

Information about the Centre Region Model Investment Club (CRMIC)

Partners:

There are two types of partners in CRMIC.

Primary Partners are volunteer directors for the Central PA Chapter (CPAC) of BetterInvesting (www.betterinvesting.org). They are in the club to provide guidance for the club and act as liaisons to CPAC.

Associate Partners are individuals 18 years or older who are voted into the partnership.

CRMIC is organized as a partnership. Thus, all the members, Primary or Associate, are partners.

General Information:

The partnership is limited to twenty Associate Partners at any one time.

Guests are encouraged to attend and observe a working model investment club.

There is no charge to attend a meeting as a guest.

In order to participate in the club's decision making process, you need to join the club.

Requirements to join CRMIC:

- Guests must attend at least three meetings prior to requesting membership into CRMIC. At the third meeting, membership into the partnership may be requested.
- All partners must be Pennsylvania residents as well as U.S. citizens or non-citizens with Green Cards.
- Minimum age is 18.
- None of the partners shall be a stock broker.
- Partners must have access to an Internet-connected computer and have a valid email address.
- Real money is used to build a portfolio. There is an initial investment of \$50 required upon joining. Thereafter, the minimum monthly contribution is \$30 with a maximum monthly contribution of \$100. The contribution is invested into stock purchases and is used to cover the club's expenses.
- If not presently a member of BetterInvesting, partners are required to join. Currently, the fee is \$42/year. This is prorated if a partner joins after March.
- Purchase a program to produce the Stock Selection Guide:
BetterInvesting has two web based programs which can be leased yearly. CoreSSG membership which includes access to the CoreSSG online tool is \$95 a year. This includes the \$42 for club membership plus \$53 for access to the CoreSSG. SSGPlus membership which includes access to the SSGPlus online tool is \$112 a year. This includes the \$42 for club membership plus \$70 for access to the SSGPlus. For more information go to <http://betterinvesting.org/Public/Store/Store/Membership/default.htm>.
Another option is to purchase Toolkit 6 (software program for PCs) which costs \$189.00. It is available at <http://www.iclub.com/products/tk6.asp>.
For MAC users there is a software option which is the Stock Investment Guide. It is produced by Churr Software. The cost is \$90.00. Go to <http://churr.com/> for more information.

For more information visit the CRMIC website at www.crmic.org