

# Four Stages to Becoming a Member In Happy Destiny Investment Club (HDIC)

Joining a club can be a big step. You are mixing your money with ours. You are maybe learning a set of investment skills for the first time. And you will be doing with people that you may not have met before.

Well we have all been there. And we have separated the process into four different stages leading up to becoming a full-fledged member of HDIC. We think this will make the process easier and more understandable. We hope you join us “as we trudge the road of happy destiny.”

## **Stage #1: Visitor (want to see what we do)**

No expectation. Come on see how HDIC operates. Go to the club web site: [www.bivio.com/hdic](http://www.bivio.com/hdic) and click on “Communications/File” look in the “Welcome” folder near the top. There is a slide presentation on the club on how the club operates. There is also a brochure on the club.

Visitors can come to up to four meetings without any additional expectations. We like visitors. We also like to share our approach to investing with others.

Here are the four things we will ask of you before you graduate to the next stage:

- 1) Attend a monthly business meeting of HDIC;
  - a. You may want to also visit another investment club and compare the two. Finding the right investment club FOR YOU is important;
- 2) Take the Club Survey in the “Welcome” folder (and return the completed survey to the Club Secretary);
- 3) Fill out the application in the “Welcome” folder (and return the completed application) to the Club Secretary; and
- 4) Be able to pass the most important school test you ever took: the kindergarten test. “Can you play well with others?”

Once you complete these four things we will vote to make you an official guest on the club web site. This allows you to read and participate in email conversations about the club. Even at the 2<sup>nd</sup> stage there is no expectation of joining; you can still “just look”.

When you are ready to move to the 2<sup>nd</sup> stage go to our website and open the 2<sup>nd</sup> Stage folder.