



News from the Heart of Illinois Chapter

Home of the Beardstown Ladies Investment Club

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WELCOME TO 2018 and our first edition of the year as we celebrate some special people – Directors of the Heart of Illinois Chapter of BetterInvesting. Since the Chapter recently reached its 30th Anniversary, we thought this would be a fitting way to share and include you in the celebration.

This newsletter will also include our new, updated Schedule of Events for the year. Please note that our monthly Roundtable Go-to-Meeting calls are now on the first Tuesday of each month at 7:00 p.m. Central time. We will continue to have a Director host an educational segment of interest to all on each call. Please join us on our next meeting on February 6, 2018.

IN SEPTEMBER OF 1986, a group of individual investors gathered in Peoria to learn about the National Association of Investors Corporation (NAIC), and how to organize a local 'council.' Temporary directors for the fledgling group were Robert Schmidt of Pekin; Calvin Patterson, Peoria; Dixie Nicols, Princeton; Betty Sinnock, Beardstown; Les Pulfer, Pekin; George Mason, Pekin; Gil Frantzreb, Springfield; and Roberta Ausfahl, Peoria. The Heart of Illinois Council (HOIC) was born. By the following January they had the legal items taken care of, and began formal meetings. Each meeting would feature a guest speaker or a program, and plans were made to provide seminars to interested people. The first was held that April and another in September.

One of their primary goals was to provide investor education to members and guests. It was an era when many people were anxious to learn about stocks and investing, and many clubs were formed as a part of the HOIC. It was also a time when the Beardstown Ladies Investment Club was winning contests with their portfolios. These ladies traveled to many places around the globe telling their investing story. The Council was lucky to have them close by, and to help start many investment clubs in the Heart of Illinois, and across the nation.

Over the years, faces have changed and so did the names. NAIC became BetterInvesting (BI), and the Heart of Illinois Council became the Heart of Illinois Chapter. Seminars grew into large Investor Fairs and more people became acquainted with the BI methodology. We moved meeting and seminar sites around the state to give as many people as possible the chance to attend "locally."

Plotting trend and data lines by hand on SSG (Stock Selection Guide) graphs changed from a lengthy process to an on-line miracle, thanks to computer programs and the Internet. Even Value Line data can be obtained over the Internet. Computers became a major component in our stock studies, but education remains a major goal.

Today we rely more on the Internet and BI's Online Tools to spread our commitment to educate members and interested investors. We personally visit clubs to lend support, and help members learn how to use the Online SSG Tools to produce an SSG that is meaningful, which helps the club with buy and sell decisions. Contact a director if your club would like a visit.

Directors still meet monthly with most meetings using the on-line Go-to-Meeting method. These are open to every HOIC member and interested guests. A brief education presentation opens each meeting. An on-line Treasurer's Workshop is held in February and a couple of events are still held on site in various communities. An annual Portfolio Management seminar with speakers is still popular.

Since 1951, the old guidelines still apply: Select growing companies, Invest regularly, Reinvest dividends, and Diversify your portfolio. Today, "Up, straight and parallel" and "Sales drive earnings, Earnings drive profits, Profits drive stock prices" are some of the newer mantras.

HAPPY 30TH ANNIVERSARY, HOIC! Now, meet the current HOIC Directors (alphabetically by last name):

1. **Lilly Eckert** is from the Decatur area. She has been a BI member since March of 1997. She is currently our Membership Committee chairperson; she sends out the welcome letters to our new BI members. She is a member of the Success Unlimited Investment Club.



2. **Bev Hornickel** is our newest director from the Normal, IL area. She has been a BI member since December 1996. We loved that she asked to be more involved with the chapter. It was nice to meet her again at BINC 2017. She belongs to the CEO 6000 Investment Club.



3. **Karen Hurst** recently moved from Peoria to the Morton, IL area. She has been a member of HOIC for 15 years. As a Director, she has presented workshops, worked on Education Fairs, and was the Board secretary for seven years. She is currently a member of the Celestial Investors Investment Club in Pekin, which recently celebrated their 55-year Club Anniversary. She has two children. Matt, his wife and three children live in Orlando, and Mark lives in Germantown Hills with his three children. She says that "Investing was taught early in our house. My Dad, for many years, put money away monthly in DRIPS saving for his and our future. I feel that we need to begin teaching about investing early with grade school and high school students. There will not be any more pensions!"



4. **Judy Kelsheimer** hails from the Springfield IL area. She contributed the brief history above about how the Heart of Illinois Chapter started. Her husband, Tom, also volunteers at many Chapter events along side Judy. She has been a BI member since 1993. She is a member of the Prairie Partners Investment Club, and that club recently won the prize of a thorough Club Portfolio Review by Ken Kavula and Mark Robertson from the Mid-Michigan Chapter. She is the Secretary of the Chapter.



5. **Bobbie Kincaid** has been a BI member since 1998, and a Chapter Director since 2002. She lives in the country between Pekin and Tremont, and founded the Town & Country Investment Club, so aptly named. She also founded an on-line investment club called Sowers Investment Club – like sowing seeds of investment knowledge. Both clubs are nearly 20 years old each. She is the current President of the Chapter, and also serves as the Co-Manager of the Mid-Central Region of BI. And she is a member of the BetterInvesting Volunteer Advisory Board (BIVAB) serving on the BINC Planning Committee; the annual event will be held in Orlando this year in May. She is married 55+ years to her husband, Paul, and has eight grandchildren.



6. **Nancy Leigh** is the Chapter's Vice-president, and has been a BI member since November 1995. She lives in the Avon, IL area and is the lady responsible for sending out the Chapter's email notices to HOIC members. She is married. The investment club she was in just recently disbanded.



7. **Bob Picton** has been the HOIC Treasurer for many, many years. He has been a member of BI since 1996. Because of his expertise in accounting and tax matters, he is the instructor for our annual Treasurer's Workshop held every year in February. You might also remember him as he worked with Burt Sanders to teach us how to complete an SSG with colored pencils and graphed algorithmic paper! (This editor had to take that 8-week course twice!!) He is married and lives in the Bartonville, IL area. Bob received the Tom O'Hara Award at BINC several years ago.



8. **Betty Sinnock** is one of the founding members of the Heart of Illinois Chapter, and currently a member of the Beardstown Ladies Investment Club and another club in the Havana, IL area. Without her mentoring and guidance, the "investment club movement" might not have happened. She was recently recognized by BetterInvesting with the *Ken Janke Lifetime Achievement Award* (and numerous other awards along the way with her years of involvement with BI.) The Beardstown Ladies Investment Club also received the *George A. Nicholson Jr. Distinguished Service Award in Investment Education* several years ago.



- 9. Elaine Swope** is also a member and Treasurer of the CEO 6000 Investment Club in the Normal, IL area. She has been a member of BI since December 1996, and is serving as the Assistant Secretary of our Chapter. Elaine did not submit a photo, so we cropped her picture from another source.



- 10. Susan Tampasis'** investment club, Success Unlimited, was formed in 1996 and is still active today. In 1997 Susan joined the Heart of Illinois board after benefitting from the educational classes and support they provided for the investment clubs. Over the years she has served in many different capacities; educational, president, web author. During her time on the HOIC board she also active on the National Volunteer Advisory Board (BIVAB) as chairman of the 2013 and 2014 National conventions (BINC). Following her time as convention chair, she became president of the BIVA board. After serving for 5 years at the national level, Susan is devoting her time and efforts once again to the Heart of Illinois Chapter, "working with the best group of volunteers, and is looking forward to seeing many of you at their events."



- 11. Chizuko Tsukamoto** (affectionately known as Chiko) is a member of the Society of Normal Investors, and lives in the Carlock area. She is the owner and founder of the Carlock Book Café. She has been a member of BI since November of 2003, and recently became a director of the Chapter.



- 12. Chris Wissmiller** is the person who sets up our Go-to-Meeting sessions. Without her help, we would all have to travel to our meetings in the Heart of Illinois area – as we did for many, many years. We are thankful to Chris for learning the technology behind the GTM app. Chris recently was recognized at BINC with *Kenfield-Burriss Online Service Award*. She has been a BI member since January 2002, and lives in the Bloomington, IL area. She is a member of the Women of Value Investment Club, which recently celebrated their 20th Club Anniversary.



WE HOPE you enjoyed reading a little bit about our current HOIC Directors.

They all work very hard to bring the best education and help to Clubs and BI members. All you have to do is call to set up a special session for your next Club meeting. And remember, if you will be celebrating a milestone Club anniversary in 2018, we will be calling you!



2018 Schedule of Events – Print this page for later reference:

| 2018 HOIC EVENTS SCHEDULE | | |
|----------------------------------|-------------|--|
| MONTH | DATE | ACTIVITY |
| JANUARY | 2 | Board Meeting/Roundtable GTM 7 PM - KAREN to do presentation |
| FEBRUARY | 6 | Board Meeting/Roundtable GTM 7 PM - NANCY to do presentation |
| | 17 | Treasurer's Workshop--Webinar--Starts at 10 AM - Facilitated by Bob Picton |
| MARCH | 6 | Board Meeting/Roundtable GTM 7 PM - CHRIS to do presentation |
| APRIL | 3 | Board Meeting/Roundtable GTM 7 PM - SUSAN to do presentation |
| | 21-28 | Smart Money Week --Details will follow for various locations and topics |
| MAY | 1 | Board Meeting/Roundtable GTM 7 PM - BOB to do presentation |
| | 17-20 | BINC in ORLANDO, Florida – Go here to Register: http://www.betterinvesting.org/biconvention |
| JUNE | 5 | Board Meeting/Roundtable GTM 7 PM - BOBBIE to do presentation |
| | | Club Gathering Event-- Springfield Picnic at Noon - Always a FUN time! |
| JULY | 14 | Annual Board and Planning Meeting - 9:30 AM to Noon - Location TBA |
| AUGUST | 7 | Board Meeting/Roundtable GTM 7 PM - BEV to do presentation |
| SEPTEMBER | 4 | Board Meeting/Roundtable GTM 7 PM - JUDY to do presentation |
| OCTOBER | 2 | Board Meeting/Roundtable GTM 7 PM - CHIKO to do presentation |
| | 20 | Portfolio Sharing - Warren County Public Library, Monmouth, IL |
| NOVEMBER | 6 | Board Meeting/Roundtable GTM 7 PM - JUDY to do presentation |
| DECEMBER | 4 | Board Meeting/Roundtable GTM 7 PM - BOBBIE to do presentation |
| | | PRESENTATIONS MADE AT MONTHLY MEETINGS ARE 10-20 MINUTES IN LENGTH, AND WILL BE ON A TOPIC OF INTEREST TO ALL BI INVESTORS. |

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.