty creeps in.

4. Keep a Cash Cushion

Having cash reserves can be a game-changer during market downturns. Why? Because it keeps you from having to sell investments when prices are down.

A good rule of thumb: keep **3-6 months' worth of essential expenses** in an emergency fund.¹ That way, if life throws you a curveball, you won't have to dip into your investments to cover it.

5. Consider Dollar-Cost Averaging

Ever tried guessing the best time to buy into the market? It's nearly impossible, even for the pros. That's where **dollar-cost averaging (DCA)** comes in.

Here's how it works: Instead of investing one big lump sum, you put in a set amount at regular intervals, whether the market is up or down.²

This approach:

- Removes the pressure of trying to time the market.
- Allows you to buy more shares when prices are low and fewer when prices are high.
- Keeps you consistently invested; no second-guessing required.

6. Rebalance Your Portfolio When Necessary

Let's say your original investment mix was 60% stocks and 40% bonds. After a big rally in the stock market, you might end up with **75% stocks and 25% bonds**. That's riskier than you originally planned.

Rebalancing helps you **realign your investments with your goals**. It might mean selling some of your winners and adding to areas that need a boost, kind of like trimming a tree to keep it growing strong.

7. Turn Off the Noise

The 24-hour news cycle thrives on drama. "The market is crashing!" "A recession is coming!" "Sell everything!" If you listened to every doom-and-gloom prediction, you'd never get a good night's sleep.

While staying informed is important, constant exposure to negative news can lead to unnecessary stress.

Here's a better approach:

- Limit your financial news intake. Checking once a week is plenty.
- Follow trusted sources with a balanced perspective. Not every hot take is worth your attention.
- Focus on market fundamentals rather than sensationalized stories. Remember that headlines are designed to grab eyeballs, not provide level-headed investment advice.

8. Work with a Professional Who Gets It

A financial professional can help you create a personalized investment plan that aligns with your risk tolerance, goals, and time horizons. But more importantly, they're there to help you **stay the course** when the going gets tough.

They can help you stay on track and provide **a steady voice of reason** when the market does what it always does – move.

Final Thoughts: Patience Pays Off





Market ups and downs are part of investing. But with a clear plan, a solid strategy, and a little perspective, you can ride out the storms and stay focused on what matters most: your long-term financial goals.

If you're feeling unsure about your investments, let's talk. A quick check-in with a financial professional can help make sure your plan is aligned with your needs so you can **sleep better at night, no matter what the markets are doing**.



What is Going On: In the Oklahoma Chapter?



		2025 - OC EVENTS SCHEDULE
MAY	5	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	6	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 1 ST Tuesday of the month
	10	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	11	MOTHERS DAY
	13	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	20	Oklahoma Chapter 2025 Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
	26	MEMORIAL DAY
JUNE	2	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	3	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 1 ST Tuesday of the month
	10	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	14	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	19	JUNETEENTH DAY
	24	Oklahoma Chapter 2025 Annual/Election Meeting Time 7:00 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
JULY	1	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 1 ST Tuesday of the month
	4	INDEPENDENCE DAY
	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
	19	Oklahoma Chapter 2024 Planning Meeting In Person @ Lawton Library Time 10:00 AM For Information Contact: contact@Oklahoma.betterinvesting.net



We certainly live in unsettling times right now. In mid-March, the U.S. stock market dropped 10% from its most recent high, which is technically a correction. And I know many of you are wondering if we are headed for a bear market.

Our economy could also be heading for trouble if tariffs take hold and impact our trade, which raises the question of whether there may be a recession sooner rather than later. And we all know that the risk of layoffs rises in a recession.

So I won't tell you not to be fearful of the financial road ahead. But I need you to listen to me: Don't make financial decisions out of fear.

As I have said for years, fear is one of the biggest destroyers of wealth. When we are fearful, we tend to follow our emotions rather than use our brains to focus on what we need to do—and not do!—to reach our long-term goals.

Notice I said long-term. Reacting to what is going on here and now is never smart. Don't let short-term emotions drive long-term security. It never works.

Identify the specific fear(s) you have, and then focus on these key questions:

- What does this mean for me?
- Will I be okay?

Worried about a bear market? By now, I know most of you have been through plenty of stock market corrections and bear markets. That does not make it easier, but it should help you remember what you have learned from experience: stocks fall from time to time, and stocks recover.



The smart way to work toward long-term goals is to stick to a diversified investment strategy and not sell when stocks become volatile. And don't stop contributing more to your retirement accounts. When markets are down, your money buys more shares. More shares that history has shown us eventually rebound.

If you are within five or so years of retirement, I think one of the best ways to know you will be okay no matter what happens is to have at least three years of living expenses set aside in cash. That gives you time to ride out corrections and bear markets without having to touch your stocks.

Worried about a recession? There is no better protection than having at least eight months (preferably a year) of living expenses set aside in an emergency fund in case you are laid off.

Because of all the uncertainty we are experiencing right now, I would also avoid taking on any new debt unless it is absolutely necessary. Keep driving the car longer if it is reliable. And I wouldn't be in a rush to buy a home right now.

It's also a great time to work hard on reducing any high-rate debt you have. The less debt you have is always good for your financial security, but it becomes even more important when you are worried about job security if a recession materializes sooner than later.

Not sure where to come up with more money to put toward high-rate debt or to increase your savings? I hope you will take this seriously and give your finances a thorough review to separate your "needs" spending from your "wants" spending. Be brutally honest with yourself. If you are fearful about anything, cutting out "wants" spending will give you money to put toward dealing with fears.



EduFest IS COMING!! EduFest IS COMING!!

Mark your calendar! EduFest 2025 is on its way! Join us on August 16th to learn from guest speakers **Doug Gerlack, Kathleen Richards, Christi Powell, and Beverly Wooley**. 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 16, 2025. 9 AM – 4 PM

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

[**REGISTER HERE**](#)





Virtual BINC 2025 BetterInvesting National Convention

Virtual BINC 2025 - Event Details:

Historically, BetterInvesting National Convention (BINC) has been an exciting opportunity for BI members and others to share investment strategies, club dynamics, educational tools, and resources.

Once again, BetterInvesting is excited to present another exciting learning opportunity with Virtual BINC 2025. If you joined us for Virtual BINC 2023, you are in for another exciting treat with the same quality of classes, presenters, and programming. Investors of all appetite levels will find sessions to meet their interests, from basics of investing in stocks to discussions of purchasing stocks, exchange-traded funds, dividend stocks, BI tools, and operations.

The theme for Virtual BINC 2025 is “Empowering Financial Literacy for the 2nd Half of the 21st Century”.

BINC is organized by the BetterInvesting Volunteer Advisory Board (BIVAB) and as such, all proceeds benefit BIVAB. Your attendance at BINC helps support the mission of BIVAB and BetterInvesting by providing resources to local chapters and volunteers. Historically, BetterInvesting National Convention (BINC) has been an exciting opportunity for BI members and others to share investment strategies, club dynamics, educational tools, and resources.

Register for Virtual BINC 2025

Are you ready to join other investors for Virtual BINC 2025 and learn from industry experts? [Register Today!](#)

BINC 2025

DON'T MISS IT



EduFest 2025

Oklahoma Chapter of BetterInvesting

Join Us for EduFest 2025!

Are you ready to take your investing knowledge to the next level? The Oklahoma chapter of BetterInvesting is thrilled to invite you to EduFest 2025, our premier educational event designed to empower investors of all levels.



Event Details

- Date: Saturday, August 16, 2025
- Time: 9:00 AM – 4:00 PM
- Location: Hilton Garden Inn, 2833 Conference Dr, Edmond, OK. Covell Rd exit from I-35

Why Attend?

- Expert Speakers: Hear from industry leaders (**Doug Gerlach, Kathleen Richards, Christi Powell, and Beverly Wooley**) and seasoned investors who will share their insights and strategies.
- Discussion groups: Engage in group discussions and exchange ideas with club Presidents, Secretaries, Treasurers, and other participants.
- Networking Opportunities: Connect with fellow investors and build valuable relationships.
- Resource: Review of the Stock Selection Guide Tool.

Registration: Don't miss out on this incredible opportunity! Register today to secure your spot at EduFest 2025. Visit our website at <https://www.betterinvesting.org/chapters/oklahoma>

or contact us at contact@oklahoma.betterinvesting.net for more information.

Breakfast is available for purchase in the hotel; Lunch is provided in the registration fee. Use our QR code below to help you register.

About BetterInvesting

BetterInvesting is a nonprofit organization dedicated to helping people learn how to improve their financial future through investing. Our mission is to provide a supportive environment where members can share knowledge, tools, and experiences to become better investors.



We look forward to seeing you at EduFest 2025!

EduFest 2025! Don't Miss It!





CAROL'S FUN FACTS

💰 - In 1987, after the stock market crash, Arturo DiModica created the bronze Charging Bull statue to symbolize the strength and resilience of the American people and as a symbol of financial optimism and prosperity. It was relocated from the front of the NYSE to its current spot at Bowling Green Park, attracting visitors from around the world.



💰 - NASDAQ was created by the National Association of Securities Dealers in 1971 to operate through a network of computers for quicker transactions. Today, NASDAQ is one of the largest stock exchanges in the world known for its technology and biotech companies.

💰 - Walgreens has had a total of eleven stock splits in its history, the most recent one in 1999. Its first stock split occurred on October 30, 1935.

💰 - Volkswagen holds the record for the unique largest stock split was 1,000-for-1 split. This occurred in 1998 after a substantial increase in share price due to a short squeeze.

💰 - INTEL stock underwent a total of eight stock splits. Its most recent stock split occurred on July 31, 2000.

💰 - One INTC share bought prior to October 9, 1980 would be equal to 192 INTC shares today.

HAVE A HAPPY

Summer



DON'T FORGET TO REGISTER FOR EDUFEST.

THE LAST DAY TO REGISTER IS AUGUST 2ND.