



## News From The Oklahoma Chapter



**NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN**

### Round & About The BI Website

This column is dedicated to introducing some of the terrific aspects of the [BetterInvesting](#) website. In each of our coming newsletters we will explore some of the truly interesting areas the [BI](#) website has to offer its members. So let's get started.

There are two different sides to the website: there is the public side where anyone can go and gather general information about [BetterInvesting](#). The second is for the [BI](#) membership side which provides the member a tremendous amount of education, information, news articles, training videos and so much more.

We will use this opportunity to point out some of the finer features of the Homepage. You first see a paragraph that gives you some background information on the history of [BetterInvesting](#). Then we cover : who we are, our philosophy of learning to invest, information about our stock study tools, some insight to the value of being in an investment club and a sample of our magazine.

Next, we see some helpful articles. This one is "Good Actions to Take During the Economic Crisis". You might find a few interesting points in that article. Then Sample Our Resources: Stock reports, publications, webinars that will make you a more informed and successful investor.

Take a look at "6 steps for successful stock investing".



BetterInvesting National Volunteers

Would you like to have a peek into our convention? Well, take a look at our video. It will give you some information on the 2019 [BetterInvesting](#) National Convention.

Next, you have an opportunity to learn more about some of the people that make up the [BetterInvesting](#) Community. When you join [BetterInvesting](#), you'll join a community of experienced folks in your area and across the nation.



Browse around in the [Find a Club Near You](#) site and you may be amazed at how many chapters and locations there are in the United States.

Take a few minutes to hear the stories of BetterInvesting members and how they have benefited from being involved with the BI community.

Down towards the end of the page you'll find a section for upcoming events. These events include: training workshops, stock studies on companies, Club Treasurer workshops and more.

Last but not least, you have an opportunity to go into the [Open House](#). You will have a chance to sample BetterInvesting education, tools and publications at no cost. All you have to do is sign in. What have you got to lose? You're already a BetterInvesting Club member so take advantage of the free opportunity to poke around in the website a little bit. So come on and check out that [HOME-PAGE](#).



## President's Letter November 2020



Hi Everyone,

I would like to welcome the members, clubs and volunteers from the Greater Tulsa Area Chapter (GTAC) and the Heart of Oklahoma Chapter (HOC) who are merging into the new Oklahoma Chapter of BetterInvesting.

Even though our chapter will be widespread, with the power of technology we can get together at virtually any time.

This is the opportunity to make this new chapter stronger together than the two separate chapters were previously. I hope you all join me in this endeavor. All thoughts and suggestions are welcomed. Please contact me at [president@oklahoma.betterinvesting.net](mailto:president@oklahoma.betterinvesting.net).

### JUST A REMINDER:

Please check your email settings in BetterInvesting.org to make sure you are notified of chapter events. After logging into BetterInvesting – click on [My Account](#) at the top left of the page – then verify that your information is correct – next, on the right side of the page click on [Email and Product Subscription Information](#). Make sure that everything you are interested in is checked. Please put a check in the [Local Chapter News and Events](#) box (example to the right), then click [Save](#).

☒ Local Chapter News and Events

Occasional communications from your local BetterInvesting chapter about news and events taking place in your area.

Renee Bennett  
Oklahoma Chapter  
President





## Why Join An Investment Club?

Special Message from

Carolyn Fox

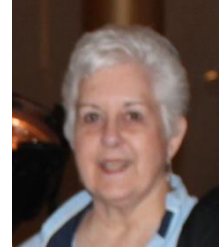
Director Oklahoma Chapter

*This is an Article Previously on the HOC Website*



There are many reasons a person might want to join an investment club. Let's start by defining what is an "investment club."

"An investment club is a group of people who pool their money to make investments. Usually, investment clubs are organized as partnerships and, after the members study different investments, the



group decides to buy or sell based on a majority vote of the members. Club meetings may be educational and each member may actively participate in investment decisions." -- [US](#)

[Securities & Exchange Commission](#)



NATIONAL ASSOCIATION OF INVESTORS CORPORATION

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So, why do almost 80% of BetterInvesting members belong to one (or more) BI investing clubs? The anecdotal reports we get when our chapter volunteers make training visits to our clubs is that club

members want to learn how to identify quality companies and properly assess the company's sales and earnings to make an informed opinion of the company's future potential. They want to learn the key skill of evaluating management's ability to continue growing the company and making money for them as owners. They want to learn about and apply a rational, proven process for buying (and selling) stocks. As their stock holdings grow in numbers of names and values, members want to learn how to create and manage a portfolio of solid, high quality growth companies, re-invest dividends and make money.

That's why people join investment clubs: so they can learn how to invest.

We've found that the major driver for belonging to an investment club is the members want to be able to take these skills back to their own kitchen table and apply them to their own family's investment portfolio. Teaching their children how to invest (and properly manage the legacy portfolio they're building for them) is a major motivator.

Question: are you getting out of your investment club experience what you expected? If not, perhaps it's because you're missing the educational benefit of club membership that can only come from being an active participant in your club equipped with the tools of the trade and skilled in their application. If you only have a club membership then you're missing access to the research resources, the data stream, the analysis tools and the lessons shared from the thousands of other BetterInvesting clubs in the country that you can only get through having your **OWN** membership in BetterInvesting which includes subscribing to the online stock study tools. Also, you're not bringing home to the kitchen table the skills and tools your family needs to achieve financial independence. Even worse, you won't be able to teach the next generation in your family how to save and invest.

Would you like to find out more? Go to [betterinvesting.org](http://betterinvesting.org) and explore their public website. View the free online stock study webinars that are posted there. Try out the online demo stock study tools! View the many [YouTube videos](#) posted by BetterInvesting. Perhaps the best way is to take advantage of your Chapter's experienced volunteers to visit your club and provide your members with hands on training on "all things investing"! Just send us an email at [contact@oklahoma.betterinvesting.net](mailto:contact@oklahoma.betterinvesting.net) and we'll get back to you.





**LIKE US on FACEBOOK** Search for “Heart of OK” on Facebook and hit enter. Once there, you will see the HOC and the BetterInvesting logos. We’re looking forward to your **“LIKES”!**



Also feel free to post questions and/or comments you may have or share something you have learned from completing a Stock Selection Guide on a certain stock. How about suggesting books or reference materials that you recommend? Don't hesitate to post photos of your events or your investment club meetings. We are looking forward to your input!

## Just For Giggles



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**Frank and Ernest** Published 2019-10-06 (Image 179899) Copyright Request

## WHAT WE NEED FROM YOU:



Oklahoma is the home of 37 clubs across the state. There are 363 BetterInvesting members sprinkled all throughout the state. This newsletter hopes to introduce our clubs to one another but we need your help.

Send us a photo of your club members and give us a description of your club. When was your club founded? Who were the first members? Where did you meet? How did you decide to form your club? Have any of your members been to BINC? Have any of your members served on a chapter board? Brag a little about your members and your club. Share anything else you would like. Help us to get to know each other. Send your info to:

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

**We hope to hear from you soon!!**





## WHAT'S GOING ON IN THE OKLAHOMA CHAPTER?



### Visit-A-Club For Individuals:

If you are interested in visiting an active investment club that invests according to BetterInvesting principles, check clubs that welcome visitors in your area. Read our [Visitor FAQs](#) and "[What Makes a Good Club](#)" before visiting a club.

**For Investment Clubs:** Is your investment club willing to allow guests to attend your meetings? Please share the educational benefits of being in an investment club with others. If you are interested in joining our Visit-A-Club listing, check out our [Club FAQs](#) and [Application](#) to learn more about the program.

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

2020- OC EVENTS SCHEDULE		
MONTH	DATE	ACTIVITY
		PRESENTATIONS MADE AT MONTHLY MEETINGS ARE 10-15 MINUTES IN LENGTH, AND WILL BE ON A TOPIC OF INTEREST TO ALL BI CLUBS.
NOVEMBER	17	OC Board Meeting/ GTM 4 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
	26	
DECEMBER	1	Joe's Stock Study Group @ 6PM Online Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	No Meeting	NO Board Meeting
	25	



		<b>2021- OC EVENTS SCHEDULE</b>
<b>JANUARY</b>	1	<b>HAPPY NEW YEAR</b> 
	5	Joe's Stock Study Group @ 6PM Online Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	11	Energy Stocks By Craig Braemer Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
	19	OC Board Meeting/ GTM 4 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>FEBRUARY</b>	2	Joe's Stock Study Group @ 6PM Online Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	8	Company Debt In Covid Times With Cy Lynch Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a> 
	16	OC Board Meeting/ GTM 4 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>MARCH</b>	2	Joe's Stock Study Group @ 6PM Online Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	8	EDUCATION WEBINAR TBA
	16	OC Board Meeting/ GTM 4 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>APRIL</b>	6	Joe's Stock Study Group @ 6PM Online Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	12	<b>Webinar TBA</b>
	TBA	Financial Literacy Month. Various locations and education topics planned beginning April 4. Details TBA in this newsletter.
	20	OC Board Meeting/ GTM Time TBA Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
<b>MAY</b>	4	OC Board Meeting/ GTM Time 4 PM Contact: <a href="mailto:ijondahl@oklahoma.betterinvesting.net">ijondahl@oklahoma.betterinvesting.net</a>
	4	Joe's Stock Study Group @ 6PM Online Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	13 - 16	<b>BINC</b> in Dallas, TX - Register Here: <a href="http://www.betterinvesting.org/biconvention">http://www.betterinvesting.org/biconvention</a>

# 5 Ways to Safeguard Your Finances Against a Second Wave of Coronavirus

By Christi Powell  
Associate Director Oklahoma Chapter



The Coronavirus pandemic has affected us all in ways that we didn't anticipate at the start of the year, especially when it comes to our finances. And unfortunately, just as federal emergency benefits are starting to run out, signs of a second wave of the virus are looming—and some may even say it's already here.

The good news is that there are ways to protect your finances in the event of a second wave of Coronavirus. Whether you took a hit over the past few months or not, here's some advice on what to do next to safeguard your finances moving forward.

**1. Make sure you have an emergency fund:** It's always a good idea to have money set aside in case of an emergency, and right now it's especially important to do so. If you didn't suffer from a job loss or loss of income during the first wave of Coronavirus, you may already have money set aside in case of an emergency. If you suffered a financial loss and tapped into your emergency fund, now is a good time to see what you can afford to pay back into it. You should make a goal of putting away three to six months of your regular income.

It's also important to note that an emergency fund should be liquid and easily accessible. This means it should be kept in a savings account that you can easily withdraw from. It can take longer to withdraw invested assets like stocks and bonds.

**2. Consider securing a home equity line of credit:** If you do suffer a job or other financial loss during a second wave, it's possible that you will need to borrow money to stay afloat. While borrowing from a 401(k) is a possibility, you'll have to pay a steep penalty if you can't pay the money back in time. If you secure a home equity line of credit, you only borrow money when you need to. So opening the line of credit now doesn't mean you have to borrow anything. But, in the future, it gives you the ability to borrow as needed.

**3. Check on your retirement investments:** A second wave of COVID-19 could lead to another significant market drop, so you should make sure that your retirement funds are allocated appropriately for your age. If you're older, you may want to check that you're investing more conservatively—the majority of your savings shouldn't be in stocks. And if you're close to retirement age, you may want to make sure that you have a healthy emergency fund in case you're forced into early retirement.

For those who are younger, now is a good time to increase your contribution to retirement accounts, especially if you're saving money that you would normally use for entertainment, vacations or other non-essential expenses.

**4. Communicate with lenders early:** If you're worried about paying back a loan, credit card balance or bill, it's a good idea to reach out to your lender proactively rather than wait. The Consumer Finance Protection Board (CFPB) has encouraged financial institutions to work with borrowers during this time rather than penalize them. When you contact your lender, be prepared





with information like why you're unable to meet your obligations and how much you can afford to pay back during this time. Many lenders will be willing to work with you on a repayment plan, which will protect you from hefty fines and dings to your credit score.

**5. Keep in touch with your financial professional:** A financial professional can help you navigate through the difficulties of a second wave of Coronavirus. They will help keep you up to date with any federal emergency resources that may arise in the future, as well as resources from the specific financial tools that you use. Everyone's financial situation is a little bit different, but a financial professional can give advice on borrowing money to help through tough times, handling your investments during an economic downturn and protecting your retirement fund from taking a hit.



**OUR DIRECTORS AND VOLUNTEERS** stand ready to assist in any way they can. We are closer than you think. For help or information, send an email to: [contact@oklahoma.betterinvesting.net](mailto:contact@oklahoma.betterinvesting.net).

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#### **DIRECTORS**

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Joe Whitaker - Edmond  
Sharon McAllister – Bethany  
Carol Clemens - Edmond  
Deone Roberts - OKC

**Think about joining us  
on the  
Oklahoma Chapter  
Board of BetterInvesting**







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**NEED AN EDUCATION** program at your investment club meeting? As a chapter wanting to be of service to you, we have many programs ready to share with you on most popular investing topics and tools. Contact us to arrange – either in person or by Go-to-Webinar. Most are free. [contact@Oklahoma.betterinvesting.net](mailto:contact@Oklahoma.betterinvesting.net)

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## About BetterInvesting

Since 1951, BetterInvesting has helped over 5 million people become better, more informed investors. You can learn more about the benefits of investment clubs by visiting



[www.betterinvesting.org/clubs](http://www.betterinvesting.org/clubs) to sample many of our investment club resources at no cost or obligation. The Oklahoma Chapter of BetterInvesting is the local resource for investment education about how to buy good stocks at the right price with the goal of doubling your portfolio value in five years by investing regularly, reinvesting dividends, and diversifying investments.

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**Important Notice to our Readers:** BetterInvesting is a non-profit educational organization that sponsors programs and provides information through their local volunteer chapters for the education and use of individual investors and investment club members. BetterInvesting neither recommends nor endorses specific securities. Everyone is encouraged to do your own stock selection research.



**INSTAGRAM:** As we try to modernize, we have started an Instagram account as well as Facebook. We invite you to look us up on Instagram and follow us there. Just type in: [betterinvesting.org/chapters/Oklahoma](https://www.betterinvesting.org/chapters/Oklahoma).

