

HOIC / NAIC® Newsletter

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

Susan's Message – Welcome to 2004!

2004 HOIC Board Meetings:

- February 21 - Lincoln
- May 15 - Beardstown
- July 17 - Springfield
- October 16 - Lincoln
- December 4 - Peoria



Looking Ahead:

- CompuFest - June 18-20, St. Louis
- BI National Convention (NAIC) - November 5-7, Phoenix, AZ

Investing for Life®

*Mason City Women
Investment Club #3 in the
Nation.*

See story on Page 2.

Inside This Issue:

Susan's New Orleans Trip	1
New Volunteers Welcomed	1
CompuFest 2004 Notice	1
HOIC Club Spotlight	2
Educational Fair Highlights	2
HOIC Investors Fair Information	2
What Is...? (a quiz)	2
List of Officers and Directors	3
Early 2004 Resolutions	3
Open Note to NAIC Members	3
HOIC Committees	4
Next Edition Deadline Dates	4

Opportunities for investing and education are at your fingertips!

The 2004 Education Fair will be held March 20, 2004 at Richland Community College in Decatur, Illinois. We will be offering classes in studying and analyzing stocks and mutual funds. And new this year will our special emphasis on Youth Investing. We will be holding four sessions geared for students. Our Youth Coordinator, Steve Emmerich, will be leading these sessions. It is never too early to introduce the fundamentals of investing to the future investors of this world. If you have a child or grandchild, please consider bringing them to the Education Fair. The Registration Form in this newsletter explains the reduced fee for students.

Also new in 2004 will be an educational opportunity for HOIC Directors and Associates. As teachers of investing, we also realize that we must be taught. That opportunity comes in August when HOIC will host the NAIC Mid-Central Region meeting in Bloomington. The things we learn there will be passed on to our fellow investors through future classes. Our enrichment guarantees yours when it comes to learning more about investing in stocks.

Logging onto www.better-investing.org and then clicking on "chapters" will give you the up-to-date information concerning all the educational events being presented by the Heart of Illinois Chapter. Check for events in your area. If you need additional information, please contact any director listed in this newsletter that lives in your area.

The DOW increased by 25% closing above 10,200 and the NASDAQ by 50% closing at 2004! A coincidental number perhaps, but Happy New Year! Welcome 2004!

Susan Tampasis
President

Education Fair

Mark your calendar...
Saturday, March 20
Richland Community College
Decatur, IL

See Details and
Registration Form Inside

CUSIP

How thoroughly do you read your broker's trade confirmations? Have you ever noticed the word "CUSIP"? It is actually not a word, but an acronym of several words. Do you know what words CUSIP stands for?

Look for answer elsewhere in this newsletter.

HOIC's New 2004 Calendar of Classes and Events in this Issue

The Director and Associate Directors have met many times in order to plan numerous educational opportunities for you in 2004.

Please remove it from this newsletter and use it throughout the year as a resource in scheduling your continuing investment education.

Remember, learning is a never-ending process. We trust we have planned sessions that will be most helpful to you as you learn to be a better investor.

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*As of May, 2003 Annual Meeting

NAIC's Four Principles of Investing

NAIC investors have discovered that investing doesn't have to be scary or difficult. By applying a few (4) simple principles, any investor willing to dedicate a few hours and dollars each month can build a nest egg that would make anyone proud.

— Bonnie Biafore

1. Invest regularly, regardless of the market outlook.
2. Reinvest all earnings.
3. Invest in quality growth companies.
4. Diversify to reduce risk.

These principles are further explained in NAIC's newest book in their educational series, *Stock Selection Handbook*, written by Bonnie Biafore for NAIC. It is 190 pages of pure investment education.

You can order this book and others from the series by shopping at the NAIC Store online at www.better-investing.org or by calling 1-877-ASK-NAIC.

\$15.00 for NAIC members
\$20.00 for non-members

Technically Savvy

HOIC will soon begin offering the option of registering and paying for certain classes through MollyGuard, an Internet-based registration site that allows payment by credit card directly, or through pre-registered PayPal functions.

Presently being tested by HOIC directors to check ease of use and for saving time, this method makes the Chapter more technically savvy and puts us in the 21st century, so to speak.

Watch for an "official" announcement.

Help A Friend Learn About Investing

This year's HOIC Education Fair has four sessions geared to youthful investors. The current edition of *Better Investing* magazine (February 2004) features many articles written for new, beginning investors. Student investors would probably fit into this category. Encourage "newbies" to read these special articles. Better yet, give that person your copy of BI, and get a replacement from NAIC. See BI article on page 4.

It is an acronym for Committee for Uniform Securities Identification Program.

Answer to "What Is CUSIP"

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Computer Group Contact.....	Gary Simms
Education.....	JoAnn Bauer & Lilly Eckert
Investor's Fair.....	Judy Kelsheimer
Membership.....	Ordean Brekke
Mutual Funds Program.....	Gary Simms
Newsletter & Publicity.....	Bobbie Kincaid
Youth Investing.....	Steve Emmerich