



News from the **Heart of Illinois Chapter (HOIC)**

Home of the Beardstown Ladies Investment Club

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HAPPY NEW YEAR to the membership of Heart of Illinois Chapter of BetterInvesting. If you are receiving the email announcement, that means YOU are part of this wonderful community. We have planned many things around COVID-19 parameters and trust you will take advantage of each opportunity. But, please share with your club members who may not receive this newsletter. They should go to “My Account” tab on the BetterInvesting webpage and update their email. We hope you enjoy reading this “official” publication from the Heart of Illinois Chapter, and welcome your comments.

We have changed up some things for the coming year, and hope you will find it better for your schedule, too. A calendar of our 2022 activities is elsewhere in this newsletter.

MODEL INVESTMENT CLUB: At our next meeting on February 21 at 6:00 p.m. CT, we will be discussing "Setting up Transfer on Death (TOD) in Financial Accounts". Death and taxes. We can't avoid them, but we can make them easier for our heirs by completing a simple, easy, and quick document within our financial accounts. Here is the link: <https://www.gotomeet.me/StephenEmmerich/prairieinvestmentpartnershipamodelclub> to attend. Join us at the appointed day and time by clicking on this link, and learn how to get this done.

Prairie Investment Partners (PIP) Model Club meets monthly on the 3rd Monday at 6:00 p.m. CT. Details about future meeting dates, time, and method are shown on the Events page of the Heart of Illinois web page. We currently meet online due to COVID-19 precautions. We hope you will take advantage of this new, 28-year-old club, and invite anyone to come and check us out. We can be reached at Prairieinvestmentpartnership@gmail.com.

DOES YOUR PORTFOLIO NEED A WORKOVER? Allen Holdsworth is your “mechanic” – your “weed and feed” guy. He has “tuned up and weeded” more than 80 BI Club Portfolios. Your club can set its own date and time to use this service in person (\$50), or virtually by Go-To-Meeting or ZOOM format (\$25); checks payable to HOIC. The cost is per club session. Contact Allen at Education@heartofillinois.betterinvesting.net or call directly at 309-781-7873 to book him or for further information.



Allen Holdsworth

He taught at 12 national conferences (BINC), is past president and director of BetterInvesting Volunteer Advisory Board (BIVAB), and rang the closing bell at the New York Stock Exchange. Currently, he teaches a 16-week course on “Personal Investing” at a local college and is a director for the Heart of Illinois Chapter.

INVESTMENT CLUB RESOURCES are available here:

<https://www.betterinvesting.org/members/club-resources/documents>. Founded originally as the National Association of Investment Clubs, BetterInvesting is universally recognized as the leading authority on how to start and run a profitable stock investment club. BetterInvesting sets up you and your club for success to invest profitably together. Helpful resources for your club's operations include: Articles to help you learn the best practices to safely and effectively operate a club; Videos through the Video Learning Library covering topics such as club accounting, club operations and portfolio management; and Documents you need to successfully operate an investment club.

THE HEART OF ILLINOIS CHAPTER also provides Resources for Investment Clubs: Do you have members new to the SSG (Stock Selection Guide)? Do you have members who would like a refresher class in the SSG? Does your club have trouble deciding whether to sell or hold? We can help!

The HOIC (Heart of Illinois Chapter of BetterInvesting) is encouraging clubs to contact us and schedule an education segment to be presented at your regular club meeting. It can be done in person or on-line, depending on how far away a director lives.

To find out more about this great opportunity please contact Steve Emmerich at Prairieinvestmentpartnership@gmail.com and discuss a place, time, and topic for your club. Did I mention that this service is FREE!!!! We can also design a class to fit almost any investing topic you are interested in. Please contact Steve to get your questions answered and to take advantage of this FREE service.

Here are just a few of the class topics that we can do for your club:

Beginners Guide to the SSG
Adding Judgment to the SSG
What is the Upside/Downside Ratio and What Does it Mean to Me?
Don't be Afraid to Sell

Please share this e-mail with your club members, as many do not get the e-mails from HOIC. Again, please contact Steve Emmerich at Prairieinvestmentpartnership@gmail.com if you have questions. Thanks for your help!

A NEW MEMBER BENEFIT awaits your attention. If you are not currently receiving the weekly email from BetterInvesting called *BetterInvesting Weekly*, then you are missing out on a lot of free member benefits. All pertinent information about StockUP, Ticker Talk, First Cut studies, Stock Ideas, Quotes, and Tips, the Learning Center, and other timely notices comes out every Thursday from home office.

To make sure you are getting this benefit, you have to opt in by logging in to your BI account. Beside your name is a white box that says *Account*; click to open, then select "Email and Product Subscription Information" on the left side of page. Under "Email Subscriptions" there are four choices. BetterInvesting Weekly is the first one. Be sure to click to turn the little white box blue. Then SAVE CHANGES at the bottom of the page before exiting.

2022 70th BINC IN DALLAS is scheduled for Thursday, June 23 to Sunday, June 26, 2022 at the Westin Dallas Park Central Hotel on Merit Drive. Yes, this is the same location that was scheduled for BINC 2020 and BINC 2021, which had to be cancelled due to the coronavirus. Plans pick up where they left off, with the addition of some new classes and things to do.

In addition, **Happy Birthday, BINC!** Don't you just love a birthday party? One is being planned for the 70th anniversary year of BetterInvesting; they've been **educating investors since 1951**. Don't miss out on the party, AND the cake. Register today at a reduced cost. Go to www.betterinvesting.org/binc, which will provide further details.

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

Bobbie Kincaid – Pekin
Allen Holdsworth – Aledo
Chris Wissmiller – Bloomington

Stephen Emmerich – Petersburg
Karen Hurst – Morton
Betty Sinnock – Havana

2022 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 Roundtable GTM board meetings. REMEMBER: MEETINGS ARE THE FIRST TUESDAY OF EVERY OTHER MONTH. The HOIC Annual Meeting will be announced separately; a picnic is usually involved.

2022 HOIC EVENTS SCHEDULE		
MONTH	DATE	ACTIVITY
		PRESENTATIONS MADE AT MONTHLY MEETINGS ARE 10-20 MINUTES IN LENGTH, AND WILL BE ON A TOPIC OF INTEREST TO ALL BI INVESTORS.
MARCH	1	Board Meeting/Roundtable GTM 7 PM
APRIL	TBA	Stock Selection Guide Seminar – Effingham, IL Area – Watch for details
May	3	Board Meeting/Roundtable GTM 7 PM
June	23-26	70 th Anniversary BINC – Dallas, TX – Watch for details
July	5	Board Meeting/Roundtable GTM 7 PM
September	6	Board Meeting/Roundtable GTM 7 PM
November	1	Board Meeting/Roundtable GTM 7 PM
		TENTATIVE CALENDAR - WILL BE UPDATED AS INFORMATION IS CONFIRMED

CHECK OUT OUR WEBSITE: www.betterinvesting.org/HOIC. Here you will find much information about the Heart of Illinois Chapter.

LIKE US on FACEBOOK. Search for "HOIC" on Facebook and hit enter. Once there, you will see the HOIC and BetterInvesting logos and know that you are on the right page.

FIRST CUT HELP is available so your club can be featured in *BetterInvesting Weekly* by submitting a First Cut study. How to and forms available here: <https://www.betterinvesting.org/members/find-great-stocks/first-cut-stock-reports>. You'll learn a lot.

WE NEED HELP! HOIC is looking to increase our Chapter Director membership. **We are offering individuals that would like to become an HOIC Chapter Director the incentive of a FREE one-year BetterInvesting membership including the SSGPlus online tools.**

HOIC Chapter Directors are a fun and stimulating group of people who are interested in learning and educating others about investing. Our meetings are open to all BI/HOIC members. If you are interested in finding out or just want to take a "test drive," don't hesitate to join us at our online meeting March 1, 2022 at 7:00 p.m. CT. You will find an invitation through the HOIC web page, chapter emails, or the HOIC Facebook page.

As a Chapter Director you would be attending most meetings online through the free GoToMeeting software. Our meetings are held every other month. The time spent being a Chapter Director is dependent on how much you want to involve yourself in our organization. You will meet other like-minded, motivating individuals. Another reward of becoming a Chapter Director is the vast amount of free education you will receive.

We hope you will consider joining our great membership. If you are inclined to join us or just want more information on becoming a director, please contact any HOIC Chapter Director. **Please pass this along to all of your club members so they are also aware of this offer.**

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Stocks are simple. All you do is buy shares in a great business for less than the business is intrinsically worth, with managers of the highest integrity and ability. Then you own those shares forever.

– Warren Buffett

About BetterInvesting and HOIC

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.