



HOIC / NAIC® Newsletter

Heart of Illinois Chapter of the National Association of Investors Corporation®

Happy New 2005!

2005 HOIC Board Meetings:

February 19 - Lincoln
 May 21 - Beardstown
 July 16 - Springfield
 September 23 - Springfield
 October 15 - Lincoln
 December 3 - Peoria

Looking Ahead:

(Details on Calendar inside)

January 15 - Treasurer's & President's Workshop, Decatur
 January 29 - Turbo Tax Help, Peoria
 February 5 - Treasurer's Workshop, Bartonville
 April 2, - Education Fair, Decatur

Also look for details on these events at www.better-investing.org. Click on Chapters, Illinois, Heart of Illinois.

Investing for Life®

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With the new year now upon us, we need to realize that the slate before us is clean, not yet affected by the passing of time. Personally, as I reflect on this new beginning, I think about the things I want to do better in 2005. One of them is to be more disciplined and knowledgeable about my investing activities. I had plenty of opportunities to take advantage of the tools and techniques to make me a better, more savvy investor, but I want learn even more in 2005.

As a member of two investment clubs, I realize how much knowledge is needed to make the right choices, and having the right tools certainly makes the learning much easier and fun! Plus, the rewards are nice. One of the clubs I belong to was named in *Better Investing* magazine as one of the top three in the State (page 34, December 2004 issue). That club had an effective compounded rate of return for the year ending 4/30/04 of **33.9%** compared to the S&P 500 Index Growth Rate of 23%! Life of the Club Earnings was **10.6%** compared to the S&P of 0.9%. My club's goal for 2005 is to remain 10% or more higher than the S&P 500 Growth Index.

A lofty goal, to be sure. But we have help. One learning tool we would not be without is the latest version of NAIC Investor's Toolkit. About half our club's members have Version 5 and the rest have Version 4. If you have not upgraded, 2005 will present a wonderful opportunity to do so. And I shudder to think how many do not even complete an SSG before buying a stock. With Toolkit and a subscription to NAIC's Online Premium Service (OPS), an SSG without the user's judgments can be completed in less than a minute!

And experience and knowledge can help with those judgments. That is why HOIC offers plenty of opportunities to attend workshops and break out sessions on completing judgments on the SSG. Look for those opportunities on the HOIC Class & Meeting Schedule printed inside. And sign up for sessions at our upcoming Education Fair in April (registration form inside). My goal for you is to also experience great returns on your investments in 2005 and beyond.

Happy New Year to you all,
 Bobbie Kincaid, President
 Heart of Illinois Chapter

Annual Meeting Notice

The 17th Annual Meeting of the Heart of Illinois Chapter will take place on

May 21, 2005

At 9:30 a.m. to noon, plus lunch.

Keynote Speaker

Location: First Congregational United Church of Christ, 119 W. 3rd Street, Beardstown, IL.

Contact: Carol McCombs, 217/323-3513.

Cost : \$11.00 for lunch

Heart Of Illinois Chapter of NAIC and Richland Community College

Hosts an

Education Fair

Saturday, April 2, 2005
 Shilling Hall, Decatur, IL

Save money with Early-bird Registration

Location: One College Park (off Brush College Road), Decatur, IL

Contact: See registration form inside

Cost: \$40.00 includes food, handouts, and 4 breakout sessions

HOIC Director to Conduct Workshop

HOIC Director and Computer Group Liaison, Gary Simms, will be conducting an on-line workshop on the NAIC CompuServe Forum on January 10th.

To get to the Forum, go to the NAIC web page at www.better-investing.org. Select "community" on the left side, then select CompuServe Forum on the right side.

His topic will be Portfolio Management, aimed at those who are familiar with the SSG, but not comfortable with the PMG and PERT reports. Gary says this will provide an overview of the whole NAIC process.

HOIC Spotlight Shines on News from NAIC Headquarters

*...contributed by Hugh McManus
Chairman, NIA Board of NAIC*

Don Spindel was recently elected to the NIA Board of Directors as a Trustee. Following is his biography in his own words.

My name is Don Spindel and I was recently elected to the NAIC Board of Trustees. I have been appointed Treasurer of the Board of Trustees as well as Chairs of both the Finance & Audit committee and Compensation committee.

My wife, Pat, and I are long time St. Louisians. I graduated with a business degree from Central Missouri State University in 1969 and an MBA from the University of Southern California in 1971. Professionally I was an investment analysts for nearly 30 years, the past 25 with A. G. Edwards & Sons where I was initially a generalist, but ended up specializing in growth companies, retail stocks (Wal-Mart, Home Depot, Lowe's, Staples, etc.) and drug wholesalers (Cardinal Health, AmeriSource Bergen and McKesson). I am a CFA and retired from A.G. Edwards in April 1999 and began part-time consulting.

I joined an investment club (South County Investment Club) in November 1999. (Pat is a NAIC lifetime individual member.) Our club (until recently) had not closely followed the NAIC investment philosophy and guidelines and we have not been active in any area chapter sponsored events. I am very committed to the NAIC's mission and have attempted to slowly steer our club toward becoming more disciplined. (We now must run SSGs on all stocks we are considering for purchase.) However, we still have a long way to go.

I still have much to learn about what goes on at the NAIC, particularly at the chapter and regional levels as well as with the Computer Group. I look forward to getting better acquainted

with people at all levels of the organization. I think I can provide some insight regarding what is happening at the Trustee level and as well as the challenges and opportunities the organization is now encountering. I am excited to be part of the organization and look forward to working with all of you to help build a world of better investors!

Best regards,
Don Spindel

Investors Fair - "Sneaking a Peek"

*...contributed by Judy Kelsheimer
and Betty Sinnock, Chairpersons*

Have we got a treat for you, and we can hardly wait to share it!! So we will let you "sneak a peek" through this article. As you have read before, the HOIC Investors Fair will be held in September at the Northfield Inn, Suites & Conference Center in Springfield, IL.

We are so excited to have Ellis Traub as our Featured Speaker. He is a well-known author and software designer (Take Stock) who will be speaking both Friday and Saturday.

So far, we have five corporate sponsors: AFLAC, Baldor Electric, Bank of America, General Electric, and Jack Henry & Associates. Exhibitors include Nicor, Diebold, and Duke Energy with openings for more.

Keep your eyes open for the next peek at more information in our next newsletter.

Log On To Better Investing *Live!*

- An NAIC Educational Program using investor resources to analyze common stocks
- Wednesday, February 2, 2005, 5:30 p.m.
- Featuring Mity Enterprises, Bradley T. Nielson, CEO
- Analyst perspective on the Business Equipment Industry
- Question and Answer session with Mity Enterprises and NAIC

This event is designed for the beginner to advanced investor seeking in-depth, yet user friendly investment information via the Internet.

Be sure to mark your calendar and log on. This is a great way to find good companies worth investing in at a reasonable price.

www.better-investing.org

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*As of May, 2004 Annual Meeting

Online Registration

Online registration is available for your convenience when registering for our major events (Education Fair and Investors Fair). First go the Better Investing website, www.better-investing.org. Then Click on the Chapters link to get to the HOIC homepage. Once there, you will see information about registering for events and paying through Molly Guard and Pay Pal.

It's quick and convenient with no hassles. Use this service the next time you register for the HOIC Education Fair or HOIC Investors Fair.

Another Book Available

The latest book in the Better Investing Educational Series is now available for purchase. It is titled, "*Investment Club Operations Handbook*." This book provides comprehensive information about how to start an investment club, including steps for organizing the club and ensuring club success. It includes a bonus CD-ROM. An excellent resource for all new clubs.

The Better Investing book series is designed to provide information and tools to help individuals and investment clubs become successful long-term investor. By using the series, investors will follow a self-learning pathway, gaining knowledge and building experience to make informed investment decisions.

Other titles in the series include:

- *Stock Selection Handbook*
- *Mutual Fund Handbook*
- *NAIC Official Guide - Introduction to Successful Investing Handbook*
- *Investing for Life Youth Handbook*
- *Computerized Investing & the Internet Handbook*

Copies are \$15.00 each plus shipping and handling. Contact NAIC at 1-877-275-6242 or visit the NAIC web site at www.better-investing.org.

Benefits of NAIC Membership

Anyone can start investing on his or her own by investing small sums regularly over time. Don't underestimate your potential to build wealth over the long term.

An investment club makes it fun through the sharing of ideas, exchange of information, and pooling of resources. Remember, your knowledge will grow as the amount of money you invest grows. Thousands of NAIC members have built a record of outstanding investment performance, including many who equal or out-perform the Standard & Poor's 500 Index.

*Heart of Illinois Chapter of the
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Contents Include:
2005 HOIC Class & Meeting Schedule
Registration Form for HOIC Educational Fair
April 2, 2005 in Decatur, IL

WE'RE ON THE WEB

WWW.BETTER-INVESTING.ORG/CHAPTERS

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Please send news items &/or corrections and changes of address to the address shown above, or send an e-mail to the Editor at bkincaid@insightbb.com.

Material deadline for May's edition is April 15, 2005.

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Education.....	JoAnn Bauer & Lilly Eckert
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