



WINTER 2025-2026

# News!

From The Oklahoma Chapter



Oklahoma Chapter

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN



## President's Letter



Greetings for this magical season! This is the season of focusing on family, friends and community. While occupied with these end of year times, I hope you are still able to carve time out to continue your investment learning. The tools through BetterInvesting are becoming more and more impressive. In fact, you may want to gift a membership to someone you know so they may dip their toes into this information

cornucopia. Couple BI resources with your public library resources and you can set off into a wonderland of information that leads you closer and closer to confidence in your financial discernments. I recall doing the Stock Selection Guide as a paper form. I managed to finish a study within an hour. Now, with the click of a button, you can finish in just a few minutes. Wow! I love technology. I hope you can take advantage of all these fantastic tools to continue your daily routines and add to your future security. Wondrous!

If you have the pleasure of sharing investment learning within a club environment, kudos for the community learning approach. It's so much more fun in a group. If you are on your own, there are a plethora of on-line resources to engage your brain via YouTube, and chapter webinars. One chapter discusses the BI magazine studies. Another breaks down the First Cut studies, which are an excellent way to dig deeper into a stock study. Yet another shares resources to make meaningful and productive study habits. On the BetterInvesting.org website, click on the Learning Center link at the top middle of the page. There you will find a selection of options for learning.

Yet another time saver is finding a method to store and share helpful chapter and club information. myICLUB.com is the only investment club accounting program officially endorsed by and affiliated with BetterInvesting. More than accounting, it is possible to make a virtual filing cabinet of important information for your club or chapter. For individuals, there are cloud options to file and share information. It is a wonderful time to take advantage of these tools that exist and the new ones that will develop.

There is nothing like face-to-face communication for learning as well. Because of the variety of approaches in club function, we'd like to be able to visit with you and get to know you – what got you interested and how you go about club business. Perhaps your club has a question or two they would like to discuss. Several of us make ourselves available to you because we enjoy this type of interaction. May we visit you? May we bring helpful information? How might we be of service to you? All of us are still learning. Let's do it together.

This newsletter is filled with helpful information for you and some lighthearted content to make you smile. I am grateful for the volunteers who step up to offer their goodwill and assistance to you, the members of the Oklahoma Chapter of BetterInvesting. In this newsletter, you will find dates of events and activities that are made available for you, as a member of BetterInvesting. They are also opportunities to share the experience with guests.

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

Deone Roberts  
President, Oklahoma Chapter of BetterInvesting



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

		<b>2025-2026 - OC EVENTS SCHEDULE</b>
<b>December</b>	<b>1</b>	<b>Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a></b> North Florida Chapter, meets 1st Monday @7:30 PM ET
	<b>9</b>	<b>Register @ <a href="#">Lone Star Online Investment Club</a></b> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
<b>January</b>	<b>1</b>	<b>NEW YEARS DAY</b> 
	<b>5</b>	<b>Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a></b> North Florida Chapter, meets 1st Monday @7:30 PM ET
	<b>10</b>	<b>Register @ <a href="#">West Texas Model Investment Club</a>:</b> West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	<b>13</b>	<b>Register @ <a href="#">Lone Star Online Investment Club</a></b> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	<b>19</b>	<b>MARTIN LUTHER KING BIRTHDAY</b>
	<b>27</b>	<b><a href="#">Oklahoma Chapter 2024 Board Meeting</a></b> Time 7:30 PM On-line For Information Contact: <a href="mailto:contact@Oklahoma.betterinvesting.net">contact@Oklahoma.betterinvesting.net</a>
<b>February</b>	<b>2</b>	<b>Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a></b> North Florida Chapter, meets 1st Monday @7:30 PM ET
	<b>10</b>	<b>Register @ <a href="#">Lone Star Online Investment Club</a></b> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	<b>14</b>	<b>Register @ <a href="#">West Texas Model Investment Club</a>:</b> West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	<b>14</b>	<b>VALENTINES DAY</b>
	<b>24</b>	<b><a href="#">Oklahoma Chapter 2024 Board Meeting</a></b> Time 7:30 PM On-line For Information Contact: <a href="mailto:contact@Oklahoma.betterinvesting.net">contact@Oklahoma.betterinvesting.net</a>



# 4 Pervasive Myths About Inflation

Christi Powell



Inflation can feel inescapable these days.

For most of us, it also feels like inflation is higher and more persistent than it actually is.<sup>1</sup>

That could be because we're seeing higher prices practically *everywhere*.<sup>1</sup>

Despite our experience, though, that misperception can actually harm us. It can also be bad for inflation in general.<sup>1</sup>

That's because thinking inflation is worse than it is can stoke our fears of rising prices and compel us to rush into buying things ASAP (before prices go up again).<sup>1</sup>

With that, the price hikes we're afraid of can become a reality.<sup>1</sup>

In other words, our misconceptions about inflation can turn into somewhat of a self-fulfilling prophecy.<sup>1</sup>

They can also influence our evolving money habits and our bigger-picture plans.<sup>1</sup>

To keep all of that on track through whatever inflation brings, it helps to know the facts — and to be able to discern them from the myths.

With that in mind, here are a handful of inflation myths that start to fall apart by looking at the facts.

## Myth 1: Inflation Is Always Bad.



**Fact: Inflation can be positive in the right conditions.**

Inflation may not feel good, but it is not *a/ways* bad. Sometimes, it can signal economic growth.<sup>2</sup>

In fact, many economists believe that low, stable, predictable inflation can be good for the economy.<sup>2</sup> That type of inflation can reduce uncertainty and allow for better planning around spending and savings.<sup>2</sup>

That's one reason why the U.S. Federal Reserve set an "inflation target" of 2% back in 2012, establishing a clear bar for preventing deflation (i.e., when the inflation rate falls too low).<sup>3</sup>

## Myth 2: Inflation Affects Everyone Equally.

**Fact: Inflation impacts different groups in distinct ways.**

Inflation can dilute the purchasing power of everyone's dollars, but that doesn't affect everyone in the same way. That's because factors like (and not limited to) the following can heighten or dampen our sensitivity to inflation:

- **Income:** People on fixed incomes, like retirees, can be much more vulnerable to the price hikes of inflation.
- **Debt:** More debt can also amplify the effects of inflation, restricting what people can buy with the disposable income they have left after making their monthly debt payments.
- **Renting:** Renters can be subject to inflation in their rent costs while homeowners with a fixed interest rate on a mortgage can generally maintain predictable housing costs through inflation.

The differences here can have a silver lining too — they highlight how it can be possible to start insulating yourself a little better from the possible impacts of inflation.

### Myth 3: The Government Alone Causes Inflation.

**Fact: Several factors can and do play a role in inflation.**

Government policy can certainly contribute to inflation, but it's not the *only* factor involved. Weather, supply chain issues, global conflict, and even new tech (like AI) can factor in too. So can our expectations about price changes.

It's the complex interplay of these dynamics that's behind inflation. And they can play out differently for distinct sectors. For instance, food inflation may sprout from different roots than inflation in the healthcare industry.

### Myth 4: Recessions Always Follow Periods of Inflation.

**Fact: Inflation can precede bull markets, not just possible downturns.**

Over the last 40 years, we have had a couple of upticks in inflation similar to what we're experiencing now. Those were in 1982 and 2009. Bull markets, not recessions, followed both of those periods.<sup>4</sup>

While some still predict a recession soon, others see this as a "transition" phase, pointing to continued job creation and spending as reasons to remain optimistic.<sup>5</sup>

### More Strategies for Coping with Inflation Anxieties & Misconceptions

No one can flip a switch to instantly stop increasing prices, rising interest rates, and higher inflation. We also can't predict what happens next with absolute certainty. However, we can arm ourselves with facts to make informed financial decisions. By focusing on long-term financial principles rather than short-term market fluctuations, we can navigate inflationary periods more effectively. Regular check-ins with skilled financial professionals can provide valuable perspective and help ensure your strategies remain aligned with your goals, regardless of economic conditions.

Sources:

1. <https://www.imf.org/en/Publications/fandd/issues/2022/09/hall-of-mirrors-how-consumers-think-about-inflation-pizzinelli>

2. <https://www.imf.org/en/Publications/fandd/issues/Series/Back-to-Basics/Inflation>

3. [https://](https://advisor Websites to provide information on a topic that may be of interest. Copyright 2024 Advisor) *advisor Websites to provide information on a topic that may be of interest. Copyright 2024 Advisor*

*Websites.* [www.richmondfed.org/publications/research/econ\\_focus/2024/q1\\_q2\\_federal\\_reserve](https://www.richmondfed.org/publications/research/econ_focus/2024/q1_q2_federal_reserve)

4. <https://www.fool.com/investing/2024/01/09/last-inflation-fell-fast-9-year-bull-market-stocks/>

5. <https://www.forbes.com/advisor/personal-finance/when-will-inflation-go-down/>

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# Live Learning for Stock Investing

From our beginning, BetterInvesting has used model stock investment clubs as a vehicle for demonstrating our common sense investing principles and sound club management in a “live” setting, thus providing real-time learning for investment clubs, individual members, and prospective members.

As part of our educational programs, model clubs conduct formal meetings in a public setting so that guest attendees can experience an actual stock investment club meeting. A model stock investing club’s primary role is to be the “learning lab” for attendees to study both BetterInvesting principles of

fundamental stock investing using the Stock Selection Guide (SSG) and learn about club operations and management. This better enables club members and guests to begin applying these principles and practices to their own investment clubs and/or personal investments.

Our chapter does not have a “home grown” model investment club at this time. To provide our chapter members with convenient access to the model club experience we have curated a list of three model clubs that our board considers to be exceptional examples to share with you that are in our sister chapters. All hold online meetings and all visitors are warmly invited to attend. The links provided below bring you to each club’s online registration portal. Once you register for a meeting you will be automatically registered for all future club meetings. You will be sent reminder emails with your personal access link a week, a day and an hour ahead of the meeting.

Please provide your feedback on your club visits and experience as a guest to [president@oklahoma.betterinvesting.net](mailto:president@oklahoma.betterinvesting.net) so that we may continue to improve our service to you.

## Online Model Stock Investing Clubs Curated list of Online Model Stock Investment Club Meetings

Attend an online model club meeting to learn more about investment clubs, or to get ideas for your own club.

### EASTERN TIME ZONE:

#### [Space Coast Model Stock Investment Club Meeting](#)

North Florida Chapter, meets 1st Monday @7:30 PM ET

### CENTRAL TIME ZONE:

#### [Lone Star Online Investment Club](#)

North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT

#### [West Texas Model Investment Club](#)

West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT







## CAROL'S FUN FACTS



💰 According to Reuters, ORACLE, Silver Lake and MGX are the main investors in Tik Tok's U.S. operations, with a close to 50% share. Existing ByteDance investors like SUSQUEHANNA International Group, General Atlantic and KKR are also involved. Byte Dance itself keeps a minority stake of approximately 20%.

💰 Elon Musk learned to code at age 10 and by age 12, he created and sold his first video game, BLASTER for \$500. He developed the game using BASIC and sold it to a computer magazine, showing an early talent for entrepreneurship. Elon dropped out of Stanford University after only two days. He also founded PAYPAL, SPACEX and TESLA and is the owner of social media service X (formerly Twitter).

💰 The terms "bull" and "bear" markets come from the ways the animals fight. A bull thrusts its horns upward, representing rising market prices, while a bear swipes its paws downward, representing falling market prices.

💰 The credit card was invented in February 1950 with the launch of the Diners Club card. The idea originated after Frank McNamara forgot his wallet during a business dinner. Determined to create a cashless solution for eating out, he and a group of friends formed the DINERS CLUB. Their club credit card could be used at 27 New York City restaurants and required full payment at the end of each month.





## Did You Know...



The Oklahoma Chapter of Better Investing is governed by a board of directors who serve on a volunteer basis. These dedicated individuals donate their time, knowledge, and passion to help our community learn and grow as investors. We're here because we believe in the mission of Better Investing and want to help others become confident, informed investors.

Would you be interested in joining our board? Learning and sharing with others is so fun and a great way to continue being a life long learner. If you are interested in joining us, please let us know by clicking this link

[contact@Oklahoma.betterinvesting.net](mailto:contact@Oklahoma.betterinvesting.net)

Below is a quote from Avi Horwitz, a lifetime BetterInvesting member, director, national presenter, and contributor to the BetterInvesting magazine.

### Why We Do What We Do!

With the new year here, I think we should all make a resolution to make our lives and our loved ones lives better.

I recently read of a survey reported in the September 2010 issue of Success Magazine.

The survey showed that of people who volunteer:

73% say it lowers their stress level.

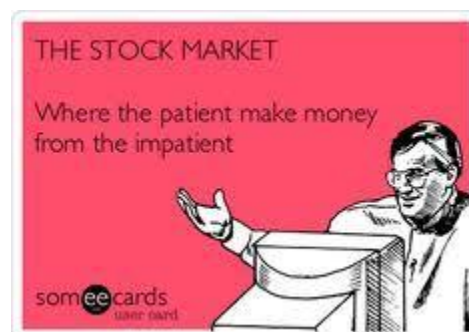
92% say it enriches their sense of purpose in life.

68% say it makes them feel physically healthier.

88% say it provides networking/career development opportunities.

Let's help make people's lives better, encourage them to volunteer.

Happy New Year to one and all!



**Mark your calendar!**

## BetterInvesting National Convention



April 23 – 26, 2026

Marriott Chicago O'Hare

For more information [CLICK HERE!](#)

**Early registration ends December 31, 2025**

For 75 years, BINC has been where everyday investors come to learn, connect, and grow. Whether you're brand new to investing or already managing a strong portfolio, BINC 2026 will give you tools, strategies, and inspiration to take your investing game to the next level.

### Why You Should Go

- **Learn from Experts** — Sessions for beginners and seasoned investors, led by BetterInvesting leaders and financial pros.
- **Hands-On Workshops** — Deep dives into stock analysis, portfolio building, and smarter investing strategies.
- **Network & Collaborate** — Connect with like-minded investors from across the country.
- **Support the Mission** — BINC is organized by the BetterInvesting Volunteer Advisory Board (BIVAB). Your registration helps fund resources and education for investors nationwide.

### Ready to Level Up Your Investing?

Marriott Chicago O'Hare

April 23 – 26, 2026

[Register Here!](#)

Don't just invest — **invest smarter**. We'll see you in Chicago!

Sincerely,

**The Oklahoma BetterInvesting Leadership Team**





# Wisdom

**The mind is not a vessel  
to be filled  
but a fire to be kindled**

Plutarch

## From Memes to Meaningful Wealth: Why Young Investors Need Us

By Louis Weisberg

Young people are riding a wave of investing—but what exactly are they investing in? Thanks to smartphones, easy-to-use brokerage apps, and zero-commission trades, it's never been simpler to enter the markets. With just a swipe, anyone can buy stocks, ETFs, or more exotic financial instruments. As a result, people are investing at much younger ages than previous generations. According to Charles Schwab's 2024 Modern Wealth Survey, the average Gen Z investor gets started at 19, compared with 35 for Baby Boomers. And they're not just arriving earlier—they're arriving with more options. Fractional shares, index funds, and platforms like Robinhood and Acorns have made it possible to start small and still build diversified portfolios. The investment choices have never been broader.

But are today's young investors making sound decisions? Caught up in a cultural moment that prizes immediate gratification, too many are gravitating toward speculative trends with a get-rich-quick allure, such as cryptocurrencies, NFTs, meme stocks, and options trading. Instead of steady, long-term strategies built on disciplined contributions and the power of compounding, they're chasing the next viral tip on TikTok, Reddit (r/wallstreetbets), and Twitter, where hype often substitutes for research and volatility is the norm. Meanwhile, the workplace has become a far less supportive place for long-term financial planning. In 1980, 38 percent of private-sector workers were covered by defined benefit pension plans—traditional pensions that provided predictable, lifelong incomes. By 2022, that number had dropped to just 15 percent. Defined benefit plans have been replaced by defined contribution plans, like 401(k)s, which offer no guarantees, no professional management, and no safety net. Workers are now expected to be their own financial advisors, taking on the full burden of market swings, inflation, and the risk of outliving their savings.

Furthermore, frequent job changes, which are common among younger workers, can disrupt retirement savings. Each job switch can lead to a decrease in 401(k) contribution rates, potentially costing individuals up to \$300,000 in retirement savings over their careers, according to a Vanguard study of over 54,000 workers who changed jobs between the years 2015 and 2022. Moreover, a large share of workers today don't even have employers. Thirty-six percent of U.S. workers identify as independent—freelancers, gig workers, contractors—up from just 27 percent in 2016. They receive no employer match, no retirement benefits, and often no clear path to financial security.



This is exactly where BetterInvesting can make a difference. For over 70 years, our proven, commonsense approach to long-term investing has helped ordinary people build extraordinary wealth—not through speculation, but through education, discipline, and the power of community. By sharing our experience, we can help younger investors filter out the noise, avoid costly mistakes, and learn the timeless principles that have served our members so well for generations. Today's young people are eager to invest. What they need is guidance. So, let's pass the torch and share what we know. Invite a young investor to your next club meeting. Offer to mentor someone just starting out. Share what you've learned. We have the tools they need. Let's help them put wisdom behind the wheel.



Happy Holidays!

See you in the Spring!

