



Summer 2025



News!

From The Oklahoma Chapter

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

What is going on in Oklahoma?

This was last year at EduFest.

Have You Been
To EduFest
Before?



July 2025



Hello Everyone,



It's July—time for the Oklahoma Chapter's annual planning meeting! Join us Saturday, July 19, 2025, from 9:30 a.m. to 2:30 p.m. at the Duncan Public Library. We'll share ideas, review what's working, and make a solid plan to keep our chapter growing strong.

I attended my first chapter meeting to connect with smart, experienced investors—and I've been learning ever since. If you're curious, come see what it's all about!

Exciting news: BetterInvesting is teaming up with the American Association of Individual Investors (AAII). Together, we represent the largest group of individual investors in the U.S. Our joint efforts include webinars, podcasts, shared content, and practical tools to help investors of all ages build strong financial futures.

It's a great time to get involved. You don't know what you don't know—so join the team that helps investors soar! – Interested? Reach out today, contact@oklahoma.betterinvesting.net

Oklahoma Chapter Events:

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





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, Vice-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.

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 investor.

We look forward to seeing you at EduFest 2025!

EduFest 2025! Don't Miss It!





We Have Two Oklahoma Clubs Making Money For 40 Years



Yukon Investment Club Celebrates 40 Years of BetterInvesting Success

The Yukon Investment Club in Yukon, Oklahoma, recently celebrated a remarkable milestone—40 years as a BetterInvesting (BI) investment club. Oklahoma Chapter representatives joined the club's meeting at Earl's Rib Palace to commemorate the occasion and present the club with its official 40th anniversary certificate.

Of the club's members, six were able to attend the celebratory meeting. Among those present were Jerry Nelson, the club's president, and Tom Rackley, club contact and long-time BI member. Tom brought along his May issue of the *BetterInvesting* magazine to share the notable mention of the club's anniversary in the magazine's anniversary column.

The Yukon Investment Club embodies the spirit of BetterInvesting, using a variety of research tools and resources to guide its investment decisions. Members rely on myiCLUB on-line software as well as resources such as the Oklahoma County Library's Value Line and Morningstar access. Chapter representatives suggested checking out BetterInvesting's SSG (core and plus), member sentiment, and First Cut stock studies for more study options.

With a current portfolio of 10 stocks, the club earned over \$2,300 in dividends in the first quarter of 2025 alone. The club maintains a flexible financial structure, requiring a minimum monthly contribution of \$25 from each member, though members are encouraged to contribute more if they wish. Once the club has accumulated between \$3,000 and \$4,000 in cash, they begin researching potential stock purchases to be discussed at their next meeting.

Chapter volunteer, Charla Hurt, also brought along a copy of the Oklahoma Chapter newsletter to show the club how their story and group photo would be featured in the upcoming fall issue. She took the opportunity to share information about EduFest, Oklahoma Chapter's educational event, highlighted in the spring newsletter. Tom noted that he has attended several EduFest events in the past and spoke highly of the experience.

The meeting was filled with camaraderie, thoughtful discussion, and mutual enthusiasm for investing. It was a great opportunity to exchange ideas and celebrate the Yukon Investment Club's legacy of learning and growing together. Here's to the next 40 years of smart investing and shared success!



Pictured from left to right: Pete Dahl, Margarete Albrecht, Jerry Nelson, Kindra Nelson, Tom Rackley, and Eric Sharp. **Not pictured:** Eric Albrecht, Marilyn Wagstaff, Bart Ramsey, Lisa, and Mark Olive.



The Tulsa Women's Investment Club Celebrates 40 Years of BetterInvesting Success



Growing wealth isn't just about numbers. It's about community, shared learning, and staying committed. Imagine a group of women in Tulsa who have been doing just that for four decades. They meet each month to talk about stocks, share ideas, and invest together. Their story proves that women helping women in finance creates real change. This club isn't just about money — it's about building confidence and independence through teamwork. This group of ladies enjoy getting together each month to share their thoughts and money toward buying and growing stocks. After 40 years of investing together, this club has multiplied their funds many times over.

The bulk of the club members utilize BetterInvesting information. Additionally, the public library and private subscription services provide background and decision fodder. They combine a social approach with investing and that method works well with their current meetings. After sharing a brunch, the members get down to business and have a specific format for providing stock analysis details for club decisions. Monthly dues begin at \$35. With 18 members, purchases can happen more quickly.

Consistency beats timing. These women contribute every month, regardless of market ups and downs. Long-term growth takes time, but patience pays off. Staying disciplined with contributions and reinvestment is how wealth builds.

Over the years, more women joined. The club expanded, and so did their investment goals. They

learned about different stocks, bonds, and mutual funds. As Tulsa changed, so did their strategies.

The story of the Tulsa ladies' investment club shows us what's possible with teamwork and determination. For 40 years, they've built wealth, confidence, and friendships. Their journey teaches us that community and steady effort matter in investing. Together, you can grow wealth and achieve financial freedom.

We congratulate the Tulsa Women's Investment Club on their 40th year anniversary!





The New Face of Fraud: How AI Is Changing the Scam Game

By Christi Powell CFP, RICP
Associate Director
Oklahoma Chapter

Technology has changed nearly everything about the way we live, work, and connect including how scammers operate.

Once upon a time, scams came in the form of clunky emails riddled with typos or too-good-to-be-true lottery wins. These days? The tactics are smoother, the impersonations more believable, and the emotional pressure far more calculated.

Why the shift?

Two letters: AI.



Artificial intelligence has supercharged scammers' abilities. Now they can use AI to copy voices with just seconds of audio, write messages pretending to be people you trust, and create fake websites that look exactly like real ones.¹

Even smart, cautious people can be fooled.

But here's the good news: understanding these tactics is your first line of defense. While scammers may have new tools, awareness and education are powerful countermeasures. With

a few simple strategies, you can significantly reduce your risk and navigate the digital world with more confidence.

What Do These New Scams Look Like?

Here are a few examples that have become increasingly common:

- Voice cloning scams where a loved one calls in a panic, only it's not actually them¹
- Deepfakes that show public figures endorsing products or making false claims¹
- Phishing texts and emails that sound like they're from your bank, Amazon, or even your employer²
- Fake websites that look exactly like your investment portal or payment processor¹
- Hyper-personalized messages that reference real details from your life, often gathered through social media or public sources³

It's not just the message that's evolved. It's the believability.

Why It Matters for Your Financial Life

Scams don't just cost people money. They also shake confidence, delay decision-making, and leave lasting emotional stress.

Imagine second-guessing an email from your bank because something feels off, or hesitating to help a loved one because the request doesn't sound quite right. That's the kind of hesitation scammers are counting on. This is exactly why awareness matters.

What You Can Do to Stay Safer

The good news is, you don't need to become a cybersecurity expert to protect yourself. A few simple habits can go a long way:

- **Slow down.** Scammers want you to act fast. That's your cue to pause¹
- **Verify through trusted channels.** If you get a strange call or email, call the person or institution back using a number you know is real³
- **Limit what you share online.** The more personal info you post, the more scammers have to work with³
- **Talk to your family.** Set up a "safe word" for emergencies, especially for older relatives or kids¹



These habits aren't just about defense. They're about confidence. Knowing what to watch for can help you stay in control.

Financial Planning Isn't Just About Growth. It's Also About Protection.

Protecting your finances isn't only about diversifying your portfolio or tracking expenses. It also means staying alert to digital threats that could quietly undermine your progress.

As part of a strong financial strategy, it makes sense to take steps that reduce digital risk and help you feel more secure about your plan moving forward.

Sources









1 AARP, 2024 [URL: <https://www.aarp.org/money/scams-fraud/ai-scams/>]

2 Federal Trade Commission, 2024 [URL: <https://consumer.ftc.gov/consumer-alerts/2024/12/phishing-scams-can-be-hard-spot/>]

3 Social Security Administration, 2025 [URL: <https://blog.ssa.gov/resolve-to-protect-yourself-from-scams-this-new-year/>]

What is Going On: In the Oklahoma Chapter?



		2025 - OC EVENTS SCHEDULE
JULY	1	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 2 nd 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 @ Duncan Public Library , Time 9:30 AM, For Information E-mail: contact@Oklahoma.betterinvesting.net
AUGUST	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, @ 9:00 AM CT
	12	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 2 nd Tuesday of the month
	12	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	16	Oklahoma Chapter 2025 EduFest , In Person! Register BY: 3 August. For more information CLICK HERE .
SEPTEMBER	1	 Labor Day 
	1	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	9	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 2 nd Tuesday of the month
	9	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	13	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
LABOR DAY	23	Oklahoma Chapter 2025 Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net



A recent Bankrate.com survey found that nearly 1 in 4 participants said they hadn't yet decided if they would take a summer vacation. That's a lot more undecideds than in 2024, which makes sense given rising concerns that we may be headed for a recession sooner rather than later. Not surprisingly, the most cited reason for not

taking a vacation was that it was unaffordable.

Here's my advice: I applaud you for not booking a getaway if you are worried about the financial cost, and are focused on saving a bit more given the economic uncertainty.

But I also think you should make vacation time a priority. It's important to relax and recharge a bit, and to prioritize some family time, especially if you still have kids at home. Americans have the unique distinction of not using all their allotted time off. Surveys show that about half of U.S. workers don't use all their vacation days.



That's a missed opportunity to give yourself space to avoid long-term burnout, let alone just allow yourself to relax.

And it need not be expensive.

I am talking about a staycation. I was surprised to see in the same survey that just 10% of respondents are planning time off that they will spend at home.

If you have decided not to travel this summer, I still encourage you to take time off regardless. Research a few years ago found that people who were told to treat a weekend as a vacation came back to work on Monday happier. I think the same can apply to a longer staycation.

The trick is not just to book time off, but to plan how you will enjoy that time. If there's a home project you really want to tackle, go for it. But I also hope you'll treat yourself to something fun and indulgent that doesn't break the bank. A fun day trip to something nearby that is not part of your family's routine isn't going to break the bank, the way traveling for a few days (or weeks) to a vacation spot would.

Maybe give your kids the job of planning one day of a vacation. With or without a budget—that's your call. The one non-negotiable is that everyone has to buy into the person's vision for that day. That's part of the fun!

Making the decision not to overspend on a vacation right now is such a strong stand-in-your-truth act of financial responsibility. You should feel proud. But at the same time, you deserve to take time off and enjoy yourself. Planning—really planning—a staycation is how you do both.

I wish you a fun, safe, and relaxing summer.

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

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](#)

Dear Oklahoma BetterInvesting Club Members,

We're excited to invite you to *EduFest*—a dynamic educational day designed specifically for you and your fellow club members! This event is your opportunity to **sharpen your investing skills, grow as a club leader, and connect with like-minded individuals across Oklahoma.**

EduFest Highlights Include:

- **Expert-Led Training Sessions:** Hear from respected industry voices including Doug Gerlach, Kathleen Richards, Christi Powell, and Beverly Wooley. They'll share actionable insights, tips, and strategies to help you make smarter investment decisions.
- **Leadership Discussion Groups:** Whether you're a President, Secretary, Treasurer, or new to a leadership role, take part in small group conversations focused on responsibilities, best practices, and ideas for leading productive and engaging meetings. Learn how to stay on time, keep members involved, handle absences or withdrawals, and even manage finances and taxes—yes, including Oklahoma-specific programs and member K-1s.
- **Networking & Collaboration:** Connect with fellow investors from other clubs. Share challenges and successes, explore ideas for educational workshops and financial literacy, and discover new tools and strategies to grow together.
- **Tools & Resources:** Explore how to use the Stock Selection Guide (SSG), Value Line, First Cut, and other BetterInvesting tools effectively. From taking minutes to collecting fees, you'll gain resources to run your club smoothly and confidently.

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*!

Sincerely,

The Oklahoma BetterInvesting Leadership Team





CAROL'S FUN FACTS

- 💰 The origin of money dates back to around 3,000 BC when people started trading goods with each other as payment. This started with shells, salt, livestock and stones and later developed into coins and bank notes.
- 💰 The British pound is the oldest currency still in use, dating back to the 8th century!
- 💰 The highest U.S. dollar ever made is a \$100,000 Gold Certificate in 1928 with a portrait of Woodrow Wilson, 28th president. It was used exclusively between Federal Reserve Banks.
- 💰 Bitcoin remains the largest cryptocurrency by market capitalization (according to Coin Base).
- 💰 Coin Market Cap is a popular cryptocurrency tracking website who listed over 18,000 active cryptocurrencies.
- 💰 Greg Abel, Berkshire Hathaway's long- time vice chair for non-insurance operations has been officially chosen as Warren Buffett's successor and will become effective January 1, 2026. Buffet noted , "It's way better with Greg than with me because I didn't want to work as hard as he works."

REGISTER FOR EDUFEST.
THE LAST DAY TO REGISTER IS
AUGUST 3RD.



SEE YOU IN THE FALL



HAVE A HAPPY 4TH

