



News! From The Oklahoma Chapter



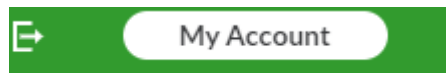
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Please Update Your Profile!!

STEP 1. Please go into your account, on a regular basis, to make sure that everything is still correct. In order to review your profile:



STEP 2. Log in to your account at BetterInvesting.org Click on My Account



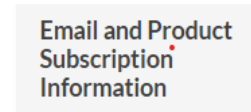
STEP 3.: Click on Personal information and double check your name, address, phone number and email.



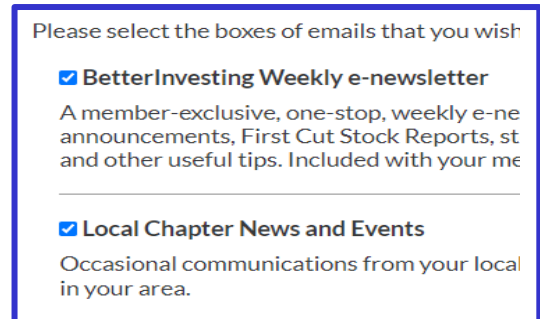
STEP 4. If any changes are made don't forget to click **Save**.



STEP 5. Then, click on Email and Product Subscription Information.



STEP 6. Review the choices of emails, at a minimum please mark BetterInvesting Weekly e-newsletter that will come every Saturday with information at the national level.



STEP 7. Also, Local Chapter News and Events – This will give you the local chapter's information regarding local classes, and items of interest.





President's Letter Winter 2023



Hello Everyone,

It's the middle of winter, and today is cold and unpleasant—a good day to stay inside and read a book. If you live in the country, you may have encountered a Coyote or two or three. I don't live in the country, but I have a few acres with a creek. The other night the dogs were barking, my husband got up to see all the commotion, and we had a yard full of coyotes. They scattered as soon as he put the spotlight on them. The dogs spent the night in the garage.

I read an article about “The Real Secret of Lifelong Fulfillment,” and loneliness is not good. For a Longer, Happier Life, Invest in Relationships. So, if you are married, spend time with your spouse. Personal connections are the most important factor. So, play cards, have coffee, or have lunch with a friend every week.

Now moving on to the Oklahoma chapter and what's happening there.

EDUCATION- April is Financial Literacy month – The Million Dollar Dames Investment Club is having a seminar at the Lawton Public Library on April 27th. The theme is “Friends Investing with friends – How to Start an Investment Club.”

Clever Change Investment Club is planning an event at the Edmond Library on April 8th. The topic is “Investing: Not Just for the Rich.”

The Freedom Financial Group is hosting an event (Friends Investing with Friends) in the Moore Public Library on April 20th from 6:30 PM to 8:00PM.

CLASSES - Renee Bennett will present two classes at the Southern Baptist Church in Midwest City. Classes will be held on Saturdays from 10 AM – 12 (noon).

The first class is for anyone interested in controlling their finances. Topics will include Budgeting, Credit Reports, Investing, and Retirement. Feb 4-25, 2023.

The second class will be the Basic Stock Selection Guide (SSG) from Mar 11 – Apr 15.

EDUFEST: plans are going well. Mark your calendars for **August 19th**.

Stay safe and warm. The Joy of Spring is coming soon.

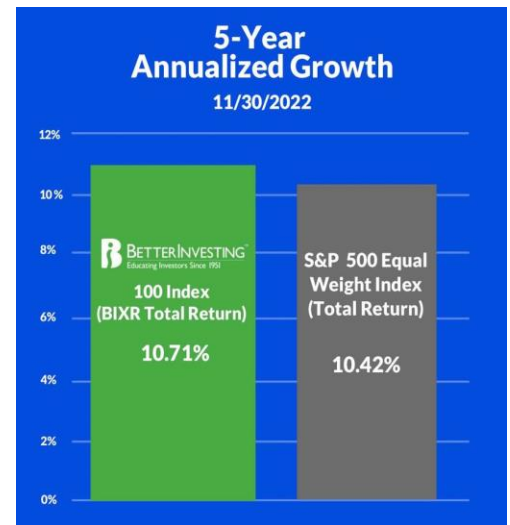
Beverly Wooley
President, Oklahoma Chapter of BetterInvesting
president@oklahoma.betterinvesting.net





If you haven't yet, now is a good time to do your year-end portfolio checkup. The turbulence of the 2022 stock market has certainly shaken up some of your portfolios and they may need a bit of rebalancing to ensure proper diversification to meet your investing goals.

November was another great example of why we insist you stay invested, no matter the market turbulence. To not time the market but put time into the market. There were 2 days in the month of November where the NASDAQ saw an increase of over 4%. This means that those who invest for the long-term have and will continue to build wealth. The BIXR (BetterInvesting Total Return Index) has once again outperformed the S&P 500 Equal Weight Total Return Index for the month of November. BIXR had a growth rate of 10.71% while the S&P only saw a growth rate of 10.42%. The BIXR represents the top 100 companies owned by BetterInvesting investment clubs. If you had invested in these companies 7 years ago, you would have surely doubled your money by now! [#investing](#) [#stockmarket](#) [#sp500](#) [#BetterInvesting](#) [#finance](#)



What to do when the market drops...

01. Stay Calm. Don't panic sell.
02. Look for great buying opportunities.
03. Focus on the long-term. The market has a long history of rebounding.
04. Continue to invest regularly.

If you've been watching the stock market, you know that it has been experiencing some ups and downs lately. In fact, in March, the S&P 500, the Dow Jones Industrial Average, and the NASDAQ Composite all recorded their best weekly performance since November 2020. However, in the month of April, the NASDAQ, DOW and S&P recorded their worst month since March 2020. We are not saying this to scare you. In fact, we are simply offering a bit of very important investing advice. The market has a long history of ups and downs. Market upswings present opportunities to make money and market downswings put stocks on sale for great prices. When the market drops, we urge you not to panic and instead follow these 4 simple steps.



Why Investors Should Keep an Eye on the Central Bank's Monetary Policies

The Fed and Your Portfolio

by Matt Mondoux, CFA, CFP, CMT



Who is “the Fed”? It’s nearly impossible to read a financial publication without coming across articles about what the Fed is doing and their views on the economy. First and foremost, the Fed refers to the Central Bank of the United States (there are also 12 regional Federal Reserve Banks).

The Fed is currently chaired by Jerome “Jay” Powell. The chair is appointed by the president of the United States to serve four-year terms and can be reappointed as long as the individual is still on the Board of Governors. Board of Governor terms run 14 years and they are appointed by U.S. presidents and confirmed by the Senate. Although board members do have political affiliations, the Fed does act independently of party.

Why does the Fed exist? The Fed’s origins trace back to the Federal Reserve Act of 1913. It was created to control monetary policy due to undesirably frequent banking and financial crises.

The Fed’s Priorities Congress gave the Fed the following priorities: maximizing employment, price stabilization and moderating long-term interest rates. The most often cited purpose is the Fed’s dual mandate, which is maximizing employment and price stability (e.g., controlling inflation). The Fed also has expanded roles and responsibilities, most centered around regulating and working with the banking system and providing board economic commentary to the public.



How does the Fed control monetary policy? There are three main tools at the Fed’s disposal: setting bank reserve requirements, setting the discount rate and most importantly, open market operations.

Banking reserve requirements (or the reserve ratio) in a nutshell are the amount of cash a bank must keep relative to the amount of deposits it holds. The lower the reserve ratio, the more a bank can lend, which can give an economy a shot in the arm.

The discount rate is effectively the rate at which a bank could borrow short-term funds from the Federal Reserve. This is offered for banks to utilize in times of economic/market stress. The lower the rate, the easier the access to liquidity for banks, which ultimately helps maintain levels of liquidity in the financial system.

The Fed Funds Rate and Consumers The most cited tool the Fed uses is its open market operations. This tool is where setting the Fed funds rate comes in, which is the rate the banks charge each other for overnight loans.

The Fed funds rate is the foundational interest rate within the U.S. financial system. Basically, any other interest rate that is charged on deposits or loans is built off the Fed funds rate — car loans, mortgage rates and even interest paid by high yield savings accounts.

The higher the Fed funds rate, the more expensive it is to borrow. This oversight is done by buying and selling securities in the market, thereby controlling the supply of money. When the Fed sells securities from its balance sheet, it receives cash and then that cash (i.e., liquidity) is removed from the system and interest rates increase. This is contractionary monetary policy.

The opposite is also true, if the Fed buys securities, money supply is increased and interest rates are lowered. This is expansionary monetary policy. Generally, the securities bought have been U.S. Treasuries.

Investors and Monetary Policy Financial markets generally do better in periods of expansionary monetary policy and have historically had a tougher time in periods of contractionary policy. This is where the adage “Don’t fight the Fed” comes from. At the very least security selection becomes more important during periods of contractionary monetary policy.

Given the current and likely foreseeable notoriety the Fed will have, I thought a quick primer would be warranted for investors. This is a summary, the Fed does far more than what could be explained in a page.

I would recommend researching the various functions of the Fed further to get a deeper understanding of how and why monetary policy is influenced and why the Fed’s mandates are so important.

Matt Mondoux sits on the investment committee and is an adviser at Blue Chip Partners, Inc., a privately owned, registered investment advisory firm based in Farmington Hills, Michigan.

Visit www.bluechippartners.com

Important Notice to our Readers:

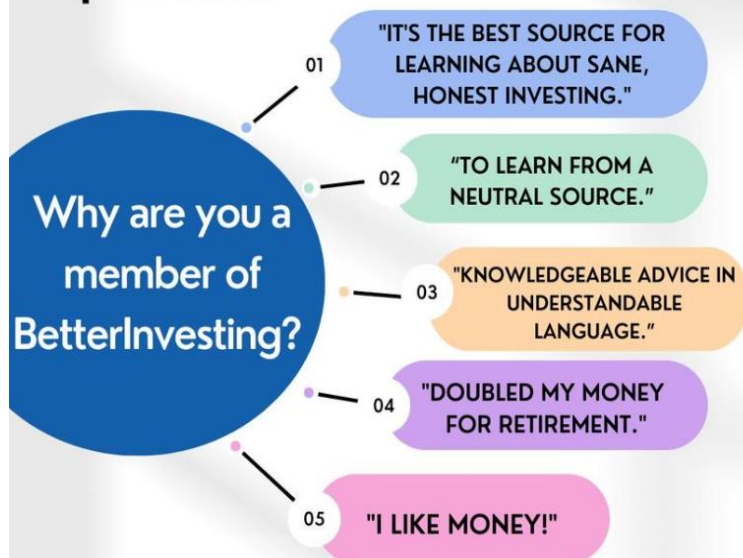
BetterInvesting is a non-profit educational organization that sponsors programs and provides information through their local volunteer chapters for the education and use of individual investors and investment club members. BetterInvesting neither recommends nor endorses specific securities. Everyone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



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

A few responses to the question..



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



It's Free

If you haven't used the BetterInvesting Tools and Education, you must give it a try. Click [HERE](#) to get a 90 day free trial.



Learn to Invest Profitably in Stocks of High-Quality Growth Companies. As a nonprofit organization, our mission is to educate individual investors and investment clubs to become successful lifelong investors.

OPEN HOUSE

Sample BetterInvesting Education, Tools and Publications at No Cost

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FREE Resources to Help You Become a More Informed, Successful Investor

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YES! I want to receive stock investing tips and exclusive offers. You will receive an email with a confirmation link.

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- Webinar: StockUp
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Powerful online stock selection tools

- Stock Selection Guide Online Tool Trial (SSGPlus)



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- BetterInvesting Magazine
- Take Stock Sample Chapter





Charitable Giving: How Your Gift Gives Back in Tax Deductions

By Christi Powell CFP, RICP
Associate Director
Oklahoma Chapter

Charitable Giving: How Your Gift Gives Back in Tax Deductions

There's no doubt that it feels great to help someone in need through charitable giving. There are more than 1.5 million nonprofit organizations in the United States that range from food banks and disaster relief centers to churches and cultural centers. And in 2018, Americans contributed over 4 billion dollars to charitable organizations.

While you may have altruistic reasons for donating to a charity that you support, there can also be tax benefits that come along with donations. Here are some important things to consider when thinking about donating a significant gift to an organization, whether monetary or otherwise.

Itemize Your Deductions

Charitable tax deductions can reduce your taxable income and therefore your tax bill, but only if you itemize your taxes. People usually itemize when they anticipate that their deductions, including charitable contributions, will add up to more than the standard deduction. The standard deduction usually increases every year due to inflation, so be sure to check with a financial professional to see what the standard deduction is for the year that you're filing for.

Itemizing deductions entails tracking and adding expenses that may reduce your tax bill. This usually includes state and local taxes, mortgage interest, medical and dental expenses and charitable contributions. You should make sure to keep track of all charitable donations throughout the year so you have an accurate record of what to include in your itemized deductions.



Keep Accurate Records

In order to report accurate information on your taxes, keep a careful record of your charitable contributions every year. If you make a monetary donation, the organization will provide you with a tax receipt. In instances where you make non-monetary donations, you may want to get a qualified appraisal to submit when filing your taxes to substantiate the deduction that you're claiming. There are some specific guidelines to how much you can claim for certain types of donations. If you're donating a large amount of clothes, furniture, or other items to a charitable organization, they are only tax deductible if they are in "good used condition" or if they have a qualified appraisal. If you'd like to include donations like this on your taxes, you should steer clear of dumping them in a donation box, because you won't have any record of the value of the items that you donated.

If you donate property that you've owned for more than a year, the value will be equal to the full fair market value of the property. Be careful if you decide to donate a car, as most of the time you can only deduct the amount that the charity received from the sale of your car, not the fair market value. This doesn't apply if the charity keeps the car and uses it, if they make improvements to it before selling, if it's sold at a discount to a person with a low income or if it's worth less than \$500.

Pay Attention to IRS Guidelines

In order to avoid an audit, be sure to keep yourself informed and up to date with IRS guidelines for charitable giving. The charities that you contribute to should be qualified 501(c)(3) charities or private foundations. If you contribute to a political campaign or a neighbor in need, you cannot consider those donations tax deductible. There are also some limitations to how much you can deduct for charitable donations. You can generally deduct up to 50% of your adjusted gross income, but there are also limitations in place for 20 and 30% deductions depending on who you're contributing to.

If you are audited, the IRS will need substantial evidence of your monetary donation. Your donation can be substantiated only with a canceled check, credit card statement, bank statement or a written acknowledgment from the charity. Additionally, if you contribute \$250 or more to an organization, you must prove that you made the donation and didn't receive anything in return. In this case, you should keep a receipt from the charity that lists the charity's name, the value of your gift, the date you made your donation and a statement verifying that you did not receive any goods or services in exchange for your gift.



If you're still unsure about the tax implications of your charitable giving, be sure to consult with a tax professional.

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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](https://www.instagram.com/betterinvesting_okchapter)

You Can Start An Investment Club



Time passes, but our methodology stays the same. Whether you choose to invest on your own or in an investment club, the BetterInvesting tools and resources can assist you every step of the way in choosing high quality growth companies to invest in for the long term. Many of our members choose to invest in a group setting to help divide the workload in targeting companies that are most likely to deliver the greatest return on your investment.

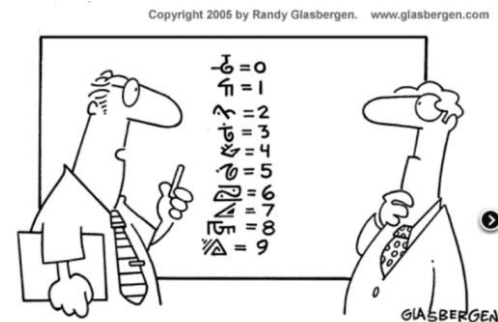
#investing #betterinvesting #finance #wealth #investingtips
[How To Start An Investment Club](#)

Come Learn with Us!

We are in the process of putting an in person class on Basic Financial Literacy together to run on Saturdays February 4, 2023, through February 28th, 2023 at the First Southern Baptist Church, 6400 S. Sooner Road, Oklahoma City, OK 73135 from 10 AM - 12:00 (Noon) for 4 weeks. We will briefly cover the basics of Credit Reports, Credit Freezes, Budgeting, Saving, Retirement, Investing and How to get started.

We are also going to offer a workshop on doing the Stock Selection Guide from March 11, 2023 through April 15, 2023. Classes will be held at the First Southern Baptist Church, 6400 S Sooner Road, Oklahoma City, OK 73135 from 10 AM – 12 (Noon) for 6 weeks. This will be a review of the SSG and then lots of practice.

Please watch our website (<https://www.betterinvesting.org/chapters/oklahoma/local-events>) for further details and registration information. Come and learn how to utilize the online SSG tool. Any questions, please contact Oklahomachapterofbi@gmail.com. If possible, please let me know that you will be attending by sending an email to Oklahomachapterofbi@gmail.com. The classes are free, with donations accepted if offered.



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"The accounting department just can't live with the old numbers anymore. There is just too much bad history, too many painful memories. We've replaced them with a whole new set of digits and we'd like the rest of the company to cooperate."

EduFest IS COMING!! EduFest IS COMING!!



Mark your calendar! **EduFest 2023** is on its way! Join us **on the 19th of August** to learn from guest speaker Suzi Artzburger, who has successfully managed stock portfolios using BetterInvesting's methods for over 25 years. Plus, Q&A with our own panel of financial experts!

A full day of **FFE**, (**F**ood, **F**un, and **E**ducation)!










Wait... door prizes too? See you there on August 19, 2023.





What is Going On In the Oklahoma Chapter?



2023- OC EVENTS SCHEDULE		
FEBURARY	6	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	7	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com
	11	Register @ West Texas Model Investment Club : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	12	 SUPER BOWL XLVII 
	14	HAPPY VALENTINES DAY 
	14	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	20	 PRESIDENTS DAY 
	28	Oklahoma Chapter Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net
MARCH	6	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
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	11	Register @ West Texas Model Investment Club : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	14	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	17	HAPPY ST PATRICKS DAY
In Person	28	Oklahoma Chapter Board Meeting Time 6:00 PM. Belle Isle Library, OKC For Information Contact: contact@Oklahoma.betterinvesting.net
APRIL	3	Register @ Space Coast Model Stock Investment Club Meeting North Florida Chapter, meets 1st Monday @7:30 PM ET
	4	To Join Joe's Stock Study Group @ 6PM Click Here Contact Joe: Joeinvest2011@yahoo.com
	8	Register @ West Texas Model Investment Club : West Texas Chapter, meets on 2nd Saturday, @ 12:00 PM CT
	11	Register @ Lone Star Online Investment Club North Texas Chapter, meets on 2nd Tuesday @7:00 PM CT
	25	Oklahoma Chapter Board Meeting Time 7:30 PM On-line For Information Contact: contact@Oklahoma.betterinvesting.net

Sometimes a Club Has to Take Action — Now!

by Doug Gerlach, President, ICLUBcentral

Following is a reprint of interest to today's readers, from the May 2012 issue of BetterInvesting Magazine.

One of the key reasons BetterInvesting's growth stock selection methodology works so well for investment clubs is that it results in a portfolio of high-quality companies that tend to be less volatile than many other types of investments.

A monthly meeting is frequent enough to properly manage the club's portfolio. When news — either good or bad — affects these kinds of companies, the opportunity to buy or sell is usually still available at the next club meeting.

Still, a club may run into a situation when taking action in between meetings might be desirable. Maryel Battin and her fellow club members in the Professional Women's Investment Group of Macon, Ga., are considering this issue.

She writes: "Our club is researching the idea of allowing stock to be purchased and/ or sold via email vote of the members. Do you have any thoughts on this?" The advent of easy and low-cost communication tools such as telephone conference calls, email and collaborative online meetings is definitely changing the way that many investment clubs operate. This extends to the very definition of "club meeting."

From the Living Room to Online No longer are clubs solely meeting in living rooms or office conference rooms. Many are taking advantage of technology to improve communications, streamline procedures and make better investing decisions. For Maryel's club (and others that may wish to travel down the same road), there are two issues to consider.

The first is if and how a club can conduct business in between monthly meetings. The standard BetterInvesting partnership agreement simply states, "Periodic meetings shall be held as determined by the partnership."

That doesn't mean clubs must meet only once a month. You and your fellow club members are free to decide on whatever schedule all members agree to, whether it's once a month, twice a month, once every other month and so on.

This also doesn't preclude holding additional meetings outside the regular schedule. Most club bylaws allow for special meetings as called for by the president and/ or officers, provided that sufficient notice is given to members.

These meetings could be called to deal with any business matter. But they're often related to a minor crisis in club operations or to address a pressing matter affecting the club portfolio.

All allowable communication methods for such meetings should also be clearly described in the club's operating documents. Examples of the specified methods could include written form, telephone, fax, mobile phone text messaging, online and email.

Why do you belong
to
BetterInvesting?



It's important to clearly detail how any such meetings can be called to prevent any intentional or accidental abuse of the provision and to allow all members the opportunity to attend or provide a proxy.

“Special meetings are often related to a minor crisis in club operations or to address a pressing matter affecting the club portfolio.”

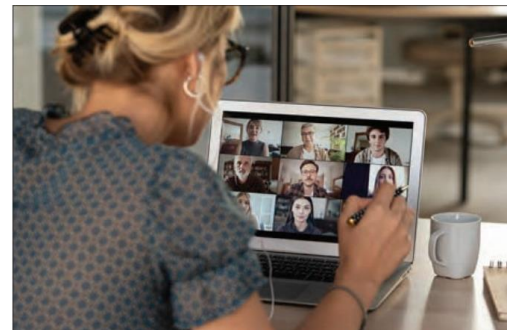
What Is a Meeting? This brings us to the second question: What actually constitutes a club “meeting?” I currently belong to an investment club that never meets in person. We're an online club and we hold our “meetings” via a designated four-day period once each month.

Since our members come from across the continental U.S., there's no convenient time that we could all attend a meeting held by conference call or online. All our business is conducted by email, but that's where any major difference between our club and a typical “living room” investment club ends.

We still discuss stocks, make and second motions and vote, all from our computers and iPads.

For clubs such as the Professional Women's Investment Group that meet in person, there's no reason they couldn't adopt procedures to accommodate special meetings that would be conducted in person, online or by telephone in between regular meetings of the club. They just need to make sure their operating agreements allow for them. Some of the details that should be addressed would include the following:

- 1. Who can call a special meeting? The president usually has the power to call a special meeting. You may also wish to allow for any two other officers to be able to do this.
- 2. What are the procedures and requirements members must use to request that a special meeting be called? In Maryel's club, members may wish to limit actions to stocks that have been previously discussed. If desired, a club might also restrict actions to sales or purchases of stocks already owned by the club.
- 3. What are the allowable methods of calling a special meeting? By email, in writing or via telephone? If enough members don't respond, will there be any follow-up — such as a phone call or second message?
- 4. How will attendance be taken, a quorum determined and ballots tabulated for a meeting that's not held in a physical location? Not everyone checks email each day, and some people check email only at work or at home. So I'd caution against calling a special meeting and asking members to respond within a few hours or even before the next day.
- 5. For a meeting held by email, what's the time frame and procedure in which motions are made and seconded, and how are votes to be returned to the secretary? I'd caution clubs not to get too caught up in investing strategies that require more attention than a routine monthly meeting can provide. And if your club seems to be holding “special meetings” regularly, perhaps you should simply move to a twice-monthly meeting schedule, one in-person and one online. In any case, many clubs could benefit from some well-considered rules that would help them to agree on action in between regular meetings when conditions warrant.





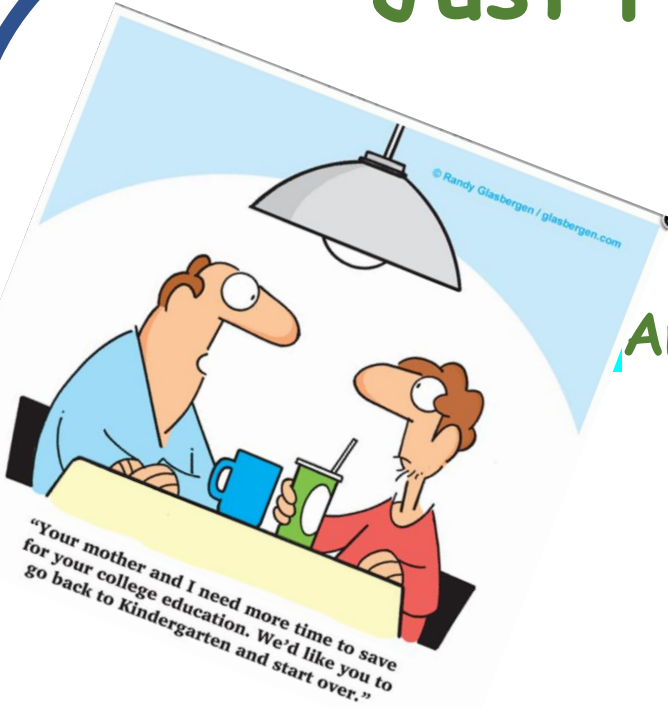
BEST PRACTICES FOR ONLINE MEETINGS

Online meetings often run most smoothly if everyone follows a few basic rules:

1. **Use an audio headset.** Your computer may have a built-in speaker and microphone, but these can generate audio feedback or echoes that other meeting attendees can find annoying. Using a headset with microphone can improve overall sound quality for everyone in the meeting.
2. **Mute thyself.** If you are not speaking, use the “mute” option in your meeting software or phone to turn off your microphone and thus reduce the level of background noise that can make a meeting inaudible for all attendees. Just remember to unmute yourself when you have something to say. It can be useful to put a Post-it notes on your computer screen that says “MUTE/UNMUTE” to remind you.
3. **Practice.** Learning to navigate your chosen online meeting tools may take some time. Look for user guides for attendees and hosts on the provider’s website and schedule a practice meeting or two for all members so they can get up to speed before the official meeting is held.
4. **Be on time.** Don’t sign into your club’s online meeting two minutes before it starts, especially if you’re using new tools for the first time. Allow enough time to launch the meeting software, log in, and debug any technical problems well in advance of the meeting time.
5. **Be organized.** A well-organized meeting agenda will help keep the club meeting on track and on time.



Just For Goggles



And A Few



More

Giggles



"I'd like a half-pound of large cap stocks, a quarter-pound of small cap stocks and a pound and a half of mutual funds, please."



When it comes to managing your money, I am rooting you on to great progress. Always.

People First, Then Money, Then Things

But the truth is, the surest way to build long-term financial security is to have a strategy for how you will get by if things don't go as well as planned, or a

major curveball comes bearing down on your household finances. There is plenty we can't keep from happening, but we can be ready if it does.

Hope for the Best, Plan for the Worst

You've heard me say that plenty, right? It is so very important to take this to heart for 2023. I am not in the prediction game of what will happen to the economy or inflation. But I think it's obvious there is a lot going on right now that suggests 2023 could be financially shaky.

Yet a recent survey of consumers by the Federal Reserve Bank of New York strongly hints that most households think 2023 is going to be better financially than 2022.

Consumers said:

- The median rate of inflation a year from now will be 5.2%. I sure hope so, but that's a big drop from the current 7.1%.
- The median probability of losing a job in the next 12 months was 11.7%. That's near the all-time low since the FRBNY started tracking this 10 years ago. At the same time, expectations about being able to find a new job within 3 months rose steadily throughout 2022.
- The median probability that unemployment will be higher in 12 months was 42%. So consumers give less than a 50% probability of unemployment rising, which is saying something since right now the unemployment rate is quite low at 3.7%.

I sure hope that's how things play out. And I am not telling you to hope for anything different. But I am telling you right here and now, that being prepared for a worse outcome is so very important in 2023. There is just so much economic uncertainty in our economy, and the global economy.

I am asking you to be both optimistic...and prepared.

Here's how to be prepared for whatever may come your way:

- **Build up your emergency savings.**
No more lip service on this one, okay? There are spending "wants" that can be trimmed or cut to give you more money to save. And check out [The Ultimate Opportunity Savings Account](#) for my favorite place to save.
- **Shine at work.**
I would hope you do this every day. But if you have a sense that your employer is facing some headwinds, now is the time to double down on making yourself indispensable. Or more indispensable. This is all about keeping your name off of the early rounds of cost-cutting layoffs if they were to happen.
- **Get networking now, when you don't need it.**
It's always good to build professional connections, but easy to put off, especially for the introverts out there. Push yourself to seek out colleagues you've lost touch with, or join professional groups (and LinkedIn groups) to connect with more people. Hopefully, this will just be an exercise in professional growth, but it's also a good way to have lines of communication open if you find yourself looking for work.



And if 2023 turns out to be a great year, you just win more by having planned for a rockier time. You will simply feel great that you have more savings set aside, you likely will have put yourself in line for a promotion/raise at work by upping your game, and you will have made new professional connections or nurtured ones that you had let wane. Sounds like a win-win to me, no matter what 2023 brings for us.



What's New in BetterInvesting's Online Tools

An overview of the entire suite of online tools: the CoreSSG, SSGPlus and the Stock Comparison Guide.

Suze Artzberger

[ACCESS SSG ONLINE TOOL](#)



Online Tools: [Are You Studying a Bank in SSGPlus?](#) If so, you'll want to review the bank's growth in assets and return on average assets (ROAA), critical metrics for bank stocks. Use the SSGPlus tool to see the bank's assets graphed on the chart, as well as asset data and asset growth rate shown in the Fundamental Data table. In addition, the Evaluate Management table shows the bank's return on average assets and the trend. This additional bank data is only available for stocks that report using a 'bank template' where the bulk of the company's revenue is the sum of interest and non-interest income. View this video to learn how to use the additional bank stock information when studying a bank in SSGPlus. Use the chapter feature in the video player to jump directly to the section on Completing an SSG on a Bank Stock at time 27:02. [View TickerTalk Video](#)



Learning Center: [Create Portfolios in BetterInvesting's Online Tools:](#)

BetterInvesting has powerful online tools to help you monitor your portfolio's health and potential return. Learn how to create and maintain portfolios in the tools, available with both SSGPlus and CoreSSG subscriptions in this archived TickerTalk video. Use the "Open Chapters" icon in the lower-right corner of the video viewer to jump directly to the discussion about the portfolio tools. [View Video](#)



Your Path To Better Investing: 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!



Tips: Stay the Course. We believe the stock market will offer attractive opportunities for a long time to come. Regardless of the type of market we're currently in, long-term investors should continue seeking stocks of high-quality growth companies, which are trading at historically attractive valuations.

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BI Moments: Invite-A-Friend to Your Investment Club February tradition dating to 1955 helps educate friends, family.

As a month, February suffers a bit in comparison to its predecessors, December with the warm glow of the holidays and January with the razzle-dazzle of the new year. In many parts of the country, even the weather in the second month of the year leaves a bit to be desired.

Perhaps that's why BetterInvesting's early leadership chose February as Invite-A-Friend to Your Club. February does have Groundhog Day (seriously?), Valentine's Day and Presidents' Day, but still it could use a boost socially!

Our tradition was started by founder George Nicholson in 1955, only four years after NAIC/BetterInvesting was launched. While Invite-A-Friend isn't meant to be a recruitment tool, for 68 years it's served several purposes.

The custom adds excitement to your meeting, either online or in person, by bringing friends or family members to your investment club and demonstrating the financial education you've been talking about. It gives everyone a chance to meet and mingle with new people.

Your guests will be able to observe how your club reviews its portfolio and makes decisions. Perhaps your club might have an educational segment to share with visitors or give a demonstration of the Stock Selection Guide.

Guests may wish to attend a few more meetings and eventually join your club; perhaps they will invigorate your group with their fresh perspectives.

Above all, you'll have given an invaluable gift to those you care most about, your family, friends and neighbors.

"Your invitation could make the difference between investment literacy and illiteracy for someone you know," a 1967 article in BetterInvesting Magazine noted.

What was true in 1967 remains true 56 years later. By introducing your favorite folks to financial education through your club, you might put them on the path to a more secure future as they learn how to invest wisely in the stock market using the BetterInvesting methodology.

If you're meeting in person, you might serve a few snacks, too. Wise investing works up an appetite!



LIKE US on FACEBOOK Search for us on Facebook.

<https://www.facebook.com/OklahomaChapterBI> on Facebook and hit enter. Once there, you will see the Oklahoma Chapter and the BetterInvesting logos. 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 and to your **"LIKES"!**



Send us your story on what BetterInvesting has meant in your life. What have you been able to do because of what you have learned from being a BI member? contact@Oklahoma.betterinvesting.net

CAROL'S FUN FACTS

- 💰 The Federal Deposit Insurance Corporation (FDIC) was established in 1933 in response to the bank failures during the Great Depression.
- 💰 According to the FDIC, approximately 500 bank failures occurred between 2008 and 2015. To compare, 4,000 banks failed in 1933 alone.
- 💰 Elon Musk was the second person ever to amass a personal fortune of more than \$200 billion in January 2021, months after Jeff Bezos. Musk has now achieved a first time of his own: becoming the only person in history to erase \$200 billion from his net worth.
- 💰 The Federal Reserve's core responsibilities include:
Setting interest rates, Managing the money supply, Regulating financial markets
They also act as a lender during periods of economic crisis, as during the 2008 financial meltdown and the COVID-19 pandemic.
- 💰 In the second quarter of 2022, Saudi state oil company SAUDI ARAMCO broke the world record in making the biggest profit in three months ever: \$51 Billion.
- 💰 \$600 Billion in global bonds were sold so far in 2023, the fastest start since date began in 1999.
- 💰 According to World Population Review 2023, countries with the highest rate of inflation are:
Venezuela (9586%) Zimbabwe (676%) Sudan (71.4%)
United Arab Emirate inflation rate stands at (-1.3%) and Switzerland (-.5%)



Doing your homework and studying your stock selection guides will bring you a feeling of calm amongst the turbulence.

“You always think of waiting to buy personal items when they go on sale — if you think of **stocks the same way, you’ll do just fine.”**

 **BETTERINVESTING™**
Educating Investors Since 1951





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



“ An important part of investing is knowing when to sort out bad advice or investment ideas framed as foolproof ways to build wealth.”

Come Learn with Us!

“Friends Investing with friends – How to Start an Investment Club.”

April 27th, 2023, 6:00 -7:00 p.m. The presentation is for anyone who wants to learn about investment clubs. Join us as our presenters Beverly Wooley, Joanne Amos, and Dawn Smith of Million Dollars Dames Investment club of the Oklahoma Chapter of BetterInvesting present the benefits of starting an investment club, how to get one started, and where to find the resources you need to run a successful club.

FORMING AN INVESTMENT CLUB IS AN ONGOING PROCESS THAT CAN BE BROKEN DOWN INTO A SERIES OF STEPS.

We will have two follow-up classes on May 6 and May 20 from 10:00 – 12 (noon) to review and describe some of the most important preliminary steps to take to help you get started.

Please watch our website <https://www.betterinvesting.org/chapters/oklahoma/local-events> for further details and registration information. Any questions, please contact president@oklahoma.betterinvesting.net



**THAT'S ALL FOR NOW, WE WISH YOU
A WONDERFUL AND PROSPEROUS NEW YEAR.**

