



FALL 2023

# News! From The Oklahoma Chapter



NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

Oklahoma  
Better Investing  
Elections  
Results  
Page 21 & 22

EduFest 2023  
OKLAHOMA CHAPTER  
BETTERINVESTING

The Benny's  
of being a BI  
Member  
Page 20

## WHAT A GREAT TIME!! DETAILS INSIDE



Suzi Artzberger  
and  
Christi Powell  
featured at  
EduFest 2023  
Page 12

Is Insurance  
A Worthy  
Investment?  
Christi Powell  
Page 6



Check our [Webpage](#) for News and Events





## President's Letter Fall 2023



Happy fall to Everyone,

I hope you are well and ready to enjoy pumpkins and Thanksgiving.

This is the end of the BetterInvesting fiscal year, and we wrapped it up with a great time at EduFest 2023. Thank you to our Chapter volunteers for working to make it a special day for everyone involved. There was a lot of enthusiasm for Suzi Artzberger, our keynote presenter, on her topics of getting back to basics and portfolio reviews. We also had our very own Christi Powell do an interesting presentation on “How to Build a Retirement Paycheck.” I hope you are excited about being a part of an excellent BetterInvesting Oklahoma Chapter. Once again, thank you to all the volunteers for working together to make this a successful day.

This month, we will begin working toward our New Year goals, such as Educational Classes – Financial Literacy Seminars – Club Visits –and Educational Town Hall Meetings and answering questions. It will be filled with activities and lots of opportunities for you to serve in your Oklahoma Chapter. If you would like to help but are not sure how or what is involved in being a chapter volunteer, contact us at [contact@oklahoma.betterinvesting.net](mailto:contact@oklahoma.betterinvesting.net) for information.

I encourage you to stay invested and continue your investment education. Do more than listen to the financial shows on TV or what you might happen to see on the internet. Go to [www.BetterInvesting.org](http://www.BetterInvesting.org) and explore. Learn how to find quality growth stocks, the importance of investing regularly, reinvesting all dividends, and diversifying your portfolio. If you are a club member and would like a club visit, a training session, a portfolio review, etc., let us know at [contact@oklahoma.betterinvesting.net](mailto:contact@oklahoma.betterinvesting.net). Take advantage of all the Oklahoma Chapter has to offer. We want you to make the most of your membership experience.

Beverly Wooley  
President,  
Oklahoma Chapter  
BetterInvesting





# 15 Years of Successful Investing

## The Investment Club of Southwest Oklahoma.



This past May, The Investment Club of Southwest Oklahoma, (ICSO), celebrated their 15th anniversary. Beverly Wooley, the President of the Oklahoma Chapter of BetterInvesting, was on hand to present the 15 year anniversary certificate to the Club members.

Danny King, Steve Blasingame, and Joey Young, heard about the Central Oklahoma Investment Club of Chickasha (COICC) and asked to visit their Club. They were so interested they wanted to join COICC. The problem was, they had no openings for new members.

Carl Phelps talked with Danny, Steve and Joey, asking them to start their own group, and Carl would volunteer to mentor the club. He also gave them other names of interested parties that had inquired about joining the COICC Club. On June 17th, 2008, friends were invited, and they had their first meeting. Over the next few months, rules were agreed upon, and a Tax ID was obtained. On October 28<sup>th</sup>, 2008, the partnership was signed by 11 members who brought their first contribution and **“THE INVESTMENT CLUB OF SOUTHWEST OKLAHOMA (ICSO)”** was born. On November 20th, 2008, The Investment Club of Southwest Oklahoma (ICSO) made their first stock purchase.

Today ICSO has 12 members, six of whom are of the original 11 partners. ICSO is proud of their success and has created a club net worth of one half million dollars.

The club meets on the 4th Tuesday of every month (except in December), at Angel, Johnston, and Blasingame Associates, in Chickasha, OK. They are looking for three more members.



Front row, left to right:  
Beverly Wooley, Tommy Holt, Justin McCalahan, Danny King.  
Back row. Left to right:  
Kip Irving, Steve Blasingame, Royce Hannah, Shawn McCalahan, Mike Mosley, Robert Bidy, Joey Young.

Joey Young tells us: I am one of the original members of the Investment Club of Southwest Oklahoma, which began in 2008. I became involved when Danny King contacted me regarding my interest in his club. He asked if I was interested in helping to start a new investment club.

My initial reason for joining the club was for educational purposes. I would say that is still my reason to remain a member to this day. Although I always have made sure to financially contribute to the club each meeting I attend, it has never been my goal to “Make Money” or have a great amount of money invested through the club. I knew little about investing or how to even obtain information regarding various stocks or investments.



During my time with the club, I have gained valuable knowledge regarding investing and much more. I have learned by using the BetterInvesting Stock Selection Guide, workshops on proper investing tips, and simple work sessions. Learning basic terminology and concepts related to investing has provided me with the needed education when discussing various investment opportunities with my children, family, and friends.

I now have the basic knowledge that I have learned from being a member of this club. This has allowed me to have intelligent conversations and even give basic advice regarding things to consider when investing. It seems every meeting I attend I learn new things.

Joining the Investment Club of Southwest Oklahoma was a great decision that has given me information and tools to make informed decisions as well as the confidence to invest without feeling completely lost in the process.

Shawn McCalanahan says: I joined the Investment Club of Southwest Oklahoma in 2008. I did not have any prior investing experience and found the concept intimidating.

As a Club we have solidified some great friendships and developed confidence in researching and investing in various companies. We enjoy our time together and learn as a group. I would highly recommend joining a club as soon as possible and beginning the learning experience. It doesn't take a lot of money, and the experience and knowledge I have gained is invaluable.

We salute The Investment Club of Southwest Oklahoma, for their dedication to the principles and methodology of BetterInvesting. They have demonstrated that when applied, these principles can boost an investor's ability to conduct the proper investigation of a company and analyze which stocks have the best potential to give great returns. Again, Congratulations, to The Investment Club of Southwest Oklahoma for 15 years of service to their members.

---

## Upgrade Club Members to Online Stock Tools Suite

Clubs are stronger when every person in the club has access to the Online Stock Tools. Club members that use the Stock Selection Guide (SSG®) and other tools on their own are able to participate more fully in the club decisions and help the club expand their watch lists with quality companies. When you include the powerful online stock selection tools, the club member will also gain access to investing classes and webinars for all experience levels.

**LEARN MORE ABOUT OUR TOOLS**





# Come Learn with Us!

## Learn About Stock Investment Clubs

A stock investment club is made up of a group of people who come together to learn how to invest in the stock of good quality companies, pool small amounts of money to build a profitable stock portfolio and apply that learning to their personal stock investments.

Investment clubs provide a safe and supportive environment for investors to learn the skill of stock investing. BetterInvesting is dedicated to teaching everyday people, women and men, young and old, how to become successful stock investors by helping them learn the process of making their own investment decisions.



Club members meet regularly to review and analyze growth companies, and select one or more company stocks to buy, hold or sell in a well-diversified portfolio of high quality stocks.

The following webinar series will provide you with an overview of what a stock investment club is, how to set up a club, and how to make money investing in good quality companies.

[FORMING AN INVESTMENT CLUB IS AN ONGOING PROCESS THAT CAN BE BROKEN DOWN INTO A SERIES OF STEPS.](#)

Any questions, please contact [president@oklahoma.betterinvesting.net](mailto:president@oklahoma.betterinvesting.net)



### 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.**



# Pet Insurance: Cancer Insurance and Discounted Dental Plans A Worthy Investment?

By Christi Powell CFP, RICP  
Vice President  
Oklahoma Chapter BetterInvesting



**Pet insurance. Cancer insurance. Discount dental plans.**

You've likely heard about all of the above options, but if you haven't purchased one, you may not fully understand how they work, what they cover, what they don't cover, and ultimately, if they're worth the cost. Here's a brief explanation.

## Pet Insurance



Pet insurance has become quite popular in recent years, as pet ownership numbers continue to rise. In 2014, less than 1 percent of the 170 million plus dogs and cats were covered by insurance, but those rates have continued to rise as more pet owners opt in. Until recently, the insurance worked on a reimbursement level, so pet owners were required to pay vet bills, and then submit those bills for reimbursement. And while it's nice to receive reimbursement, this model did nothing to help those that are unable to cover

unexpected pet expenses upfront. Recently, some plan providers have introduced a direct reimbursement model, where payment is sent directly to the veterinarian's office, eliminating the need to repay.

In an analysis done by Consumer Reports, it's estimated that the cost of the premium for the life of your dog or cat will likely exceed the amount of vet bills you may incur during the life of your pet. And while catastrophic incidents do occur, you may be better off putting a little money aside for unexpected expenses rather than paying a monthly insurance premium.



## Cancer Insurance

It's hard to quantify the need for cancer insurance in simple terms, but for those with a family history of cancer, it may be a worthwhile investment. As a supplemental insurance, cancer insurance does not cover medical bills directly. Instead, it pays you a set amount of money, usually upon diagnosis, and later for additional services rendered, such as radiation and chemotherapy, as well as payment for a hospital stay, at-home nursing care, or other expenses incurred during treatment. Cancer insurance premiums usually range between \$20-\$50 per month, and may include a variety of exclusions, so be sure to review any potential coverage prior to purchasing. Also, keep in mind that you cannot purchase cancer insurance if you've had cancer in the past, or have just received a cancer diagnosis.

## Discount Dental Plans



Standard dental insurance premiums can run between \$30 to \$70 per month to cover a family of four, with most plans allowing only \$1,500 to \$2,000 in annual expenses for each person insured. The insured is also responsible for any deductibles and co-pays, making dental insurance not quite the benefit that it seems.



That's why discount dental plans can be so useful. You'll pay a flat fee either monthly or yearly, with all discounts available on day one. Savings can vary between plans, but most plans offer between 10 to 60 percent off approved dental procedures. You cannot use your discount plan with any insurance concurrently, but once you reach your plan max, you can then use your discount plan.

The biggest drawback to discount plans is that you have to use a participating dental provider, so your current dentist may not be on the list of approved providers. But for those seeking out a new dentist, there are no real drawbacks to purchasing a discount dental plan.



**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\\_okchapter](#)**



## BINC 2024



The 2024 BetterInvesting National Convention (BINC) will be on May 16, 2024 – May 19, 2024, at the Chicago O'Hara Marriott Hotel. As you prepare for attending BINC 2024. Here are some details to help with your planning.

- All directors and volunteers are invited to attend the Thursday, May 16<sup>th</sup> volunteer luncheon and training. The luncheon will start at 11:30 a.m. followed by classes on topics relevant to chapter operation. It will finish by 4:30 p.m. with plenty of time to prepare for the Opening Bell reception which will be followed by the very popular Let's Talk Stock panel discussion.
- Education classes will begin on Friday morning May 17<sup>th</sup> and end on Sunday May 19<sup>th</sup> at noon with The Closing Bell.

The full menu of details on how to register for BINC 2024's BetterInvesting National Convention and the topic specific class series will be announced shortly.



## Hiring a Caregiver: Not an Easy Task!



**If you need to employ outside help in your home, tax rules will apply.**

by Alexandra Armstrong, CFP®, CRPC® & Christopher Rivers, CFP®, CRPC®

We are blessed to celebrate the 40th year in business for our financial planning firm this year and we're fortunate to still work with a number of clients who started with us back then. Given the years that have passed, we're spending more time than ever focusing on issues surrounding senior living, caregiving and how we can help clients age comfortably.

It occurred to us that many of our readers are or will be facing the same issues, including the decision to age in place or move to a community with assisted living capabilities. In this issue we'll focus on some considerations related to hiring an in-home caregiver. In the next issue, we'll explore the factors involved in moving to a retirement community.

Of note, while we focus on home health care in this article, many of the tax and employment regulations apply to child-care providers and housekeepers as well.

Although in many cases a move to a retirement community in retirement is the right choice, recent studies indicate that 90% of people prefer to age in place. Whether or not this is the best decision for all involved, we've seen our clients and even our own families prefer not to move. And if they make this choice, then eventually most are going to need help.

Hiring someone to care for a loved one can be daunting. Often the older person may be resistant to having someone else in her home as she might consider it an invasion of privacy as well as a portent of pending mortality. So it's important you find someone who is not only competent but also compatible with the one who needs assistance.

Furthermore, once you've hired a caregiver with whom you're comfortable, there are tax and employment regulations that can be tricky to navigate. Our goal is to offer you an overview of the process and to point you toward resources that can help in your specific situation.

**WHAT TYPE OF CARE IS NEEDED?** The first step is to walk through what services and level of care are needed. To start, make a list of daily activities that might require assistance. These generally fall into the categories of personal care (bathing, dressing, eating, etc.), household care (cooking, cleaning, laundry, etc.), health care (driving to doctor's appointments, coordinating medication, etc.), and emotional care. The agency or caregivers you interview will help you assess your needs and provide guidance on what range of services and hours will be required.

AARP's website includes a Family Caregiving section with links to a number of checklists and needs assessment worksheets that can help you in planning for care.



**CHOOSING AN AGENCY OR CAREGIVER** For in-home care, you have the choice of hiring someone on your own or through an agency. The cost of agency home care ranges between \$18 and \$35 per hour depending on where you live and the type of care needed. The more credentialed the caregiver is, the more expensive the care will be. Hiring someone privately can save you money since you don't have to pay the agency, but there are risks and additional responsibilities that accompany these savings.

The first step when selecting an agency is to talk to friends and family who have been through a similar experience, just as you would when selecting any adviser. Ask them to refer you to an agency they would recommend.

If you don't have a referral, or if you want to explore additional alternatives yourself, two good resources are Medicare's Home Health Compare and the federal government's Eldercare Locator site (see Websites of Interest). Both sites allow you to search by ZIP code and to narrow in on the services you need. Medicare's site also includes patient reviews, in the form of star ratings. Eldercare Locator gives you the option of speaking to a trained counselor in person, free of charge.

Once you have selected an agency you should arrange an in-person interview. They should be helpful making recommendations for what kind of help you might need since this is their area of expertise. And in fact, not only are you interviewing them, they're interviewing you to see if it's a good fit. They want to see where the person will work, who they'll be working with and their duties.



**BACKGROUND DOCUMENTATION** When hiring a caregiver, it's important to interview, collect documentation and run a background check on the candidate, just as you would if you were hiring an employee. The potential caregiver should provide a copy of her driver's license, insurance card, Social Security number (or ITIN if she doesn't have a Social Security number), as well as Form I-9, which verifies her employment eligibility. This is also the time to ask about prior experiences and collect references. If you are working with an agency, they will do this screening for you.

If hiring outside of an agency, you should also run a background check for any criminal history, which can be done via Care.com or other online services. Checking with prior employers is important, as embezzling by caregivers, particularly of seniors, is a real problem.

Once hired, the caregiver should provide you with a completed W-4 Form and state withholding form, instructing you on how much income tax to withhold from her pay. (We realize your caregiver may be male but we're assuming female for the ease of writing this article.)

**EMPLOYMENT CONTRACT** As with any arrangement with professionals, we recommend a written contract to prevent ambiguity. If you're using an agency, they'll have their own contract for you to sign. A typical employment contract will state the responsibilities and job description, what hours are expected and how items like meals, transportation and free time will be treated. This is particularly important if the caregiver lives with the family full-time, as compensation and overtime rules differ for domestic employees who reside in the home.

**TAXES** If you use an agency, typically they bill you weekly and will pay the caregivers and their taxes. If you choose to employ the caregiver personally, then you'll have several tax obligations throughout the year:



Provide the caregiver with Form W-4 to indicate how much federal income tax will be withheld from each paycheck. v

Withhold payroll taxes (the employee's share of Social Security and Medicare) from their pay.

Pay employer taxes (your share of Social Security, Medicare and unemployment tax).

Provide the caregiver with Form W-2 by the end of January of the following year.

File Copy A of Form W-2 with the Social Security Administration (or Form W-3, if you have more than one household employee), as well as the state taxing authority. In addition, you will likely need to file state tax forms, which vary state-by-state.

When you file your own tax return, you'll be required to include Schedule H, in order to report that you've withheld the taxes noted above for a household employee. Of note, if you pay the caregiver less than \$2,600 for the tax year 2023, neither the employee nor the employer are required to withhold for Social Security and Medicare. This amount typically increases annually for inflation.

**INSURANCE** According to the Journal of Accountancy, the home health industry has reported injury rates "70% higher than the national average for all occupations." (Journal of Accountancy, September 2016) It's crucial to protect yourself against this risk with an umbrella liability policy. Umbrella policy rates are typically affordable and coverage is often easiest to put in place with your existing home and auto insurance carrier. This policy will protect you in the event of an injury or other accident involving your household employee.

**AID IS AVAILABLE** According to Care.com, the Internal Revenue Service estimates the average family can expect to spend 50-55 hours per year managing the tax and general payroll process of compensating the caregiver. For those who choose not to use an agency, but don't want to do the tax work, there are companies that provide this service for a reasonable fee.

**CONCLUSION** We admit we're somewhat prejudiced to recommend you use an agency to provide caregiving if you can afford to do so. Just like using any other professional to help you, caregiving is their area of expertise and they're there to make your life easier. Also it's their reputation that is on the line. The ease of using an agency can outweigh the significant time and financial burden that comes with management of the care on your own. Most agencies take care of the tax-filing obligations as well as filing for long-term care insurance reimbursement. In addition if the caregiver provided is not a good fit personality-wise or is sick, the agency can provide you with another caregiver.

But we realize that some prefer to hire on their own. In either case, it's crucial to remain involved and take a collaborative approach to the relationship. While you may not be providing care for your loved one, you should be their No. 1 advocate.



## What is Going On In the Oklahoma Chapter?



<b>2023-EVENTS SCHEDULE</b>		
<b>OCTOBER</b>	2	Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	3	To Join Joe's Stock Study Group @ 6PM Click <a href="#">Here</a> Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	9	<b>COLUMBUS DAY</b> 
	10	Register @ <a href="#">Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	14	Register @ <a href="#">West Texas Model Investment Club</a> : West Texas Chapter, meets on 2nd Saturday, @ 9:00 - 11:00 AM CT
<b>IN PERSON</b>	24	Oklahoma Chapter Planning Meeting, Belle Isle Library OKC. @ 6 PM For Information Contact: <a href="mailto:contact@Oklahoma.betterinvesting.net">contact@Oklahoma.betterinvesting.net</a>
	31	<b>HAPPY HALLOWEEN</b> 
<b>NOVEMBER</b>	6	Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
<b>VOTE TODAY</b>	7	To Join Joe's Stock Study Group @ 6PM Click <a href="#">Here</a> Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	11	Register @ <a href="#">West Texas Model Investment Club</a> : West Texas Chapter, meets on 2nd Saturday, @ 9:00 - 11:00 AM CT
	11	<b>VETERANS DAY</b>
	14	Register @ <a href="#">Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	<b>23</b>	<b>THANKSGIVING</b> 
	28	Oklahoma Chapter Board Meeting Time 7:30 PM On-line For Information Register @ <a href="#">Oklahoma Chapter Board Meeting</a>
<b>DECEMBER</b>	4	Register @ <a href="#">Space Coast Model Stock Investment Club Meeting</a> North Florida Chapter, meets 1st Monday @7:30 PM ET
	5	To Join Joe's Stock Study Group @ 6PM Click <a href="#">Here</a> Contact Joe: <a href="mailto:Joeinvest2011@yahoo.com">Joeinvest2011@yahoo.com</a>
	9	Register @ <a href="#">West Texas Model Investment Club</a> : West Texas Chapter, No Meeting In December
	12	Register @ <a href="#">Lone Star Online Investment Club</a> North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
		NO Oklahoma Chapter Board Meeting IN DECEMBER
	<b>25</b>	<b>MERRY CHRISTMAS</b> 





# OOOH, WHAT A DAY!! HOPE YOU DIDN'T MISS EDUFEST 2023



Suzi Artzberger was a hit as she shared all her tips, tricks, and special gadgets built into the Stock Selection Tool.



Christi Powell, Beverly Wooley and Johnny Cavit discuss Stocks during EduFest 2023.



Suzi had us in the palm of her hand with all the cool new additions to the SSG.



Christi Powell captured our attention and had us thinking, "Do I have enough to take me through retirement"??







## COMMENTS AT EDUFEST



- I learned so much about what the updates to the SSG tools can do for me, and then, I learned that I have to get to work on planning out my retirement.
- There is so much in the SSG that I didn't know about.
- I had no idea that there were so many aspects of retirement that I should be considering and planning for.
- I learned that there are a bunch of research tools built into the SSG that make it so easy to analyze a company.
- There is a whole lot of things to consider for me to create a solid retirement: Bonds, ETFs, Dividends, Real Estate, Cash Flow, and a lot more. I need to sit down and make a plan now before it is too late.

---

## OKLAHOMA BETTERINVESTING OFFERS A FOUNDATION OF EDUCATION INFORMATION

The Oklahoma Chapter held its 2023 Annual Edufest on Saturday, August 19, 2023 at First Southern Baptist Church in Oklahoma City. During the daylong event Suzi Artzberger, *BetterInvesting Director, Online Tools, IT and Data* shared with those in attendance five stock investing presentations, listed below. Since this was an in-person event and not everyone in the chapter had a chance to join us, Suzi has graciously agreed to share her presentation handouts with us to share with you.

- [A Look at Some Local Portfolios](#)
- [Easy Research Using CoreSSG and SSGPlus](#)
- [Screening & Stock Ideas](#)
- [Stock Selection Guide Basics](#)
- [Tools for the SSG CoreSSG and SSGPlus](#)

To support the chapter's support for our club members, she has also provided us the actual PowerPoint slides so that our chapter directors can use them to tailor presentations for your club when we conduct club visits.

If that piques your interest, you may also enjoy the following generously shared by BI members across the country.

[North Florida Chapter](#) – Christi Powell's presentation on "[Creating a Dependable Retirement Paycheck](#)"

- [Online Chapter](#) – Doug Gerlach's "[Stocks in the 'Maybe' Zone](#)"

Stay on top of it @ <https://www.betterinvesting.org/chapters/oklahoma>

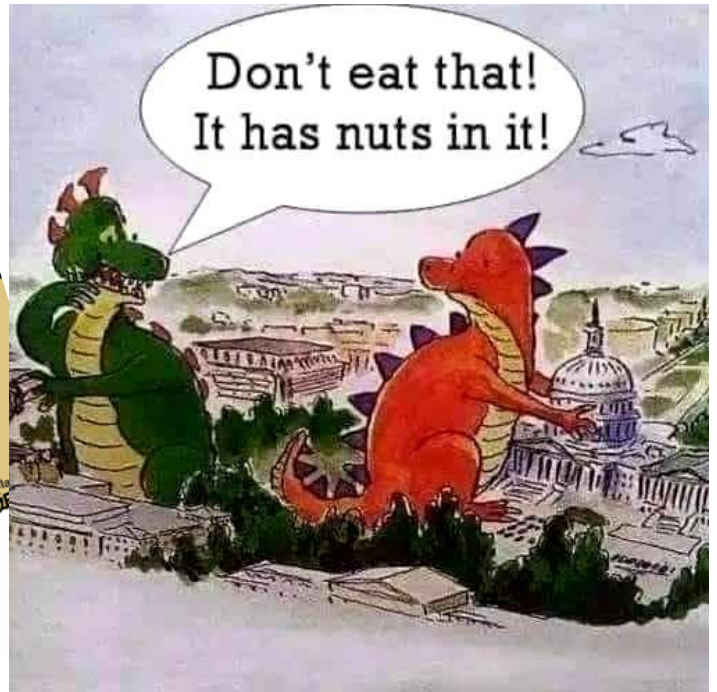
If you would like to arrange for a club visit, please contact us at [contact@oklahoma.betterinvesting.net](mailto:contact@oklahoma.betterinvesting.net) so that we can tailor the visit with training on a topic of interest to your club.



# Just For Giggles



"My roller derby name is 401(k).  
After my last quarterly statement,  
it's the scariest thing I could think of!"



"We can afford to get married soon.  
I'm almost halfway done with my  
student loan payments!"

And A Few

More



Giggles



Only 1 in 4 retirees recently surveyed said they are very confident they know how much to withdraw from their savings and investments in retirement.

This makes me so frustrated. Another way to view that statistic is that only 1 in 4 retirees isn't stressed about if their money will outlast them. That's the implicit issue behind withdrawals: how much can you safely withdraw and still have a high probability that if you live well into your 90s you will still have money to support that much older you?

It is my goal that every retiree be very confident about their withdrawal rate. Retirement is a time to enjoy yourself, not worry.



There are a few key considerations that play into determining your safe withdrawal rate.

- **When will you start making withdrawals?** If you start using money inside your 401(k)s and IRAs at 60 or 62, your rate of withdrawal should be lower than if you start at 68 or 70.
- **How many years until you turn 95?** If you arrive at age 65 in average health, there is a good probability you will still be alive into your 90s. For those of you in solid health, my recommendation is to assume you will live until at least age 95. If you are in excellent health and have a family history of long-lived parents and grandparents, my advice is to base your withdrawal strategy on wanting your money to last until you are 100.

**Can you cover living expenses from guaranteed income sources?** If your Social Security benefit, a pension (if you have one), and perhaps an annuity completely covers your essential living costs, you may be able to.

- afford to withdraw more of your savings. Be careful with this though. I want you to think about the potential cost of hiring someone to care for you as time goes on or the potential cost of moving to assisted living. That potential cost needs to be part of this calculation.

As I explain in detail in [\*The Ultimate Retirement Guide for 50+\*](#) (updated for 2023), there are a lot of moving pieces to make sure you never run out of money. As a very broad rule of thumb, if you start making withdrawals in your early 60s my advice is to aim to withdraw and spend no more than 3% or so of your account value in year one, and then adjust that amount for inflation each year. If you don't start withdrawals until around age 70, 4% can work just fine. And if you have all your living costs covered by guaranteed income, more than 4% may be viable.



## 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 the 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)



## Getting Started With the

## Learning Center



The Learning Center is the central location to find all of our investor education resources to help you become an educated and successful investor. Resources include live and on-demand webinars, BetterInvesting Magazine, StockUp, TickerTalk, our extensive Video Learning Library and much more.

## Video Learning Library

You'll find over 100 educational videos in our Video Learning Library covering all the subject matter you need to learn how to become a successful stock investor or how to run a successful investment club. Choose from programs like the Introduction to the Stock Selection Guide (SSG) Series, TickerTalk, StockUp, Online Tools Tutorials, Club Treasurer Workshops, and much more.



[VISIT VIDEO LEARNING LIBRARY](#)





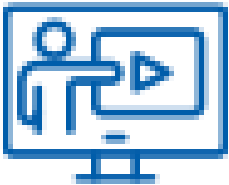
# What's New in BetterInvesting's Online Tools

By [Suzi Artzberger](#)



**Online Tools** The BetterInvesting suite of powerful online stock selection and analysis tools offers an easy-to-follow methodology for picking quality growth stocks. These tools help you quickly narrow down the options to find strong candidates for potential investment, making it easy to find, analyze and compare quality growth stocks any time of day.

"BetterInvesting takes the intimidation out of investing, with an easy-to-understand process and educational tools. Anyone can become a successful investor with BetterInvesting. I think the online tools are a game-changer. They provide data and analysis that helps you make smart investment decisions and build your confidence." – Lindsey Bell, Chief Markets and Money Strategist at Ally Financial



## Learning Center [Getting Started With the Learning Center](#)

The Learning Center is the central location to find all of our investor education resources to help you become an educated and successful investor. Resources include live and on-demand webinars, BetterInvesting Magazine, StockUp, TickerTalk, our extensive Video Learning Library and much more.



**Tips** [BetterInvesting Magazine](#) BetterInvesting Magazine puts a wealth of information and investing know-how at your fingertips. It opens the door to Stocks to Study, Undervalued Featured stocks, Financial Planning, Repair Shop portfolio review, Top 100 Stocks, and much more.

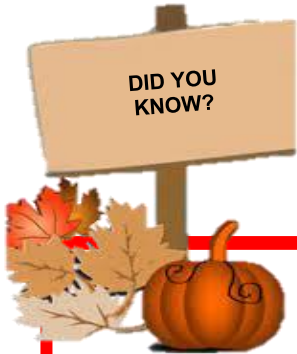


## Member Programs and Discounts


BetterInvesting offers our members special discounts on a variety of products and services. [contact@Oklahoma.betterinvesting.net](mailto:contact@Oklahoma.betterinvesting.net)



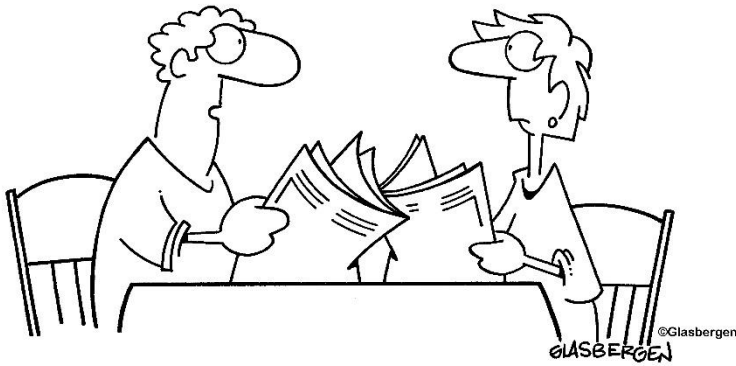
# Look For **BetterInvesting** On These Social Platforms



## CAROL'S FUN FACTS

- 💰 - 1. eBay was founded on September 3, 1995, by Pierre Omidyar. Today's value of eBay is \$24 Billion.
- 💰 - 2. On July 25, 2018, eBay announced a new partnership with PayPal's rivals Apple and Square in place of its longtime payment partner, PayPal.
- 💰 - 3. There's only one tree on Wall Street and it symbolizes the birth of the strongest financial system in the world. It is a buttonwood (aka a [sycamore](#)) tree and remains in front of a building on Broad Street today. On May 17, 1792, 24 stockbrokers gathered under the [buttonwood](#) tree and signed an agreement that grew into the mighty NYSE, now known as the "Financial District". 
- 💰 - 4. NASDAQ is the largest U.S. stock exchange in that it specializes in technology and growth companies. Unlike the NYSE, NASDAQ operates electronically, without a physical trading floor.
- 💰 - 5. The highest bill denomination issued in the U.S. was [\\$100,000 bill](#). Today the largest denomination bill printed in the US is [\\$100 dollar bill](#). Today, the \$100,000 bill printed in 1934 is worth around \$1.8 million.
- 💰 - 6. The U.S. federal government began using paper currency during the Civil War. The protective green ink of a "greenback" (dollar bill) did not fade or decompose easily, protecting it from counterfeiting. Green is also a symbol of stability.

# Your Path To Better Investing



**“If the rich are getting richer and the poor are getting poorer, then the middle class must be getting classier!”**

BetterInvesting is dedicated to teaching you how to become a successful long-term investor by helping you become more invested in the process of making your own basic financial decisions, and by providing you access to the information you need to do it. Follow this path of learning to become an educated and successful investor!

## BetterInvesting Gift Membership

### A Gift That Keeps Giving - Investor Education

*Gift a friend or family member a one year BetterInvesting Individual Plus Membership so they can receive unbiased investment education, exclusive investor publications and online stock selection and analysis tools.*

*How the Gift Membership Works:*

- Step 1:** Purchase a gift membership redemption code.
- Step 2:** [Send a gift card PDF](#) with the redemption code to whomever you want to empower!
- Step 3:** The recipient will redeem the code by visiting



Watch Us on YouTube BetterInvesting's YouTube channel includes videos of tools tutorials and other public webinar recordings where they can be easily viewed by those in the BetterInvesting community as well as by those who simply want to learn more about our Stock Selection Guide methodology and products. Tune into BetterInvesting videos at:

[www.youtube.com/betterinvesting](http://www.youtube.com/betterinvesting)



## Wondering why you should embrace the BetterInvesting principles? 🤔 Let's dive in! 💡

\*Control Your Own Financial Future 🚦 Take the reins of your financial destiny with BetterInvesting's empowering principles.

\*Sleep at Night While Your Money Grows 😌 Rest easy knowing that your investments are working diligently for your future.

\*Don't Panic with Market Drops 📉 Face market fluctuations confidently, armed with an arsenal of long-term growth investments.

\*Enjoy Retirement 🏖️ Lay the foundation for a relaxed and enjoyable retirement by starting your journey with BetterInvesting.



The BetterInvesting principles allow you to be your own financial advisor. By having access to these tools and resources you will be able to take control of your financial future because no one cares about your investments like you do.

[#InvestWisely](#) [#FinancialFreedom](#) [#BetterInvestingPrinciples](#) [#SmartInvesting](#) [#education](#) [#diversification](#)



**“ To be an investor, a person must have a certain degree of optimism. Those investors who are able to take the long view, seeing beyond interim problems, can be very successful at market tops. ”**



Kenneth S. Janke, Sr.  
Former Chairman and CEO (NAIC)



Investing, especially direct investment in common stock, may seem intimidating and confusing to the beginner stock investor. Many people keenly remember the boom days of the late 1990s, where virtually any company connected with the Internet and technology companies would soar, often to heights far beyond what the company's profits and prospects would reasonably suggest. After climbing high, many of these companies slammed back down to earth. So, if investing in the stock

market can create rapid wealth, and just as quickly take that wealth away, why invest in stocks at all?

Optimistic investors realize that time in the market is much more important than timing the market. Through research and education, experienced investors understand that market fluctuations are normal and that highs and lows are to be expected. Investors with a long-term, optimistic perspective stand to gain by holding on to successful growth companies. While this takes an investment of some time and effort on your part, your chances of successfully investing are far greater than if you rely on hot tips from friends, brokers and business associates.



Let us **HIGHLIGHT YOUR CLUB**. 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)



## OKLAHOMA CHAPTER OF BETTERINVESTING 2023 - 2024 BOARD



On June 27<sup>th</sup>, 2023, the Oklahoma Chapter of BetterInvesting elected the 2023 - 2024 board members for the upcoming year. The role of this board is to determine the activities and programs offered to you, our members. Your input helps make our chapter a success.

We are always looking for new Ideas and Volunteers. Please join us if you think you might want to be a part of our board. WE NEED YOUR PARTICIPATION! Plus, active board members receive a reduction in fees.



**Top row left to right:** Charla Hurt, Christi Powell, Carol Stickler, Johnny Cavit, Deone Roberts, Renee Bennett, Beverly Wooley.

**Bottom Row, left to right:** Joanne Amos, Mary Dearing, Carolyn Fox.

# THIS IS YOUR 2023 – 2024 OKLAHOMA CHAPTER BOARD



**PRESIDENT**  
**1<sup>st</sup> VICE PRESIDENT**  
**2<sup>nd</sup> VICE PRESIDENT**  
**SECRETARY**  
**ACTING SECRETARY**  
**TREASURER**  
**ASSISTANT TREASURER**  
**WEBINAR COORDINATOR**  
**WEB EDITOR**  
**LIST ADMINISTRATOR**  
**DIRECTOR**  
**DIRECTOR**  
**DIRECTOR**  
**VOLUNTEER**  
**VOLUNTEER**  
**VOLUNTEER**

**Beverly Wooley**  
**Christi Powell**  
**Deone Roberts**  
**Renee Bennett**  
**Deone Roberts**  
**Carolyn Fox**  
**Joe Whitaker**  
**Carolyn Fox**  
**Joanne Amos**  
**Deone Roberts**  
**Mary Dearing**  
**Sherry Dowdy**  
**Carol Stickler**  
**Johnny Cavitt**  
**Carol Clemens**  
**Charla Hurt**

---

**Wishing You And Your  
Family A Very Merry  
Christmas And,  
A Wonderful And  
Prosperous New Year.**



**SEE YA NEXT YEAR!**

