

Fall 2025

Oklahoma Chapter News!

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN





Thank You & Passing the Torch

Hi Everyone,

As I wind down my three-year term as President of the Oklahoma Chapter, I would like to express my sincere gratitude. When I stepped in three years ago, things were quiet. However, thanks to your hard work and dedication, the chapter has rebuilt its momentum, and today we celebrate not only being back on track but also thriving. EduFest was the perfect way to finish up the term and was such a success, and all because of your efforts.



A special thank-you goes to Carolyn Fox, Deone Roberts, Charla Hurt, Joanne Amos, Christi Powell, and all the other directors. It took the whole team to accomplish all we have done over the past three years. You rolled up your sleeves, shared the work, and your ideas to make it all happen.

From the very beginning of my term, Carolyn and Joanne have always been there to guide me, answer questions, and show me the best way forward. Indeed, you two have been there to support me all the time. Of course, Bob Houle, our Regional Mentor, had a knack for knowing when to send us all encouraging words and compliments when they were needed. He kept us pumped up and our morale high. He also gave us the space to do things our way.

I'm also excited to hand things over to Deone. She's more than ready for this role and will do a fantastic job leading us forward. I'll still be around if she needs me, but I am leaving you in excellent hands with her.

It's been an honor to work with everyone, and I'll continue to be a part of the team, working alongside you. Thanks again for everything!

Beverly Wooley,

President, Oklahoma Chapter of BetterInvesting



President's News Letter

Fall 2025



Greetings,

My name is Deone Roberts, and I am honored to introduce myself as the new President of the Oklahoma Chapter of BI. I'm taking over from our exceptional predecessor, Beverly Wooley. On behalf of the entire board, I want to extend our deepest gratitude to Beverly; her astute leadership has propelled our chapter to unprecedented accomplishments.

Our mission is expansive: to foster a vibrant community of individuals and clubs dedicated to investing in quality growth stocks. The continuously updated tools and resources provided by BetterInvesting are invaluable, reflecting the significant advancements we've made in this field. Beverly has been pivotal in ensuring our chapter has fully leveraged these resources.

We provide comprehensive classes to master investment tools, host club visits to strengthen member connections, and organize events for both education and networking. Beverly's goals have consistently placed our chapter at the forefront. We also collaborate with other chapters to enhance our educational reach and build a broader community. Our respect and gratitude go with her, and I'm delighted she will remain on the board to help sustain our momentum.

Having been a BetterInvesting member since 1995, I can attest that continuous learning is part of the journey — and that's precisely what makes it exciting! I believe this collaborative learning is the essence of investment clubs. We cherish existing relationships and warmly welcome new members. Beyond financial well-being, the enjoyment and community we build together are paramount. We truly help each other thrive.

We recently concluded our annual planning meeting and a major chapter event, both rich in information and fellowship. I hope you had the opportunity to participate! I am eager to work with the board to implement our upcoming plans and strongly encourage your involvement. Beyond attending classes, engage with our community. We share a common interest in investing, and sharing insights makes the process enjoyable and rewarding. Please explore the offerings in this newsletter, and we look forward to seeing you at an upcoming event, whether in person or online.

EduFest 2025

Oklahoma Chapter of BetterInvesting

Speaker Highlights



Kathleen Richards

"Sales drive profits. Profits drive earnings per share. Earnings per share drive price."

- Kathleen taught the "Acid Test" approach to stock analysis
- She showed how to evaluate company growth and year-over-year performance
- Attendees learned to assess profitability and debt management before investing



Christi Powell

- Write down your goals
- Start saving early and consistently
- Diversify income sources
- Plan for health care costs
- Align investments with retirement goals

Doug Gerlach

- Regularly refresh small-stock picks as markets shift.
 - Prioritize profitable, high-quality companies over speculation.
 - Small-cap value stocks historically outperform.
 - Use stock screeners, but buy when prices are right
-



Beverly Wooley



- Beverly wowed the audience with a live Stock Selection Guide demo.
- She revealed her step-by-step thinking behind every choice.
- Attendees left with actionable tips to boost their stock-picking



Sweet Success Investment Club Celebrates Their 25th Anniversary



Oklahoma Chapter representatives met with Sweet Success to congratulate them on 25 years of investing together. Sweet Success Investment Club meets monthly, on-line via ZOOM. While ability or desire to travel has reduced over time, members determined they would continue virtually to maintain their club.

Chapter board members visited with the club to get a better sense of how they function with their on-line method. The club currently has six members with a portfolio of 12-14 stocks. All club members are also members of BetterInvesting and utilize the information provided by the organization. They also utilize Value Line, Morningstar and Yahoo Finance.

The handy on-line format would be a great option for people who want to save travel time and have discussion virtually. Utilizing BetterInvesting's Club Connect can alert BI members looking for this on-line opportunity. Clubs can sign up to be open to new members, and individuals wishing to check them out can sign up to meet those clubs. Communication between club and individual then commences and visits are established. It is a handy way to match up with other like-minded individuals.

During the visit, club members were encouraged to check their on-line account settings with BI to insure that they are receiving communications from the Oklahoma Chapter. While reviewing that information, they can also check out various resources provided by the BI site such as Find A Club and Model Clubs, plus so many helpful recordings that could actually be used as an education portion to their club meetings.

We wish Sweet Success many more years of happy investing and growth! Because all the club members are also members of BetterInvesting, they are receiving the SSG+ upgrade until their renewal date. Congratulations and best wishes for many more years together!





How to Stay Invested in Volatile Markets Without Losing Sleep

By Christi Powell CFP, RICP
Associate Director
Oklahoma Chapter

Investments Risk Management Savings

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 horizon. 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.

NerdWallet, 2024 [URL: <https://www.nerdwallet.com/article/banking/emergency-fund-calculator>]

Investopedia, 2024 [URL: <https://www.investopedia.com/terms/d/dollarcostaveraging.asp>]

This content is developed from sources believed to be providing accurate information. The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel. Neither the information presented nor any opinion expressed constitutes a representation by us of a specific investment or the purchase or sale of any securities. Asset allocation and diversification do not ensure a profit or protect against loss in declining markets. This material was developed and produced by Advisor Websites to provide information on a topic that may be of interest. Copyright 2025 Advisor Websites.

The time to buy
is *Always*.

The time to sell is...
When I need
money.



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



		2025 - OC EVENTS SCHEDULE
SEPTEMBER	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
	23	Oklahoma Chapter 2025 Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
OCTOBER	6	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	11	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	14	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 2 nd Tuesday of the month
	14	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	28	Oklahoma Chapter 2025 Board Meeting In Person @ Belle Isle Library Time 6:00 PM For Information Contact:contact:@Oklahoma.betterinvesting.net
	31	 Halloween 
NOVEMBER	3	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	8	Register @ West Texas Model Investment Club: West Texas Chapter, meets on 2nd Saturday, @ 9:00 AM CT
	11	Veteran's Day
	11	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	11	Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com 2nd Tuesday of the
	25	Oklahoma Chapter 2025 Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
	27	THANKSGIVING Day



You know that a Roth IRA is a fantastic way to save for retirement. But one catch is that you must have earned income to be able to contribute to any type of IRA. I know there are many of you who work hard, but not in a paying job, whether it's running your household or caring for a loved one.

I want you to know that if you are married, you can still contribute to an IRA if your spouse has earned income.

This option is called a Spousal IRA. And I want every married household where one spouse doesn't work for pay to seriously consider having that spouse contribute to a Spousal IRA.



Spousal IRA Rules

- You must be married and file a joint federal tax return.
- That joint tax return must show earned income (from earnings of the other spouse).
- In 2025, you can save \$7,000 in an IRA if you are younger than 50 years old, or \$8,000 if you are at least 50.
- In 2025, if your joint modified adjusted gross income (MAGI) is below \$236,000 you can contribute the maximum to a Roth IRA.

If you qualify for a Roth IRA, that's a great way to build up tax-free retirement savings. Money you contribute to a Roth IRA comes from after-tax income, which means there is no upfront tax break. The payoff comes in retirement: all withdrawals from a Roth IRA will be 100% tax-free if you wait until you are at least 59 ½ and the account is at least 5 years old.

And it's important to know that the money you contribute (but not the earnings on that contribution) can be withdrawn at any time, without tax or an early withdrawal penalty. That's because the contribution is made from money that has already been taxed. I hope you won't touch the money you contribute to a Roth IRA until you are retired. But I also want you to understand the rules, because in a bona fide emergency, the ability to use contributions to a Roth IRA without tax or penalty can be a valuable option.

Another advantage of a Roth IRA is that the IRS does not make you take annual required minimum distributions (RMDs). With a Roth IRA, you only have to make withdrawals if and when you want to use the money. That's a lot different from Traditional IRAs, which are subject to annual RMDs so the IRS can collect tax on the amount withdrawn. (For anyone born in 1960 or later, RMDs from traditional IRAs and 401(k)s must be taken once you turn 75).

A Spousal IRA is a fantastic way for a caregiver (of kids or elderly parents) not currently in the workforce to help build household retirement security. Managing to save \$8,000 a year for 10 years and earning an annualized 7% return will give your household more than \$230,000 in tax-free retirement savings in 20 years



If you missed EduFest then DON'T MISS BINC 2026!!

Mark your calendar!

BetterInvesting National Convention



April 23 – 26, 2026



BETTERINVESTING™



Marriott Chicago O'Hare

For more information [CLICK HERE!](#)

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





CAROL'S FUN FACTS

💰 Many Americans overestimate their financial knowledge. A survey found that 71% believe they have high financial literacy levels while the average American only answers 35-55% of basic financial questions correctly.

💰 Venice, Italy was one of the earliest governments to use bonds to fund wars against Constantinople in the 1100s A.D. These were permanent bonds (no maturity date) that paid yearly interest, which allowed Venice to raise significant capital.

💰 The Tariff Act of 1789 was the first U.S. tariff signed into law by President George Washington to raise revenue for the new government and to protect America's industries. The tariff-imposed duties on a wide range of imported goods paid down the young nation's war debts.

💰 In the 1800s, tariffs protected the American steel industry from cheaper European steel.

💰 In 1921, Congress passed the temporary Emergency Act signed by President Harding to provide protection for American farmers from foreign competition after WW I. This was followed by the more permanent enactment of the Fordney-McCumber Tariff Act a year later. The import taxes included: wheat, flour, sugar, cattle and sheep, beef, various oils, rice, wool, and cotton.

💰 Tariffs have been around since the beginning of America.

Books on Retirement

Recommended by Christi Powell in her Presentation

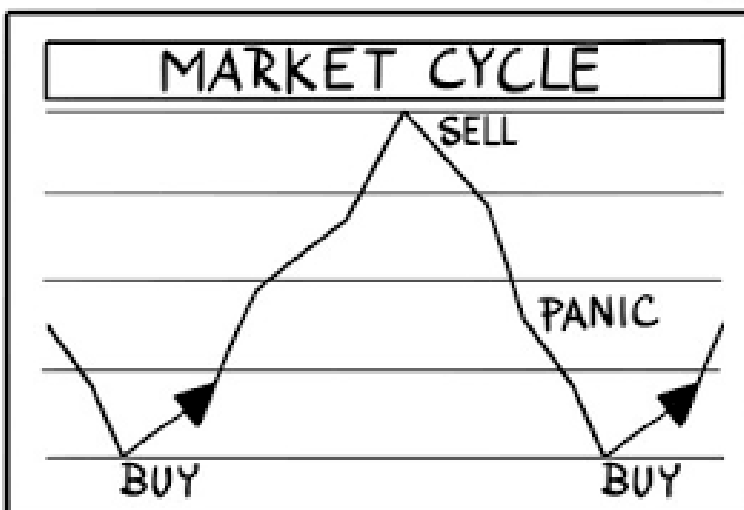
- The Savage Truth On Money; Terry Savage.
- The Wealthy Barber; David Chilton.
- The Richest Man in Babylon; George Clason.
- Keys to a Successful Retirement; Fritz Gilbert.
- 101 Fund Things to do in Retirement; Stella Rheingold.



Just For Giggles



“Despite the installation of trampolines on the trading floor, Wall Street failed to bounce back today....”



shutterstock.com · 1587501217

REGISTER FOR BINC.

THE LAST DAY TO REGISTER IS

March 1st, 2026.

**Be on the look out for our
Winter Issue!**

