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Investment clubs report turnaround

By THOMAS O'HARA

The individual investor is having a delightful experience in today's stock market.

While there may be a lot of individuals who haven't gone back into the stock market and while the market has been described as an institutionalized stock market, it looks like the individuals who are in today's market can have a happy day side-by-side with the giant institutions.

The National Association of Investment Clubs has been receiving glowing reports from its members on the extent of the recovery they have enjoyed since the bear market appeared to have ended in late 1974.

WHEN ONE CLUB of post office employees wrote that from its low in October 1974 to December 1975 its value increased by 212%, NAIC decided to take a random sample of old and new clubs to see just

how much their values had increased in the present market.

The post office group had the best gain, but among the sample investment clubs gains between December 1974 and February 1976 ranged from a mere 6.5 per cent to 179.4 per cent. The average gain in the sample was 89.9 per cent.

That 89.9 per cent compares with a gain of 58.9 per cent for the 30 stocks in the Dow Jones Industrial for the same period of time. 64 per cent of the investment clubs in the sample did better than the Dow Jones averages.

The club in the sample with the greatest gain was located in Montebello, Calif. Its members saw the value of a share in the club go from \$6.42 to \$19.87. The club with the least appreciation was in Cleveland, but its members saw the value of their shares increase from \$7.45 to \$9.12.

THE OLDEST CLUB in the National Association of Investment Clubs are included

in the sample. In February it celebrated the end of its 50th year as an investment club.

Members saw its share value increase from \$67.78 to \$119.21 (the member of that club over 35 years at the rate of some times 10 and sometimes 20 a month has deposited about \$7,000 in the club. He has withdrawn over \$30,000 and in February still had an account in the club worth over \$39,000).

Investment clubs follow three investment principles which help them achieve their results. First, they invest regularly, usually at monthly intervals, over a long period of time without trying to guess whether the market is in an upward or downward trend.

Secondly, they keep fully invested to put the principle of compound income to work for them. Third, they endeavor to invest in companies which are moving sales and earnings per share ahead faster than the general economy.

THE LONG down market, which hopefully ended in late 1974, put the faith of club members in a severe test as they saw the value of each previous month's investment worth less for month after month after month. Investing a set sum of money each month, however, has a wonderful mathematical effect.

As stock prices decline, that set amount buys a larger and larger number of shares of stock. Once stock prices turn around, a price increase applied to the larger number of shares helps increase values rapidly.

Long before stock prices reach their former height the investor finds the value of his account exceeds his investment.

The National Association of Investment Clubs is a non-profit largely volunteer organization of investment club members

who help individuals start their own clubs and who also help teach individuals and clubs how to use the stock study procedures developed by the Association.

The NAIC Manual which shows how to organize an investment club contains a model agreement form for the members outlining tax reporting procedures, and shows how to study stocks prior to purchase by the club. It is available for \$5. A credit for that amount is received when the new club becomes a member.

The National Association of Investment Clubs is at 1515 E. Eleven Mile Road, Royal Oak, 4806.

It has volunteer regional councils in 28 states to give direct help to individuals in their own areas. NAIC has both individual and club memberships.

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No such thing as 'miraculous' diet

There's the banana diet, the sea macrobiotic or brown rice diet, the ice cream diet and so on. The Better Business Bureau cautions that these regimens can often be anything but healthy.

Fad diets all have something in common and it's not magic. It's temporary. Fortunately, consumers who go on these diets soon go off them. They are severely unbalanced because of vitamin and iron deficiencies and can seriously endanger health.

ONE TYPE OF particularly dangerous diet that has been popular in recent years is the high-protein, high-fat, no carbohydrate diet. These diets promise you unlimited amounts of high protein foods, such as meat, eggs and cheese. However, they warn of carbohydrates, be they breads, fruits or vegetables.

Again, you "miraculously" lose weight in this deliberately unbalanced diet, not because of what you eat, but because you eat less. This is because of an abnormal body response called "ketosis."

Ketones are manufactured naturally as part of the body's metabolic process, but in this diet, they suddenly flood the system. So, they so they suppress appetite. But at what cost?

Not only can this type of diet dramatically increase your cholesterol level in one week, but according to the American Medical Association it can cause side effects of extreme fatigue, nausea, headaches, constipation or diarrhea, and kidney problems, as well as possible brain damage to unborn children.

IS IT WORTH IT? Apparently, many more people think so. In what one nutrition expert labels our "Age of Calorie Anxiety," millions of dollars are spent annually on reducing schemes.

Diet books are bought by the millions annually. Consumers pour through "Wrap, soak and squeeze" ads for body wrapping kits, before and after pictures for weight reducing candies, and consider taking pills, shots and hormones, even surgical procedures like wiring the jaw shut.

The technique called "staple puncture" operates on the theory that there are "sensitivity nerve endings" in the ear. When the patient is hungry, he or she should wrangle the clips in the ear to dampen the hunger sensation. The patient, by the way, whose calorie intake is severely restricted under this regimen, experiences a severe protein loss as well as possibly an ear infection.

The "staple puncture" scheme is probably a bit more bizarre than most, but the Better Business Bureau warns you to be cautious about any quick reducing schemes. Body wrapping devices, for example, in addition to being ineffective for weight reduction, may cause injury to anyone suffering from diabetes, varicose veins, phlebitis or other circulatory problems. The Federal Trade Commission has issued consent orders against several companies for false advertising of these devices.

PROPER REDUCING is neither quick nor easy. It takes time. It doesn't mean a switch to eating seaweed and kama liver. It means a sensible change from more calories to fewer calories.

Before going on a diet, first see a physician to determine the kind of diet and the amount of exercise that is right for you. The Better Business Bureau prescribes common sense for losing weight and not just losing money. So, reach for low-calorie foods, not chocolate cake.

Your new diet is called "moderation," and it does work.

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