



News from the Heart of Illinois Chapter

Home of the Beardstown Ladies Investment Club

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

AN SSG WORKSHOP will take place on Saturday, April 18, 2020 in Effingham, IL. Come for coffee at 8:00 a.m. and stay for the hands-on live demonstration on how to complete an SSG (Stock Selection Guide). In the afternoon, we will present a PowerPoint on “Applying Judgment.”

Stock Selection Guide WORKSHOP and “Adding Judgment”

Saturday, April 18, 2020, 8:30 a.m. to 2:00 p.m.

Koerner Distribution Training Center, 1600

COST: \$38

<https://www.eventbrite.com>

REGISTER HERE:

<https://www.eventbrite.com/registration-91669240165>

Bring laptops

hands-on demonstration of SSG

*The hard part of investing is not finding a company with the best prospects for revenue and earnings growth, but finding one that is also undervalued. Adding judgment to the mix, return on equity, and paying a fair price for the stock. We plan to organize it again at another time later this season. Stay tuned to future notices regarding this from the Heart of Illinois Chapter. **Bobbie Kincaid, HOIC President***

*This workshop will provide a hands-on training opportunity to learn how to complete an SSG using BetterInvesting’s Online SSG Tools. A PowerPoint presentation on “**Adding Judgment**” will be included. Complete with two large-screen TVs, classroom style seating with tables, outlets and WiFi – bring your own laptops, tablets, or smart phones. Handouts will be available. Door prizes, too. **Lunch included.** Contact claud HUDSON640@gmail.com or bobbiekincaid@comcast.net for more information.*

LIKE US on FACEBOOK. Search for “HOIC” on Facebook and hit enter. Once there, you will see the HOIC and the BetterInvesting logos. We’re looking forward to your **“LIKES”!**

Also feel free to post questions and/or comments you may have, or share something you have learned from completing a Stock Selection Guide on a certain stock. How about suggesting books or reference materials you recommend? Don’t hesitate to post photos of your investment club meetings or you attending an event. We are looking forward to your input!

2020 EVENTS CALENDAR – save for future use. This schedule of events will help you remember that all who are reading this newsletter are welcome to join in on our monthly Roundtable GTM board meetings. We spend the first fifteen to twenty minutes delivering an educational segment on a topic of interest to all. We have learned about some pretty interesting things in the last couple of years since we have started doing this. After the segment is over, you may choose to leave the meeting or stay on to see what the Chapter is doing. Of course, we'd like to have you volunteer to be a part of the HOIC. Here are the first six months of activities.

2020 HOIC EVENTS SCHEDULE		
MONTH	DATE	ACTIVITY
APR/MAY	various dates	Smart Money Week -- Financial Literacy Month. Various locations and education topics planned beginning April 4. Details in this newsletter.
APRIL	6	Board Meeting/Roundtable GTM 7 PM - Gary Simms to present
	18	BI Workshop - " Hands on SSG Training " - Effingham, IL. Details to follow
MAY	4	Board Meeting/Roundtable GTM 7 PM – Steve Emmerich to Present
	14-17	BINC in Dallas, TX - Register Here: http://www.betterinvesting.org/biconvention
JUNE	13	Annual Board & Planning Meeting - 9:00 AM to 12:45 PM - Carlock Public Library, 202 E. Washington, Carlock, IL. Director Attendance Required. Guests welcome in person or online via GTM.
JULY	TBA	Club Gathering Event – Location and Details TBA – Always a fun time!
AUGUST	3	Board Meeting/Roundtable GTM 7 PM – Bobbie Kincaid to present
SEPTEMBER	14	Board Meeting/Roundtable GTM 7 PM - ? to present
OCTOBER	5	Board Meeting/Roundtable GTM 7 PM - ? to present
	24	Clubs Portfolio Sharing - Warren County Public Library, Monmouth, IL
NOVEMBER	2	Board Meeting/Roundtable GTM 7 PM - ? to present
DECEMBER	7	Board Meeting/Roundtable GTM 7 PM - ? to present
		PRESENTATIONS MADE AT MONTHLY MEETINGS ARE 10-20 MINUTES IN LENGTH, AND WILL BE ON A TOPIC OF INTEREST TO ALL BI INVESTORS.
		TENTATIVE CALENDAR - WILL BE UPDATED AS INFORMATION IS CONFIRMED

Check out our new Chapter webpage on the BetterInvesting website for further information or email contact@heartofillinois.betterinvesting.net. Or find us on Facebook: HOIC.

IT'S A SCAM! It's open season for all scammers and cyber attackers, and there are plenty of opportunities for them to hunt you down. Learn how you can protect yourself to prevent being hurt by their cunning methods. If you missed this program at the February 3rd HOIC Roundtable meeting, here are some tips to help keep your email, investment, and other online accounts safe:

1. Use a reputable password manager and two-factor authentication wherever possible.
2. If signing up for a new email service, check for 2FA support; an extra layer of security.
3. Don't click on suspicious links in emails or texts. Malware is often attached.
4. Be anonymous by using a VPN on your computer and on or phone (Virtual Private Network) to encrypt Internet connections.
5. Don't use public Wi-Fi or public computers if you can help it.
6. Get a strong antivirus program installed on all your devices.
7. Secure your router and Wi-Fi with strong passwords.
8. Keep your computer and smartphone operating systems up to date.
9. Keep all your computer and smartphone apps updated for the latest security improvements.
10. If your email has been hacked, consider putting a credit freeze on your account.

Assume that email is NOT secure, even after taking these precautions. Avoid sending highly sensitive information such as payment or credit card data, Social Security numbers and other identifiable information over email if at all possible. Don't make it easy for hackers and scammers to find you. Be armed.

(Thanks to Suzi Artzberger, IT Director at BetterInvesting home office, for these tips. If you want to see the PowerPoint, "It's a Scam," send an email request to bobbiekincaid@comcast.net.)

WELCOME EVANSVILLE TRI-STATE chapter members who have Illinois ZIP Codes, which are now counted as part of the Heart of Illinois Chapter. We welcome you to our (your) chapter and trust that we can be of help to you and your representative clubs. Our President will be contacting you soon to tell you more about the Heart of Illinois Chapter and the services that we offer our members.

BINC IN DALLAS – begins on Thursday, May 14, 2020 with an opening Reception in the evening. To register just click on <https://hello.betterinvesting.org/binc2020>. Also, make your hotel reservation EARLY at the Westin Dallas Park Central Hotel on Merit Drive. For further information, read what our own HOIC Director, Bobbie Kincaid, wrote about the destination for BINC in 2020. Her article appears in the December 2019 issue of *BetterInvesting* magazine on page 42.

A CELEBRITY AMONG US? No, just our own resident volunteer. Speaking of *BetterInvesting* magazine, our Chapter president, Bobbie Kincaid, was recently interviewed by author and writer Angele McQuade and featured in the January/February 2020 issue of the magazine on page 43.

Bobbie would be the first to tell you that accolades are not necessary to keep doing what one loves to do. It is her mission to make sure everyone knows how BetterInvesting can be the support you need to retire comfortably – **if** you start down that road early enough. Become a member of BetterInvesting, join an investment club, and use the SSG Online Tools to help you achieve your financial and retirement goals.

HAPPY ANNIVERSARY! 2020 will be our sixth year for visiting clubs in the Heart of Illinois Chapter. That means we will begin a new cycle celebrating your club's anniversary again. We will be calling your Club Contact soon to make arrangements to deliver your special recognition certificate. We look forward to visiting with you again, and making plans to renew the relationships we made in 2015 and to make new ones this year. Here is the Class of 2020:

YEARS	CLUB NAME	LOCATION
35	Today's Woman Investment Club Partnership	Monmouth, IL
30	Go for Broke	Springfield, IL
25	Women Investors Network	Springfield, IL
25	Little Egypt Investment Company	Carmi, IL
25	Happy Money Makers	Kilbourne, IL
25	WIN – Women Investors Network	East Peoria, IL
20	Easy Street Investment Club	Effingham, IL
20	Nailah Investment Club	Rockford, IL
20	Pour Leap Years Investment Club	Winnebago, IL
20	Make Us Rich Investment Club	Rochelle, IL
20	Sowers Online Investment Club	Pekin, IL

We are happy to celebrate with you, and hope we can be of help to you in some way as we come to visit your club and present your Certificate. If you'd like to celebrate by having a picnic, let us know. We could also present a free program for you about stocks and investing. One of our directors, Allen Holdsworth, who is a retired broker and financial planner, will thoroughly review your club's portfolio for a small fee of \$50. When we call, let us know how you'd like to celebrate your milestone anniversary. Congratulations for reaching this milestone.

OUR DIRECTORS stand ready to assist in any way they can. We are closer than you think. For help or information, send an email to contact@heartofillinois.betterinvesting.net.

President: Bobbie Kincaid - Pekin
 Vice President: Nancy Leigh - Avon
 Secretary: Elaine Swope - Normal
 Asst Secretary: Judy Kelsheimer - Springfield
 Treasurer: **WE HAVE A NEED HERE**
 Steve Emmerich – Petersburg

Gary Simms – Decatur
 Allen Holdsworth – Aledo
 Karen Hurst – Morton
 Chiko Tsukamoto – Carlock
 Betty Sinnock – Havana
 Chris Wissmiller – Bloomington

MONEY SMART WEEK EVENTS: Contact president@heartofillinois.betterinvesting.net



“Why Invest in Stocks” and “10 Investing Tips for Busy People”

Saturday, April 4, 2020 - 10:30 a.m. – 12:30 p.m.
Springfield Lincoln Library, Computer Room, 2nd Floor
326 S. 7th Street, Springfield, IL 62701

Session 1: History shows that investing in the stock market brings the greatest returns to your portfolio. Other securities like funds, ETFs, bonds and T-bills will be compared so you can see the difference. Employer plans like a 401(k) and the effects of inflation will also be addressed.

Session 2: Adulthood can be an endless stream of “I wish I could, but I’m too busy.” Regardless of how busy you are, you can’t put this off. If you have time to scroll through social media, you have time to invest with little or no help on your part. These Tips make it easy for busy people.

“It’s a SCAM!”

Thursday, April 23, 2020 - 6:30 p.m. – 8:00 p.m.
Carlock Public Library District
202 E Washington, Carlock, IL 61725

It’s open season for all scammers and fraudsters, and there are plenty of opportunities for them to hunt you down. Learn how you can protect yourself to prevent being hurt by their cunning methods. This program needs to be repeated every now and then, for scamming season never closes. Hear about details from victims who have lived through the experience – sometimes more than once. View “Outsmarting Investment Fraud.” Then learn the many ways scammers get to you in other areas of your life. You’ll leave with enough ammunition to share with others, and protect yourself, too. We want to arm you by sharing our knowledge about this topic. Snacks will be served. Handouts included.

“10 Investing Tips for Busy People”

Monday, April 27, 2020 - 1:00 p.m. – 2:30 p.m.
Pekin Public Library
301 S. 4th St., Pekin, IL 61554
See Session 2 description above

“Why Invest? It’s Your Future!”

Thursday, April 30, 2020 - 6:00 p.m. – 7:30 p.m.
Pekin Public Library
301 S. 4th St., Pekin, IL 61554

BetterInvesting is very concerned that personal finance is not being taught in most schools due to budget constraints. Young people graduate without knowing how to save and manage money, balance a check book, curb credit card debt, or invest for their future. They are only a few years from making investment decisions about their employer’s retirement programs or investing on their own. We want to do our part in sharing our knowledge about this topic. Snacks will be served. Handouts included.

“It’s a SCAM!”

Saturday, May 2, 2020 – 10:00 a.m. – 11:30 a.m.
Pekin Public Library
301 S. 4th St., Pekin, IL 61554
See description above

NEED AN EDUCATION program at your investment club meeting? As a chapter wanting to be of service to you, we have many programs ready to share with you on most popular investing topics and tools. Contact us to arrange – either in person or by Go-to-Webinar. Most are free. A thorough Portfolio Review by a trained financial planner is \$50. Either call 309-781-7873 or email contact@heartofillinois.betterinvesting.org to arrange an appointment for your portfolio review and/or a club program.

DID YOU KNOW... a one-time \$500 deposit invested in a broad-market equity ETF (or other stock investment vehicle) at the average rate of 8% interest per year, compounded annually for 67 years will yield **\$86,768.41**. Age 67 was used because that's the current Social Security retirement age. This one-time deposit could be in the form of a gift for Baby, hence using 67 years. What a nice legacy for that newborn. Think about what the amount would be if compounded more often than annually, and at an interest rate of greater than 8%. Yes, think about it.

Compound Interest Calculator

Inputs	
Current Principal:	\$ 500.00
Annual Addition:	\$ 0
Years to grow:	67
Interest Rate:	8 %
Compound interest	1 time(s) annually
Make additions at	<input checked="" type="radio"/> start <input type="radio"/> end of each compounding period
Calculate	
Results	
Future Value:	\$ 86,768.41

Compound Interest Formula

Compound interest - meaning that the interest you earn each year is added to your principal, so that the balance doesn't merely grow, it grows at an increasing rate - is one of the most useful concepts in finance. It is the basis of everything from a [personal savings plan](#) to the [long term growth of the stock market](#). It also accounts for the [effects of inflation](#), and the [importance of paying down your debt](#).

About Money Smart Week

Created by the Federal Reserve Bank of Chicago in 2002, Money Smart Week® is a public awareness campaign designed to help consumers better manage their personal finances. Programming is offered to all demographics and income levels and covers all facets of personal finance. BetterInvesting is proud to be a participating partner of this important program.

About BetterInvesting

Since 1951, BetterInvesting has helped over 5 million people become better, more informed investors. You can learn more about the benefits of investment clubs by visiting www.betterinvesting.org/clubs to sample many of our investment club resources, at no cost or obligation. The Heart of Illinois Chapter of BetterInvesting is the local resource for investment education about how to buy good stocks at the right price with the goal of doubling your portfolio value in five years by investing regularly, reinvesting dividends, and diversifying investments.

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.

Check out our website: www.betterinvesting.org/hoic