



Achieving Critical Mass

Achieving Critical Mass (ACM) is the 'Model Stock Investment Club' (Model Club) for the BetterInvesting™ (BI) Pacific Northwest (PNW) Chapter. ACM is a registered investment club partnership in Washington State and is open to members from Washington, northern Idaho, and western Montana.

NAIC and BetterInvesting

The National Association of Investors Corporation (NAIC) was created in 1951 to help everyday people become successful long-term stock investors, primarily through investment clubs and practical education. Today, NAIC is known as BetterInvesting, a 501(c) (3) nonprofit association that remains dedicated to helping individuals and investment clubs learn and practice our fundamental approach to stock investing. Its mission includes:

- Educating individual investors and investment clubs
- Providing tools, resources, and training to support sound investing principles
- Promoting practical, disciplined, long-term stock investing for ordinary individuals

Today, BetterInvesting members enjoy access to webinars, online tools, educational events, publications, a supportive community, and software designed to make long-term investing easier to understand

ACM Objectives

BetterInvesting introduced the Model Stock Investment Club (Model Club) concept in 1951, using live demonstration clubs from the outset to teach sound, long-term investing principles.

ACM, a BetterInvesting Model Club, is a public, educational, demonstration stock investment club designed to show how a club operates using BetterInvesting's proven approach to identifying high-quality growth companies and building a well-managed stock portfolio.

ACM's core purpose is to be a "learning lab" where visitors and members can observe, practice, and refine long-term investing skills.

The Model Club program also demonstrates how an investment club is organized, managed, and operated.

ACM History

ACM was founded in 1996 in the Model Club style within the Inland Empire BetterInvesting Chapter. Many of the board members have served as long-term partners, helping create a supportive environment where members and visitors learn and practice long-term stock investing together.

Meetings

ACM usually meets online from 6:30 to 8:30 pm (Pacific Time) on the fourth Monday of each month, except in December. If a holiday falls on the meeting date, the schedule may shift slightly.

Visit the [PNW Chapter Local Events Page](#) for current meeting details and registration.

Visitors

Visitors are always welcome. You are encouraged to listen, learn, and participate in discussions. Formal club / partnership decisions, however, are reserved for ACM Partners.

Investments

BetterInvesting and ACM focus on identifying high-quality companies with strong historical performance and the potential for above-average future growth.

Our primary evaluation tool is BetterInvesting's Stock Selection Guide (SSG)—a proven resource that supports informed, long-term investment decisions.

ACM maintains a real investment portfolio owned collectively by the partners. Our approach emphasizes:

- Long-term investing
- Consistent, disciplined analysis
- Building a diversified portfolio of individual companies

Because of this focus, mutual funds are generally not part of our strategy.

BI Membership and ACM Partnership

Becoming a BetterInvesting member is simple – choose the membership type that fits you. There are no prerequisites, no experience required, and no minimum investment—just a desire to learn long-term investing.

ACM partners may join at any time, subject to the provisions of the partnership agreement and bylaws (available upon request).

Partner requirements:

- Must be a BetterInvesting member.
- Must reside in Washington, Idaho, or Montana.
- Contact the Model Club representative below for more information.

Participation

Model Clubs encourage active participation from both members and visitors.

ACM partners are expected to:

- Attend meetings regularly and contribute to discussions
- Share ideas and present stock studies to support investment decisions
- Present an educational investing topic periodically
- Contribute \$40–\$100 per month to the ACM portfolio, allowing each partner to build their stake at a comfortable pace

Accounting

The ACM treasurer maintains transparent and accurate financial records using unit-value accounting software designed specifically for investment clubs.

Taxes

ACM is organized as an IRS-recognized partnership.

Each year, the club:

- Files IRS Form 1065 (Partnership Return)
- Issues each partner a Schedule K-1 (Form 1065) showing their share of income, deductions, credits, and other tax items.

The club itself pays no income tax; each partner reports their K-1 information on their personal tax return.

Contact Information

General Contact:

contact@pnw.betterinvesting.net

Model Club:

modelclub@pnw.betterinvesting.net