

Oak Park, Ill., Club Sports Solid Diversification

WISE Wins 2005 Value Line Award

by Adam Ritt, Editor

Women Investing in Security & Education is this year's top entry in the 2005 Investment Club Performance Survey conducted by BetterInvesting in conjunction with Value Line.

Judges deemed the portfolio of the Oak Park, Ill., club the best among the more than 280 submissions this year. The club has been around more than 10 years and has a well-rounded portfolio with both long-term holdings — such as MBNA, PepsiCo, Sysco and Walgreen Co. — and newer additions, such as FactSet Research Systems and Sunrise Senior Living. No position accounts for more than 14 percent.

Second place went to Oklahoma's Central OK Investment Club of Chickasha. Third place was awarded to Nothing But Net of Olathe, Kan. — a back-to-back third-place honoree.

Participating clubs in the annual survey sent in their portfolios along with the survey form. The judges' decisions were based on a variety of criteria, the most important of which was a club's investment performance over time. Other factors include how long the club has been in operation, the number of stocks in the portfolio and the portfolio's level of diversification.

Value Line reimbursed a member of the Women Investing in Security & Education for attending this year's BetterInvesting National Convention in Atlanta. All three winners receive a one-year subscription to either the print or electronic versions of *The Value Line Performance Survey*.

This Year's Results

The survey checks results of investment club portfolios for the year ending April 30, 2005. For the year the average club had a return of 4

percent, compared with a 4.7-percent return for the Vanguard Total Stock Market Index Fund during the same time. Although clubs didn't beat the market for the year, the 10-year average return was still impressive: 16.1 percent, compared with 9.5 percent for the Vanguard fund.

In this year's survey, all-male clubs outperformed all-female and mixed clubs. All-male clubs had a return of 4.8 percent; all-female, 3.9 percent; and mixed, 4.1 percent. All-male clubs also edged out the competition over the past 10 years, with a 16.6-percent average return compared with 15.7 percent for all-female clubs and 16.5 percent for the market.

We can't claim these results represent BetterInvesting's membership as a whole because this isn't a scientific survey. But we've been conducting this survey of annual earnings data for several decades, and we believe the results show the benefits of using BetterInvesting stock study tools. Eighty-nine percent of the participants said they use the Stock Selection Guide and other BetterInvesting tools.

State Winners

Value Line and BetterInvesting also recognize outstanding lifetime portfolio performance by investment clubs in their respective states. Thirty-eight clubs that participated in this year's survey were named state winners. Names of the clubs follow, by state:

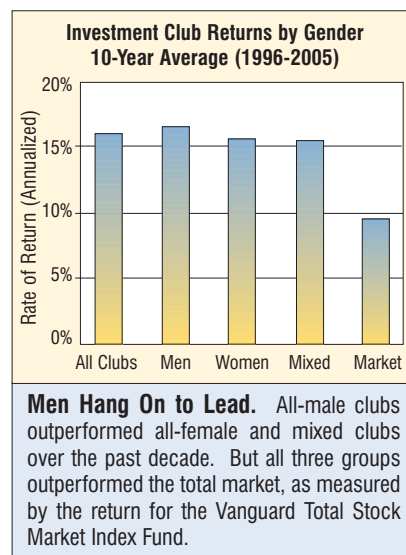
- San Tan Investment Club (Mesa, Ariz.)
- Millenium Money Makers (El Dorado Hills, Calif.)

National Value Line Winners, 1996-2005

YEAR	CLUB	CITY/STATE
1996	Klondike Investment Club	Buffalo, Wyo.
1997	Hot Prospects Investment Club	Wilmington, Vt.
1998	Ten & Ten Investment Club	Maplewood, N.J.
1999	The Fortune 20	Midland, Texas
2000	Salt Lake Investment Club	Salt Lake City, Utah
2001	GaAs Valley Group Investment Club	Roseville, Calif.
2002	Profit Seekers Investment Club	Lafayette, La.
2003	Good Stewards Investment Club	Plano, Texas
2004	Good Stewards Investment Club	Plano, Texas
2005	Women Investing in Security & Education	Oak Park, Ill.

- WHIM
(Camarillo, Calif.)
- Dynamic Investment Group
(Aurora, Colo.)
- Ft. Morgan Ladies Investment Club
(Ft. Morgan, Colo.)
- Market Barons Investment Club
(Colorado Springs, Colo.)
- Five-I's Investment Club
(Winsted, Conn.)
- Ladies 'N' Money
(Lady Lake, Fla.)
- Smart Assets Investment Club
(Sarasota, Fla.)
- UJAMAA
(Stockbridge, Ga.)
- Today's Woman Investment Club
(Monmouth, Ill.)
- Women Investing in Security & Education
(Oak Park, Ill.)
- Women Investors Network
(Peoria, Ill.)
- Educational Investment Club
(Des Moines, Iowa)
- Nothing But Net
(Olathe, Kan.)
- Fortune 20 of Alexandria
(Alexandria, La.)
- United Equities
(Gaithersburg, Md.)
- Holden Investment Club
(Holden, Mass.)
- Plungers Investment Club
(Birmingham, Mich.)
- Watchdog Investment Club
(Niles, Mich.)
- Greater Metropolitan 4F Club of Minnesota
(Minneapolis, Minn.)
- Lakes & Pines Women's Investment Club
(Wadena, Minn.)
- Way North Investment Club
(Wayzata, Minn.)
- Concept V Investment Club
(Asheville, N.C.)
- L.I.F.E.
(Wadsworth, Ohio)
- 645 Investment Club of Columbus
(Columbus, Ohio)
- LIFT Co.
(Oberlin, Ohio)
- Central OK Investment Club of Chickasha
(Anadarko, Okla.)
- Gotham Investment Club
(Forest Grove, Ore.)
- Abundance Strategists Investment Club
(Wind Gap, Pa.)
- Pittsburgh Chapter Model Club
(Mars, Pa.)
- Women of Wealth
(Memphis, Tenn.)
- Good Stewards Investment Club
(Plano, Texas)
- Financial Fitness Investors
(Great Falls, Va.)
- WAMA
(Centreville, Va.)
- I.N.Vest Club
(Lake Forest Park, Wash.)
- Primetimers Investment Club
(Vancouver, Wash.)
- Mad City Investment Club
(Verona, Wis.)

Next month we'll name the members of this year's Honor Roll. These are clubs that have been in operation for a minimum of eight years. BetterInvesting thanks all the clubs that participated. **B**



Annual Results (years ended April 30)

	All Clubs	Men	Women	Mixed	Market
2005	4.03%	4.77%	3.90%	4.07%	4.67%
2004	23.00%	22.90%	23.20%	22.60%	23.00%
2003	-9.70%	-8.60%	-9.90%	-9.60%	-13.50%
2002	-3.00%	-4.40%	-3.90%	-1.60%	-10.80%
2001	-14.90%	-8.60%	-16.70%	-13.80%	-15.20%
2000	39.80%	42.00%	39.40%	40.00%	10.50%
1999	31.40%	28.20%	30.10%	34.20%	15.60%
1998	36.70%	36.90%	36.80%	36.50%	38.20%
1997	24.90%	24.60%	25.10%	24.70%	15.10%
1996	28.40%	27.80%	29.10%	28.00%	27.30%