



# HOIC / NAIC® BetterInvesting Newsletter

Heart of Illinois Chapter of NAIC BetterInvesting®

## Time to Enter "Best of HOIC" Contest

### Next HOIC Board Meeting:

December 2 - Peoria Heights Library, Peoria Heights, IL 9:30 a.m.

### Looking Ahead to Classes:

November 18 - Industry Study: Securities and Brokerages. Bert Sanders, Speaker. Monmouth College, Monmouth, IL

December 2 - Portfolio Sharing and Best of HOIC Contest winner announced., Peoria Heights Library, Peoria Heights, IL.

January 20 - President's and Treasurer's Workshops, Normal, IL

February 3 - Treasurer's Tax Workshop, Bartonville, IL

April 21 - HOIC/BI Education Fair, Normal, IL

## Investing for Life®

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Believe it or not, the time to enter the "Best of HOIC" contest is drawing near. To participate, a club must have completed the club performance summary form that appeared in the May, 2006 issue of *Better-Investing* magazine, and mailed it to NAIC -- along with a check for \$4 and a copy of the club's valuation statement closest to April 30, 2006.

The survey is an opportunity for Clubs to benchmark against the S&P 500 index and the records of other investment clubs in the same state. Results, which are shown on a certificate sent to every club participating in the survey, cover both the 12-month period ending April 30, 2006, and the lifetime of the club.

"We would like to encourage as many clubs as possible to take advantage of this special once-a-year offer we make to measure and compare their club's track record," says Kenneth S. Janke, Sr., former chairman of NAIC's Board of Trustees.

He went on to say, "To double in value every five years, a club has to earn a compound annual return of 14.9 percent.

Clubs that take part in this survey will see not only how they compare to this benchmark, but also how their performance compares with other clubs."

The HOIC takes this one step further by offering a \$50 check and certificate suitable for framing to the Club that has the best return shown on the certificates submitted. Send a copy of your Club's certificate to Bobbie Kincaid, 2220 Mayflower Drive, Pekin, IL 61554 before November 30, 2006.

Then come to the Portfolio Sharing and "Best of HOIC" scheduled for December 2, 2006 at the Peoria Heights Library, 816 E. Glen, Peoria Heights, IL from 9:30 to noon.

Bring 30 - 40 copies of your latest Valuation statement to share with others. Listen to each club share their portfolios and learn what worked and what didn't.

Good Luck to all.

Bobbie Kincaid,  
President/HOIC

## Save the date... April 21, 2007

Watch for Information

## HOIC BetterInvesting Education Fair

Heartland Community College, Normal, IL

More information and the Registration Form will be in February 2007 newsletter!

## Investors Fair Now History

At 4:00 p.m. on September 23, the HOIC Investors Fair became history as participants left the Northfield Inn, Suites & Conference Center in Springfield. Many left with door prizes in hand; but more importantly, they left with more investing knowledge than they had when they first came the day before.

Nothing can beat the opportunity to speak one-on-one with representatives of the publicly traded companies that came as Sponsors and Showcase Exhibitors.

Featured speakers included our own Bert Sanders and members of the Beardstown Ladies. Bonnie Biafore was the main speaker. She is a columnist for BetterInvesting magazine, and a well-known author in investing circles. She is probably best known for writing the *Stock Selection Handbook* for NAIC's Educational series.

From the evaluations, everyone was very complimentary of the whole affair, and were grateful for the work and great attention to detail that led to another successful program.

A heartfelt thanks to the Sponsors, Exhibitors, and Speakers. And thanks to the Directors of HOIC for their unfailing perseverance and commitment. But our biggest thanks goes to over 160 people who came for the two-day event, and benefited from the many opportunities to learn more about investing.

## ***Barron's* - Another Club Perk**

Now included with BetterInvesting club membership is a one-year subscription to *Barron's*, a \$19 value. *Barron's* weekly purpose is to leave readers prepared to cope with the market's upcoming twists and turns and learn how to profit from them.

BetterInvesting will send the Club Contact's name and address to *Barron's* to be fulfilled. If a club does not wish to receive this offer, they may choose to opt out on the application or renewal form. Once you

start receiving *Barron's*, if you have any customer service issues, call *Barron's* at 800-JOURNAL (Mention code 9CSSNA). Members may not deduct the subscription price from dues.

If your Club Contact is not getting *Barron's* to share with the club partners, make sure BetterInvesting headquarters has the correct person named as your Club's Contact. They can be reached at (877) ASK-NAIC (275-6242).

## Benefits of Youth Investing

Jon was twelve in 1995 and mowed the neighbor's yard. It was a medium-sized yard and he was paid \$15 for this every week he mowed through the growing months. He didn't necessarily like doing the work, but the money he earned provided him the opportunity to buy video games.

Jon did not spend all of his money. His father encouraged him to save some money for college. Jon knew that this was the right thing to do, but still it meant not buying the things he wanted. Even more difficult was seeing all that cash in the jar on his dresser.

In just a few months, Jon was able to accumulate over \$100. His parents then encouraged him to invest his money so that it would work for him. Reluctantly, he agreed to allow them to add \$100 to their investment in a dividend reinvestment program. The company was Synovus.

Over the next few years, Jon added more yards to his weekly mowing venture. After turning sixteen, he was able to take the family truck and trailer and do jobs all over town. Continuing to put money away, he added another \$500 to the DRiP program in 1998.

Years passed. Jon went off to college, studied hard, played video games, and borrowed lots of money for his education. He graduated from college in December of 2005, and now works for a television station in Iowa. He had become so busy with work and school that he had forgotten about his investment.

Time had been kind to his money. Kind to the tune of

\$1,400! Enough money to make a down payment on a car! Jon was not the only person happy about this. His Dad was also happy. I know. Jon is my son.

...By Stephen Emmerich, Director  
and HOIC Youth Chairman

## 2007 Class Schedule

The next newsletter will contain the official HOIC Class and Meeting Schedule for 2007. But since it will not be out by the beginning of January, a list of the first two month's of activities is shown below.

**January 20, 2007**—Treasurer's and President's Workshop. Heartland Community College, 1500 N. Raab Road, Normal, IL 61761. Two sessions held simultaneously in separate rooms to allow more in-depth teaching. Treasurers should bring the US-1065 tax forms. Ideas will be shared for Presidents and Treasurers to take back to their clubs to help kick start the new year. Cost \$8.00. Contact: Bobbie Kincaid, 309/925-3075 or e-mail [bkincaid@insightbb.com](mailto:bkincaid@insightbb.com).

**February 3, 2007**—Treasurer's Tax Workshop. Alpha Park Library, 3527 S. Airport Road, Bartonville, IL 61607. Emphasis on Club tax preparation. Bring your club's US-1065 tax form and get help on those tax questions. Cost \$8.00. Contact: Bob Picton, 309/679-3093, or e-mail [rbpicton@sbc.global.net](mailto:rbpicton@sbc.global.net).

## B I N C

(BetterInvesting National Convention)

Dallas, Texas

June 21 - 24, 2007

Information about this and other BetterInvesting educational opportunities can be found on the BI website at [www.betterinvesting.org](http://www.betterinvesting.org). Also check out the Regional Notices in each issue of *BetterInvesting* magazine.

# Thank You!

The Directors of the Heart of Illinois Chapter (HOIC) extend a heartfelt Thank You to all the volunteers that helped with our recent 2007 Investors Fair in Springfield, IL.

Many people and man hours are needed to put on a successful fair. Without the help of these individuals, our Investors Fair would not be the subject of many compliments we receive from investors, exhibitors, and Corporate sponsors alike.

People serving as Investor Relations personnel have stated many times that they like coming to the HOIC Investors Fair. They say we are well organized, caring, friendly, and easy to work with. Thanks to all the Volunteers that make it possible.

A special Thanks goes to our veteran Chairpersons, Judy Kelsheimer and Betty Sinnock. Without the corporate contacts they have made over the years, the Investors Fair would not be of the same caliber as Fairs in regions much larger than HOIC.

Thank you again for attending, and for your help in whatever capacity it was given. So, ...

**Mark Your Calendar for 2007  
Investors Fair**

**September 14 - 15, 2007**

**Northfield Inn Suites & Conference Center  
Springfield, IL**

We look forward to working with our Volunteers!

**“Try to forget about the ups and downs of the market. Investing regularly can save you money.”**

...Lillian Ellis

Quoted from *“The Beardstown Ladies’ Common-Sense Investment Guide.”* Hyperion, 1994

## HOIC Officers, Directors, and Associate Directors

### HOIC Officers\*

<b>President,</b>	Bobbie Kincaid, Pekin	309/ 925-3075	bkincaid@insightbb.com
<b>1st Vice-president,</b>	Lilly Eckert, Decatur	217/ 877-7711	momeckert@aol.com
<b>2nd Vice-president,</b>	JoAnn Bauer, Argenta	217/ 795-3343	jbauer@argenta.net
<b>Co-2nd Vice-president,</b>	Gary Simms, Decatur	217/ 763-6037	gsimms@one-eleven.net
<b>Secretary,</b>	Karen Hurst, Peoria	309/ 691-4093	kyhurst@sbcglobal.net
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### HOIC Associate Directors\*

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Millie Yeck	309/682-3325	Peoria	jyecpeo@insightbb.com

\*As of May, 2006 Annual Meeting

## HOIC Annual Meeting Notice

**Saturday, May 5, 2007**

First Congregational Church  
119 W. 3rd Street  
Beardstown, IL

### Special Speaker and Lunch

Cost \$10

Make checks payable to HOIC and mail to  
Ann Brewer, 518 W. 9th Street, Beardstown, IL  
62618

## News from BI Headquarters

BetterInvesting has helped over five million investors take control of their financial futures. That's because we're dedicated to providing a sound program of investment education and support to help our members become successful lifetime investors

Four basic investment principles are:

- **Invest regularly over your lifetime**
- **Reinvest all earnings and dividends**
- **Buy growth stocks**
- **Diversify your investments**

Join BetterInvesting today and start building a better future.

## Since We Last Met

2005 Corporate Participants	9/21/06 Stock Price	9/23/05 Stock Price	Change in Stock Price	Dividend Income	Total Return \$	Total Return %
AFLAC	45.47	44.41	0.96	0.50	1.46	3.3%
Alberto Culver	50.24	44.56	5.68	0.49	6.17	13.8%
The Andersons*	35.77	14.27	21.50	0.18	21.68	151.9%
Aqua America*	21.77	27.12	(5.35)	0.44	(4.91)	-18.1%
Baldor Electric	30.55	24.10	6.45	0.66	7.11	29.5%
Bank of America	52.24	42.23	10.01	2.06	12.07	28.6%
Duke Energy	30.12	28.14	1.98	1.25	3.23	11.5%
General Electric	34.44	33.40	1.04	1.00	2.04	6.1%
Jack Henry & Assoc	21.07	18.92	2.15	0.21	2.36	12.5%
Nicor	42.64	41.99	0.65	1.86	2.51	6.0%
Syntroleum	5.23	15.17	(9.94)		(9.94)	-65.5%
					<b>AVERAGE</b>	<b>16.3%</b>
					MEDIAN	11.5%
S & P 500 Index	1,318.03	1,215.29	102.74	23.43	126.17	10.4%
Dow Jones Inds	11,533.23	10,419.59	1,113.64	248.52	1,362.16	13.1%

\* Adjusted for stock splits

Table information courtesy of Nicor

This table represents the Corporations that were at the HOIC 2005 Investors Fair. If a person would have bought one share of each company to form this Portfolio and held it one year until the 2006 Investors Fair, the last column would show the return he would have gotten.

The companies represented at this year's Investors Fair included: SAP, YUM! Brands, Proctor & Gamble, PNM Resources, Nicor, The Andersons, American Electric Power, Syntroleum, and Darden Restaurants, Inc. With the Dow topping 12,000 lately, it will be interesting to see how these companies do over the next 12 months. Come to the 2007 HOIC Investors Fair and find out!

**Heart of Illinois Chapter of  
NAIC's BetterInvesting®**

2220 Mayflower Drive, Pekin, IL 61554

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**Attention: Club Contacts**

**Contents Include:**

**Rules for Submitting Earnings Survey for Contest  
2007 Sneak Preview of Class and Meeting Schedule**

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**WE'RE HERE "TO CREATE A NATION OF INDIVIDUAL INVESTORS"**

[WWW.BETTERINVESTING.ORG/CHAPTERS](http://WWW.BETTERINVESTING.ORG/CHAPTERS)

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HOIC/NAIC Newsletter is published three times a year for the educational benefit of anyone including individual members and member clubs of the Heart of Illinois Chapter of the National Association of Investors Corporation, d/b/a BetterInvesting, a non-profit organization. No investment recommendation is intended.

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NAIC/HOIC Newsletter  
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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](mailto:bkincaid@insightbb.com).

Material deadline for February's edition is January 15, 2007.

**HOIC Committees and Chairperson(s)**

BI and BITS Notification.....Susan Tampasis  
Budget & Finance.....Bob Picton  
Education.....JoAnn Bauer & Lilly Eckert  
Investors Fair.....Judy Kelsheimer & Betty Sinnock  
Membership .....Millie Yeck  
Mutual Funds Program.....Gary Simms  
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