

## **WELCOME TO THE CENTRE REGION MODEL INVESTMENT CLUB (CRMIC)**

Welcome to CRMIC. Assimilation into the club takes time and work on your part. The more you put into the club the more you will gain.

It is important to attend the monthly meetings, make the financial contributions promptly, and complete the homework and assignments. All partners are expected to participate and do the necessary work. The club is only as good as the partners make it.

It takes time to become familiar with the terminology and strategies used in the club's work. Partners are expected to do the following:

- Monitor a stock in the club's portfolio
- Learn how to access a Value Line report and use it
- Understand the Stock Selection Guide (SSG) and other tools used in stock analysis
- Learn how to navigate financial websites
- Read financial news as well as books, magazines, and newspapers
- Research companies and serve on stock selection committees
- Attend educational financial programs like workshops/classes, investors' fairs, and conventions
- Assume an officer position

CRMIC has two websites. On the unsecured website at <http://www.crmic.org> you will find a wealth of information to help with your assimilation. The website has a Welcome Packet and a Partner Packet on it. The Welcome Packet contains most of the forms found in this Welcome Packet plus there is a sample SSG on it. Go to it and click on all the links. This is meant to be a self-teaching tool about the SSG. CRMIC has a Partner Packet which needs to be revised. It is available on our secure [myiclub.com](http://myiclub.com) website under the tab File Storage. It is designed to teach you how to do a Stock Selection Study. Under the SSG section there is a lot of detail about the five parts of the SSG. You are also guided through the parts of an annual report and an analysis of two company financial statements – the Income Statement and the Balance Sheet. There is a section about other information that needs to be gathered when doing a study. At the end of the Partner Packet there is an explanation of reports produced by the Club Accounting software.

On the secured CRMIC website ([www.myiclub.com](http://www.myiclub.com)) you will find the club's financial reports under the tab Reports and under the tab File Storage you will find many folders containing club information such as the minutes, the Club's Agreement and Operating Procedures, the income and expense report, the roster, Stock Selection Guides (SSGs), and more. The heart of the club's operations are under File Storage.

It takes time to become an experienced investor, but with time, education, practice, and patience you will get there. In a club atmosphere you will be able to learn from your partners, and your partners will learn from you.

Welcome and Happy Investing.