



## News from the Heart of Illinois Chapter

### Home of the Beardstown Ladies Investment Club

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

**IT'S OFFICIAL** – Ken Kavula and Mark Robertson are returning to the Heart of Illinois for a follow up Educational Event on Saturday, November 4, 2017. The directors have heard from several different clubs that making those buy/sell decisions return. How is **your club** the discussion of portfolio your portfolio earn its maximum was that investment clubs that should expect their portfolios to percent better than the market. months. Don't forget to **mark your calendars** and be sure and bring along a friend or two.



**MAKING MONEY IN THE MARKET** Investment Club of Champaign, Illinois is celebrating their 20th Anniversary this year. They are a good group of friends who use the SSG to select their stocks. They also read the *BetterInvesting* magazine and enjoy spending time **managing a sound portfolio**.

Pictured left to right are: Christine Noffsinger, Pamela Cler, Mary Limp, Sheryl Scherschligt, Rhonda Young, and Hanne McLaughlin. Not in attendance were Donna Eiskamp, Christine Frichti, and Ottie Johnson.



Their anniversary certificate was presented to them by HOIC Chapter Director Susan Tampasis during their lunch at Attie's Restaurant in Urbana, IL. Members of the club live in Champaign, Urbana and Savoy, Illinois.

**MONEY SMART WEEK** events will take place between April 22 – April 29 in various locations in the Heart of Illinois, as well as nationwide. Created by the Federal Reserve Bank of Chicago in 2002, Money Smart Week helps consumers better manage their personal finances. Programming is offered free of charge through thousands of organizations to all demographics and income levels and covers all facets of personal finance. This year the Heart of Illinois Chapter through BetterInvesting will **host five events** in the HOIC area. You can register by going to [www.moneysmartweek.org](http://www.moneysmartweek.org) and entering your zip code, or see the HOIC schedule on the next page.

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## **MONEY SMART WEEK EVENTS IN CENTRAL ILLINOIS**

**SATURDAY, April 22, 2017, 9:30 AM, FREE**  
**Pekin Public Library, 301 S 4<sup>th</sup> St., Pekin IL 61554**

### ***“Main Street Meets Wall Street: How to Invest in Stocks”***

Bobbie Kincaid from the Heart of Illinois Chapter will show how “ordinary” people can successfully invest in the stock market using tried and true principles that BetterInvesting has taught since 1951. It’s philosophy and principles will be shared, and an actual in-depth study and visual analysis of a stock will be shown. Handouts and resources will be shared, including how to use Value Line at Pekin Public Library.

**MONDAY, April 24, 2017, 6:45 PM, FREE**  
**Pekin Public Library, 301 S 4<sup>th</sup> St., Pekin, IL 61554**

### ***“Credit Scores: The Silent Killer”***

This presentation will explain the different types of credit scores and how they are created; how you can get your credit reports and scores for free; and how to improve your report and scores. This event will be taught by Larry Nelson from Celestial Investors of Pekin. He has a long-standing association with credit bureaus and knows this topic well.

**WEDNESDAY, April 26, 2017, 2 PM, FREE**  
**Bloomington Public Library, 205 E Olive St., Bloomington, IL**

### ***“How to Invest in Stocks for Beginners”***

HOIC Director, Chris Wissmiller will cover a little about the history of the stock market and then go into the steps necessary to begin investing in stocks. The presentation will touch on different ways to find money to invest. She will go over The Value Line Investment Survey, a resource found at your local library, and additional sources available for selecting your stocks.

**WEDNESDAY, April 26, 2017, 6 PM, FREE**  
**Decatur Public Library, 130 N Franklin St., Decatur, IL 62523**

### ***“Tricks of the Trade: Outsmarting Investment Fraud”***

A new documentary from FINRA that shows you how to stop fraudsters from taking your money. This event will be facilitated by HOIC Director, Susan Tampasis.

**THURSDAY, April 27, 2017, 6 PM, FREE**  
**Pekin Public Library, 301 S 4<sup>th</sup> ST., Pekin, IL 61554**

### ***“Two Things You Must Know to Successfully Pick Stocks”***

Bobbie Kincaid will have the final HOIC presentation that will tell what two things are needed in order to double the value of your portfolio in five years. Ideas about how to accomplish this using BetterInvesting methodology will be shared, as well as what to watch for that could derail the plan. Actual portfolios will be used to discuss how and why these two things are needed for success. Handouts and resources will be shared.

**HOW DO YOU LIKE** the format of our monthly chapter Roundtable calls? In February, we began featuring a monthly educational segment presented by a different HOIC director on a topic of interest to all investors. Each director chooses their own topic to discuss, so the variety is endless. The topic for the May 1st meeting is **“Features of GoToMeeting/GoToWebinar”** presented by Chris Wissmiller. If you have something you would like to know more about, please let us know. You can send an email to any one of the directors listed on another page of this newsletter, or to [contact@heartofillinois.betterinvesting.org](mailto:contact@heartofillinois.betterinvesting.org) with your suggestions. These meetings and ensuing educational segments are open to the public. Invite a friend to listen in.

**WE ARE EXCITED** about Club Visits, especially to those clubs who have reached milestone anniversaries this year. If your club’s name is on the list below, you can expect a call from one of the HOIC directors with an offer to come visit and celebrate with you, and with a **FREE** one-time offer to upgrade your club membership category to SSGPlus worth \$110 per year. As you read earlier, Making Money in the Market Investment Club who celebrating their 20<sup>th</sup> year anniversary has already been contacted. Here are the rest:

- 55 Years – Celestial Investors – Pekin area
- 55 years – Blue Sky Investment Club – Normal area
- 20 Years – Mason City Women’s Investment Club – Mason City area
- 20 years – Women of Value – Bloomington area
- 20 years – Money Makers Investment Club – Morton area
- 20 years – Money Minds – Danville area
- 20 years – Wild Investment Club – Monticello area

**HERE IS A SNIPPET** of our Calendar of Events – in case you’ve misplaced your copy:

<b>May 1</b>	HOIC Roundtable Discussion GTM - 7 PM (Monday) <b>Presenter: Chris W.</b>
<b>May 18-21</b>	BetterInvesting National Convention (BINC) in Cincinnati, OH. Look for details in articles written by Bobbie Kincaid in the <i>BetterInvesting</i> magazine: Page 44 in the January/February issue, and page 42 in the May issue.
<b>June 5</b>	HOIC Roundtable Discussion GTM - 7 PM (Monday) <b>Presenter: Karen H.</b>
<b>June 17</b>	Special Club Gathering Event – 11 AM to 1 PM (Saturday) A Picnic at Rocke Park in Royal Colony Estates in Pekin, IL to celebrate the 55 <sup>th</sup> Club anniversary of Celestial Investors. Special Speaker and food included!
<b>July 15</b>	Annual Board & Planning Meeting – 9:30 AM – Noon (Saturday) Schnucks, 2801 Chatham Rd, Springfield, IL 62704. After entering the store, turn left to see the space we’re meeting in. We will recognize Club Anniversaries.
<b>August 7</b>	HOIC Roundtable Discussion GTM - 7 PM (Monday) <b>Presenter: Judy K.</b>

GTM = GoToMeeting

GTW = GoToWebinar

TBA = To be announced

TBD = To be determined

**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.

**BENEFITS OF VOLUNTEERING** have come to light in recent research conducted over a 20-year period by the National & Community Service organization of the U.S. Government. The “condensed” version states **five benefits of volunteering**:

1. Volunteering time makes you feel more time affluent, and less time-constrained than those who do not volunteer.
2. Volunteering your skills helps you develop new skills, like developing talents to help you become a better investor.
3. Volunteering leads to better health; lower mortality rates, greater functional ability, and lower rates of depression later in life than those who do not volunteer.
4. Volunteering your experience helps build your experience, giving you knowledge.
5. Volunteering your love makes you feel more love. The more people volunteer, the happier they are; building empathy, strengthening social bonds, and making you smile.

The Heart of Illinois Chapter is looking to share time with like-minded people who also want to learn a tremendous amount about investing and BetterInvesting methods. If you are interested in receiving these benefits (and others not mentioned here), please contact one of these **HOIC Volunteers**:

Lilly Eckert – momeckert@aol.com

Karen Hurst – kyhurst@sbcglobal.net

Judy Kelsheimer – kelshimrj5@aol.com

Bobbie Kincaid – bobbiekincaid@comcast.net

Nancy Leigh – msnc1@wiu.edu

Chizuko Tsukamoto – ctjagg@gmail.com

Bob Picton – rbpicton@sbcglobal.net

Betty Sinnock – blady@grics.net

Elaine Swope – eswope410@yahoo.com

Susan Tampasis – tampasis@aol.com

Chris Wissmiller -

cwissmiller@heartofillinois.betterinvesting.net

**DID YOU KNOW?\*** A recent survey of 2,180 young adults (18-26) conducted by the Bank of America and *USA Today* determined that two-thirds of them did not feel really adult until they got a grasp of financial matters; legal age mattered less to their sense of adulthood than financial confidence.

While many were still relying on family for support, learning how to avoid risky financial behavior was an important step along the road to financial competence. Survey participants most often credited parental influence with helping them avoid risky financial behavior. Taking a financial education class was next most important, and having a paid, part-time job was third. Forty-three percent of respondents said **they wished that they had learned more about investing**. Twenty-one percent wished they knew more about saving for retirement.

There are many aspects to financial literacy. A general “reality check” might be a good place to start. The nonprofit Jump\$tart Coalition has such a quiz to help young people plan for bill-paying adulthood -- <http://www.jumpstart.org/reality-check.html>. The U.S. Securities and Exchange Commission has a quick investing quiz -- <https://www.sec.gov/investor/tools/quiz.htm>.

The survey mentioned above was discussed in an October 6, 2016 story by Kelli B. Grant, a Personal Finance and Consumer Spending reporter on CNBC under the title “How Family Can Help Kids Learn to ‘Adult’.” Click on <http://www.cnbc.com/id/103995151> to read the article.

\*\* Thanks to Marion Michel, Editor and Chapter President of the Silicon Valley Chapter for sharing this article with HOIC.

## **FOOD FOR THOUGHT:**

*“An investment in knowledge always pays the best interest.”* – Benjamin Franklin