

# Things to Do before Joining the Centre Region Model Investment Club (CRMIC)

## Things to do before joining:

1. Thoroughly read the CRMIC Agreement and Operating Procedures found on the website under The Welcome Packet. Go to <http://www.crmic.org/welcome.html> to access the Agreement and the Operating Procedures. If you have questions about the Agreement and/or Operating Procedures, contact one of the primary partners or send an e-mail to [cr20mic@aol.com](mailto:cr20mic@aol.com) or phone 814-234-8775.
2. Consider the time it will take to be a partner of the investment club. There will be preparation to do between meetings plus you will need time to learn how to use the software and read the *BetterInvesting* magazine.

## Review the Partnership Requirements:

1. A guest must attend at least two CRMIC meetings before requesting membership into CRMIC.  
Guests may apply for membership at their third meeting  
Guests do not need to join at their third meeting as some guests need more than two visits to decide if the club is right for them.
2. All partners must be Pennsylvania residents as well as U.S. citizens or non-citizens with Green Cards.
3. Minimum age is 18.
4. None of the partners shall be a stock broker.
5. Partners must have access to an Internet-connected computer and have a valid email address.
6. Real money is used to build a portfolio, and there is an initial investment of \$50 required upon joining. Thereafter, the minimum monthly investment is \$30 with a maximum monthly investment of \$100. The funds are invested into stock purchases and used to cover club expenses.
7. If not presently a member of BetterInvesting, partners are required to join. Currently, the fee is \$42.00/year. This will be prorated if a partner joins after March.
8. Purchase a program to produce the Stock Selection Guide (SSG):  
BetterInvesting has two web based programs which can be leased yearly. The CoreSSG membership is \$95 a year and includes the \$42 for club membership plus \$53 for access to BI's online CoreSSG program. The SSGPlus membership is \$112 a year and includes the \$42 for club membership plus \$70 for access to BI's online SSGPlus program. 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.

We trust that you have enjoyed visiting CRMIC, an interactive model investment club, and that you will consider becoming a partner in order to learn about investing or to sharpen your investing knowledge and skills.