



Heart of Illinois Chapter News (HOIC)

March 2024

Home of the Beardstown Ladies Investment Club

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

A WORD FROM OUR PRESIDENT: Hello fellow Heart of Illinois Chapter members. As president of your chapter, I want all to realize that HOIC is **your** chapter. It can only be as good as you/we make it. On January 20, 1961, President John F. Kennedy spoke to the nation, these famous words: "...ask not what your country can do for you--ask what you can do for your country." Right now, your chapter needs you. We are looking for individuals who have a desire to help others become successful, life-long investors. Help is needed in many areas including webpage author, Facebook contributions, newsletter editing, event planning, etc. If you have writing skills and experience, there is a need for a chapter secretary. The time commitment is small and the benefit is great. Please consider these roles.

If you know someone who would be a good fit for any of these positions, please have them contact me at stephenemmerich@heartofillinois.betterinvesting.net Volunteering can be one of the best ways to fill a need. Are you willing to work on a team, pitch in, and have fun in the process (not to mention the perks of volunteerism)? Active directors receive free BetterInvestingTM (BI) membership including access to SSGPlusTM Online Tools.

– Stephen Emmerich

SAY HELLO TO THE DIRECTORS OF HOIC:

NAME	LOCATION	DUTIES	CONTACT INFO
Stephen Emmerich	Springfield	President	stephenemmerich@heartofillinois.betterinvesting.net
Allen Holdsworth	Aledo / Rockford	Portfolio Tune-ups	education@heartofillinois.betterinvesting.net
Claude Hudson	Effingham	Educator	Claudehudson640@gmail.com or 217.821.7788
Karen Hurst	Morton	Membership	Kyhurst814@gmail.com
Bobbie Kincaid	Pekin / Peoria	Treasurer	contact@heartofillinois.betterinvesting.net
Chris Wissmiller	Normal / Bloomington	Educator / Facebook	Education3@heartofillinois.betterinvesting.net

A TRIBUTE TO BETTY SINNOCK:

Elizabeth “Betty” Sinnock, a founding Beardstown Lady who became not only a public face of both the Ladies and the investment club wave of the 1990s but also a decades-long, devoted BI volunteer in many roles, passed away in September 2023.

It was her desire to provide funds for the Heart of Illinois Chapter (one she helped to form) to help educate the younger generation about investing.

If you’d like to support the Betty Sinnock Memorial

Fund to bring BetterInvesting education to a younger generation, tax-deductible contributions may be sent payable to HOIC Betty Sinnock Memorial Fund, c/o 2220 Mayflower Drive, Pekin, IL 61554.

As one of the original ‘Beardstown Ladies,’ Betty and her club members caught the attention of the nation with their ‘home-town’ style and investing success story using BetterInvesting methodology. In addition to opening their club meetings to the public, they compiled several books and produced a video encouraging others to form their own investment clubs.

Betty became a familiar television guest as she has appeared on all the national TV networks and once rang the opening bell at the New York Stock Exchange. She’s travelled to Europe and South America to tell their story and to extoll the BI method of investing.

The Beardstown Ladies (with Betty Sinnock at the helm) have done more for the investment club “movement” than any other force in the investing community. More often than not, most investment clubs still in operation today attribute their success with statements such “when I heard/read/talked about Betty Sinnock, I was inspired to join/start an investment club.” Even today, we find this statement repeated often during visits to our clubs.

In 1967, Betty started her banking career with First National Bank in Beardstown, and retired from Havana National Bank in 1999 as a Trust Officer. Betty's immense contributions extended far beyond her professional endeavors. She was a long-time member and officer of the Beardstown Business and Professional Women's Club (BPW), also called the Beardstown Ladies Investment Club. As a founding member of the Beardstown (BPW) investment club in 1983, she shared her expertise during her travels which garnered her fame as one of the esteemed spokeswomen for the investment club.

Betty was also Past President, Education Chair, and in 2020 received the honor of Director Emeritus of Heart of Illinois Chapter (HOIC). From 1993-2002 she was a National Director of NAIC, and served as Regional Coordinator for the Southeast Region. In 1994 she was appointed to the State of Illinois Security Advisory Board. From 1995-2000 she was a member of the Individual Investors Advisory Committee of the New York Stock Exchange. At the 2017 BetterInvesting National Convention, Betty was awarded the Ken Janke Lifetime Service Award. Her dedication to empowering fellow women and youth will forever be remembered.



Betty Sinnock on the right receiving an award



NEW MEMBER PROGRAM: Looking for a club to join? Looking to add members to your club? BetterInvesting has a new program called Investment Club Connect. Investment Club Connect is an exciting program designed to help individuals and investment clubs connect seamlessly. Many individuals have expressed a desire to join existing investment clubs, while clubs have struggled to find new members when someone leaves. Check it out: <https://www.betterinvesting.org/members/investment-clubs/club-connect> It's now easier than ever for clubs to find like-minded members who are interested in joining an investment club.

HOIC WEDNESDAY MORNING BREAKFAST CLUB (This article was recently featured by BetterInvesting in a publication for chapter use. We share a portion of it here.)

In a spin off on the “if you build it, they will come” theme, the Heart of Illinois Chapter, led by Steve Emmerich, has done just that with the chapter’s Wednesday Morning Breakfast Club.

First, some background. Heart of Illinois is a small chapter with six experienced volunteers about a third the size of an average chapter. It doesn’t have the depth to produce independent investing education webinars beyond its SSG Workshop held periodically in Effingham, IL. A key element of their volunteer recruiting strategy is to connect with their chapter membership. Their reasoning: the more their members know what BetterInvesting is all about and what their chapter has to offer them to get the most out of their BI membership, the higher the likelihood that some will want to join their team. They needed quality engagement with their membership.

So how do you connect? One way is through their weekly breakfast club chats. These video conferencing get-togethers provide an informal and welcoming space for members to gather, complete with virtual steaming cups of coffee and tea. The hallmark of these weekly gatherings is their lack of a structured agenda and their focus on open, genuine, investment-related conversations. Their event is centered around the belief that the key to a vibrant investing community is the sharing of questions, ideas, and concerns with a cohort that shares a sense of belonging and a passion for financial growth and security.



What sets this gathering apart is its simplicity and inclusivity. Whether you're a seasoned investor or a novice, everyone is encouraged to join in. Discussions primarily revolve around stocks, but sometimes bonds, and mutual funds too. The guests drive the conversation, though Steve does start with a short education presentation.

Their one-hour conversations adhere to the BI standard disclaimer: each session is solely for educational purposes. This emphasizes the commitment to learning and growth within a community, free from the promotion of specific investment products or any hidden agendas. The success of the chapter’s breakfast chats lies in their ability to offer something truly valuable – a sense of community and a sincere interest in helping each other grow as fundamental stock investors.

Want to know more? Visit the chapter's web page: <https://www.betterinvesting.org/chapters/heart-of-illinois/local-events> Set a calendar reminder to join them any Wednesday at 8:00 am CT. It's open to all, it's free, and a great way to start your BI day! (Just ask Mark Robertson!)

CONGRATULATIONS to seven clubs with 5-year milestone anniversaries. As we prepare for our 2024 Club Visit schedule, we want to remind you that we would love to visit your club, bring a short educational program (or help in any way), and present your Anniversary Certificate in person if possible. Again, congratulations to this year’s celebrity clubs; we’ll be contacting you soon:

CLUB NAME	YEAR	LOCATION
Odd Lot Investment Club of Rockford	5 years	Rockford
Slicer Investment Club	20 years	Davenport
Invest-Hers Investment Club	30 years	Moline
Future Prophets Investment Club	30 years	Germantown Hills
4M Investment Club	40 years	Ottawa
Odd Lot Investments	40 years	LaSalle
Speculators Club	50 years	Rockford

WELCOME TO OUR NEWEST CLUBS: Bullseye Investment Club from East Moline, Little Red Pony Investment Club from Springfield, and 5 Loaves Investment Club from Fulton. All are eligible for as many “mentoring” visits as they want from HOIC. Just contact us.

FREE HOIC CLASS OFFERINGS: The Heart of Illinois Chapter of BetterInvesting is encouraging clubs to contact us and schedule a **free** education segment to be presented during your regular club meeting. It can be online or, in person depending on how far away a director lives. 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*

We can also design a class to fit almost any investing topic you are interested in. To find out more about this great opportunity, please contact Steve Emmerich at education@heartofillinois.betterinvesting.net and discuss a place, time, and topic for your club. Did we mention that this service is **FREE!!!!**

BETTERINVESTING MEMBERSHIP BENEFIT: Are you receiving all the benefits from your BetterInvesting membership? To make sure, you have to opt in by logging in to the BetterInvesting website. Beside your name is a white box that says “my account.” Click to open, then select “Email and Product Subscription Information” located on the left side of the page. Under “Email Subscription Information” there are four choices. *BetterInvesting Weekly* e-newsletter is the first one. Be sure and check the box to turn it from white to blue. While there, also check the second choice to receive email notices from us, your Heart of Illinois Chapter. This will guarantee that you’ll receive all the good information that HOIC can offer. Don’t forget to scroll down and **SAVE CHANGES** at the bottom of the page before exiting.

DOES YOUR PORTFOLIO NEED A TUNE UP? One of our directors, Allen Holdsworth, a retired broker/financial planner, is available to conduct a Portfolio Tune-up for your investment club. He has taught at 12 national conferences (BINC) and is past president and a former director of the BetterInvesting Volunteer Advisory Board (BIVAB). He has previously taught a 16-week course on “Personal Investing” at a local college, and has been a guest on Bob Brinker’s “Money Talk” syndicated radio program.

Your club can set its own date and time to use this service in person (\$50), or virtually by GoTo or ZOOM format (\$25); checks are 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 to get further information. He will conduct this service for any club in the nation.

MODEL INVESTMENT CLUB: Prairie Investment Partners (PIP) Model Club meets each month on the 3rd Monday at 6:00 p.m. CT. Details about future meeting dates and times are shown on the Events page of the Heart of Illinois Chapter web page. We meet online and hope you will take advantage of this opportunity offered by our chapter using the experience of this 30-year-old club, and invite anyone to come and learn. Open to the public, the link to join the meeting can be found here: <https://www.betterinvesting.org/chapters/heart-of-illinois/local-events>

2024 HOIC EVENTS SCHEDULE		
MONTH	DATE	ACTIVITY
EVERY MEETING		Educational presentations prior to start are 10-20 minutes in length, and will be on a topic of interest to all investors.
MAR	5	Board Meeting/Roundtable GTM 7 PM - 8 PM
APR	2	Board Meeting/Roundtable GTM 7 PM - 8PM
MAY	7	Board Meeting/Roundtable GTM 7 PM - 8 PM
MAY	16-19	BINC at Chicago Marriott O'Hare Hotel
JUN	4**	Annual Board & Planning Meeting - Guests welcome. Lunch included. 10am-11:30 (need to confirm). Details to be determined.
JUL	2	Board Meeting/Roundtable GTM 7 PM - 8 PM
AUG	6	Board Meeting/Roundtable GTM 7 PM – 8 PM
SEP	3	Board Meeting/Roundtable GTM 7 PM - 8 PM
OCT	1	Board Meeting/Roundtable GTM 7 PM - 8 PM
NOV	5	Board Meeting/Roundtable GTM 7 PM - 8 PM
All meetings: Open to the Public -- All times are Central Time		
**Tentative calendar - watch for updates on HOIC web page.		



Like us on Facebook:

Search for the HOIC and BI logos on the page.

The **BetterInvesting** website can be found here: www.betterinvesting.org. While there, login, click on “my account” and make sure your profile is up to date.

The **HOIC** webpage can be found here: www.betterinvesting.org/hoic

BINC Information can be found here: www.betterinvesting.org/BINC

DON'T MISS BINC! Practically in our backyard, this year’s in-person BetterInvesting National Convention (BINC) will be held at the Chicago Marriott O’Hare Hotel on May 16 – 19. The theme is “Learn by Doing” and will include over 60 classes with four different “hands-on” multi-sessions to fit your investing level. See details in the BetterInvesting magazine and register online at www.betterinvesting.org/BINC. Don’t wait – registration prices go up the longer you wait, and hotel rooms fill up fast.

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. All are encouraged to do your own stock selection research.