Winter/Spring 2026

Central PA Chapter of BetterInvesting
c/o Liz Rodda, Editor
PO Box 651
Dauphin, PA 17018
www.betterinvesting.org/centpenn

IN THIS ISSUE:

Central PA Chapter Director Brenda Kirschman presented the 35th anniversary certificate to InvestHers in York County. Pictured are four club members. Photo courtesy of Brenda Kirschman.

NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

Educational Event

https://www.betterinvesting.org/chapters/central-pennsylvania/local-events

Stock Selection Guide Training

Saturday, March 21, 2026
8:30 AM (continental breakfast)
9:00 AM – noon instruction
Stock Selection Guide Analysis of Stocks Using On-line Tool SSG Plus

Giant Food Store Community Room
3301 Trindle Road, Camp Hill, PA 17011
$20 to attend. Details page 3.

Visit Central PA Chapter's Two Model Investment Clubs

Learn and Earn Model Investment Club
Meets second Saturday of each month at Giant Food Store Community Room, Camp Hill, 9 AM to 11 AM.
Free and open to the public.

Centre Region Model Investment Club
Meets second Monday of each month at South Hills School of Business and Technology, State College, 6:30 PM to 8:30 PM.
Free and open to the public.
www.crmic.org

President's Column
By Kate Grenke

Now that the holidays are over and the decorations are down, it is time to think about what lies ahead for 2026. Directors for the Central PA Chapter of Better Investing (CPAC) have not been slack when it comes to planning events. Already, the Keystone Strategies Portfolio contest is underway! As of press time, contestants have entered 55 portfolios. More information is included later in the newsletter.

Do you need to learn how to use the Stock Selection Guide (SSG), or do you want to strengthen your SSG skills? You are in luck! An SSG class is scheduled for Saturday, March 21, 2026. More information about the class is on page 3.

Want to find out who won the Keystone Strategies Portfolio contest? Then attend the Keystone Strategies Education Event and Annual Meeting scheduled for Saturday, August 15, 2026. Not only will the event be a great way to end the contest, but it will also be another opportunity to expand your investing knowledge. Continue to read the newsletter to learn more about the event.

CPAC directors will soon learn which clubs have special anniversaries this year. If your club falls into this category, expect one of the directors to contact you to set up a time to visit your club. The director will present a certificate to honor your club for all the years of investing together.

In closing, there are a number of great ways to grow as solid investors during 2026. Hopefully, you will be able to attend either the SSG class or the Keystone Strategies Education Event. Also, keep an eye on the contest. Even if you did not enter, you might get some great investment ideas, or you might want to join in the fun when the next contest starts!

Happy investing in 2026! **$$$**

Kate Grenke is the president of CPAC. She earned her Business Administration degree in 2011 from University of Phoenix. She retired from the Administrative Office of PA Courts/Minor Judiciary Education Board in 2018 so she could assume the position of grandmother to her grandson. She resides west of Chambersburg in Franklin County.

This newsletter is a publication of the Central PA Chapter of BetterInvesting (CPAC), a non-profit, volunteer organization dedicated to investment education. The BetterInvesting (BI) mission is to provide a program of sound investment information, education and support that helps create successful lifetime investors. The Central PA Chapter website is: www.betterinvesting.org/centpenn

Officers are:
Kate Grenke, President
president@centpenn.betterinvesting.net
John deGroot, Vice President
John Varner, Treasurer
treasurer@centpenn.betterinvesting.net
Brenda Kirschman, Secretary

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Dauphin, PA 17018

Central PA BI Member Greeting
By Dennis Low, CPAC Director

CPAC welcomed 20 new members into Better Investing (BI) for the calendar year 2025.

All new members received a welcome letter that expressed our pleasure that they had joined BI. Included with the welcome is information regarding webinar offerings and events from BI, ICLUB-Central and other sources of training and education as well as the current CPAC newsletter by Liz Rodda.

Active membership ranged from a low of 312 to a high of 331. At the end of 2025, membership totaled 324 Active and 3 Inactive. This is similar to what the membership count has been over the past several years.

Currently, there are 48 active investment clubs. That count includes 2 new clubs and the loss of 1 club in calendar year 2025.

Total life-time members total 30. **$$$**

Stock Selection Guide Analysis of Stocks
Using the Online Tool "SSG Plus"

Saturday, March 21, 2026, from 9:00 AM to 12:00 Noon

Giant Food Store Community Room
3301 Trindle Road, Camp Hill, PA 17011

Cost: $20 per student, payable in advance
This includes Continental Breakfast (starting at 8:30 AM)
and assorted beverages all morning.

Many investors are not confident about their ability to do accurate Stock Selection Guide analysis of quality growth stocks. They tend to rely too much on historical data to forecast future sales and earnings growth. They also make mistakes in predicting future P/E Ratios. These errors in judgment often result in inaccurate calculation of Upside/Downside Ratios, resulting in poor investing decisions. If this sounds like **YOU**, then please register to attend this educational event. The Directors of the Central PA Chapter of BetterInvesting will cover all sections of the Stock Selection Guide (SSG) and answer any questions you may have.

Name: ____

Email address:____

Make checks payable to "CPAC"
Send to event registrar: Bruce Kennedy, 506 Indiana Ave, Lemoyne, PA 17043
Phone: 717-629-9886 email: brucelkennedy816@outlook.com

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A Look Back

By John Diercks, CRMIC President

The Centre Region Model Investment Club (CRMIC) was formed in May 2008 when seven directors of the Central Pennsylvania Chapter decided a model investment club was needed in State College, Pennsylvania. The chapter already had the Learn and Earn Model Investment Club (LEMIC) in the Harrisburg area about 90 miles from State College. The trip could be somewhat treacherous on wintry days, which are somewhat frequent in central Pennsylvania. Our chapter helped us get started by paying half of our meeting room rental for the first several years of our existence.

CRMIC meets at night to accommodate working members in the club. The club includes both male and female partners. The size of the club has varied from a maximum of 21 partners to our present size of 10 partners.

We are proud that partners from CRMIC helped form the State College High School Little Lion Investment Club. Partners also acquainted the high school club with BetterInvesting principles. Their first meeting as a class at State College High School was in 2011. The club is still flourishing with full classes each year. Since formation, the class has become very popular as many students have entered the financial sector after graduating from universities around the country.

CRMIC has a very structured meeting agenda, including a recap of Value Line's Economic and Stock Market Commentary for the week, an education session, a new stock to study for possible investment by the club and/or individual partners, and an in-depth review of a current stock in the club's portfolio. These functions are assigned to partners on a yearly basis.

At each meeting, all stocks in the club's portfolio are also reviewed for buy, sell, and hold decisions based on the stock monitor's latest stock selection guide (SSG). SSGs are updated by stock monitors following the release of quarterly earnings reports. Above all, we follow BetterInvesting's principles in decisions made by partners. As a result, turnover in the club's portfolio is at a low level as many of our stocks are long-term holds. . **$$$**

John Diercks is a Director with BetterInvesting's Central Pennsylvania Chapter. John is a member of two investment clubs and serves as president for Centre Region Model Investment Club. With three degrees in meteorology, John spent 26 years in the Air Force and 16 years as an instructor of meteorology at The Pennsylvania State University before retirement.

CRMIC Portfolio

10 partners

10 holdings

Apple Inc. (AAPL)

Amazon.com Inc. (AMZN)

Berkshire Hathaway Inc. (BRK.B)

Costco Wholesale Corp. (COST)

GOOGLE (GOOGL)

Innovative Solutions (ISSC)

Microsoft Corp. (MSFT)

Ulta Beauty (ULTA)

United States Lime and Mineral (USLM)

Vanguard Small-Cap ETF (VB)

CRMIC 2026 Officers:

John Diercks, President

Pratibha Vakharia, VP

Vacant, Secretary

John Varner, Treasurer

Adding Portfolio Guidelines

By Ken Heil, President of Learn and Earn Model Investment Club

I'm honored to serve as LEMIC President this year, but you might be wondering how did I get there? I have always been a saver, though I'm not sure where that instinct came from. My Mom will tell you I certainly didn't get it from my dad, but she hasn't taken credit either.

Perhaps I have "the gene" or it maybe skipped a generation; my mom has said her parents seized every opportunity to save, from savings bonds to purchasing company stock through payroll deductions (a new concept at the time). I started early with a small paper route from the 5th to 7th grades and I hit a huge milestone for a kid! I became a "Thousandaire" and was so proud!

By college the internet was picking up steam, and I purchased my first stock, Lyondell Chemical (LYO), in the College of Engineering computer lab. I chose Lyondell because my dad purchased tanker cars of their specialty oils for the manufacturing of Santoprene. He made a point to tell me he didn't have any special knowledge, he just believed it was a good company. I did make money on it but now realize that wasn't the BetterInvesting (BI) method.

Fast forward many years and buy decisions were still too often based on "that sounds good", a mention on TV, and similar cues. It started to feel more like gambling, and I knew I needed to do it differently. After relocating to Central Pennsylvania, I found LEMIC through a MeetUp event during Covid and haven't looked back.

After three years of being a partner in LEMIC, I was asked to serve as President. So, what does the future look like? I am no Buffett, Lynch, or Wood, so my crystal ball is cloudy. The Artificial Intelligence sector appears to be a tenuous bubble, but this isn't the place for that discussion.

Alas, I am no Michael Burry, so please don't go Big Shorting stocks on my account. But if you caught the reference, don't count Margot Robbie out of the AI story just yet. Sorry, you meant the future of LEMIC. That is easier.

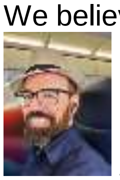
We will continue to use BI's core principles to choose stocks, invest monthly, and educate ourselves. I would like to add another focus: portfolio guidelines. As a process-based person, I believe guidelines are crucial for staying on our path so we don't lose sight of our goals due to excitement or fear.

Clubs and people alike benefit from guidelines like when position is under- or overweight, what not to invest in, number of stocks to own, and the ever difficult when to sell. They will not be ridged rules; rather, they will reflect our intent and guide complex decisions. While researching on the BI website, I discovered there are no specific templates for club guidelines; just the four core principles: Invest regularly, Reinvest, Buy high-quality growth, and Diversify.

After discussing this with a few of the Central PA Chapter leaders (shoutout to Liz Rodda!), it was suggested to crowdsource ideas. Using ChapterChat to reach out to leaders turned out to be fantastic advice.

The feedback was rich, detailed, and full of wisdom; other chapters have already gone through this exercise. I plan to present an educational session on my findings.

We will work together using BI's principles and our new guidelines to make the best of the market. All our meetings are open to the public; we would welcome a visit. We believe everyone should learn about investing. **$$$**



Ken has been a member of LEMIC for over four years. Coming from a DIY approach to investing, he has embraced the BetterInvesting method. Over the past few years, he has served the club as "the tech guy," Vice President, and now President.

LEMIC Portfolio

19 partners
12 holdings
99.4% invested in equities
.6% holdings in cash

Alphabet (GOOG)

Amazon (AMZN)

Corpay Inc. (CPAY)

Costco (COST)

Globus Medical (GMED)

Intuit Inc. (INTU)

Microsoft (MSFT)

Nvidia Corp (NVDA)

PayCom (PAYC)

Rollins (ROL)

VISA Inc.(V)

Veeva Systems (VEEV)

LEMIC 2026 Officers

Ken Heil, President

Lee Lepka, Vice President

Sandra Thomas, Secretary

Dave Moore, Treasurer

Keystone Strategies Portfolio Contest 2026

By Richard Lindsay

The 17th Annual Keystone Strategies Portfolio Contest was launched December 1, 2025. The paper portfolios start with a $5,000 investment.

Eight investment clubs entered the contest this year. Three leaders are (1) Moneymakers (2) CRMIC (one of the Chapter's two model investment clubs) and (3) Capital Investment Club.

Moneymakers has a portfolio that is mostly well balanced over 4 sectors: Industrials, Materials, Technology, and Discretionary with its stock choices being ISSC, B, XYL, PLTR and LKNCY. The portfolio, at $5,879 has a nice 17% return in just 7 weeks since the contest start.

CRMIC, the second-place club, has a portfolio that is tilted to the Technology sector that includes TSM, NICE, APH, GOOGL and ULTA It is up nicely at 9%.

The Capital Investment Club is the third investment club on the leader board, having invested in five holdings: NVDA, GOOG, AMZN, CMG and MSFT and is up 5.4%.

Richard Lindsay leads in individual portfolios. His portfolio includes two industrials, LUNR and SMR as well as energy company LB and a healthcare stock ATEC. These four stocks are up about 48%.

The second-place portfolio is from Dwayne Salem. Dwayne is a member of LEMIC and Capital Investment Club. His portfolio is over-weighted to industrials with ISSC, KTOS, CODA, and also includes MP and PLTR. This portfolio is up about 45%.

The third-place portfolio is from Mervin Peters. This portfolio is made up of three stocks; two stocks are in the Staples sector, WMT & DG and one is in the materials sector, NEM. The portfolio is up about 26% to date.

Members can check their portfolios and also look at the list of the 2026 Keystone Strategy Stock Picks for ideas of stocks to study further. The top seven stocks in this list are up over 30% in just the 8 weeks of this contest.

The contest ends in August 2026, just prior to Keystone Strategies Education Event at which time all winners will be announced. To see the portfolios go to www.bivio.com/keystonestrategies. $$$

Richard Lindsay, pictured above, manages the Keystone Strategies Portfolio Contest.

Richard consistently credits Central PA entrants as being "excellent stock pickers."

2025 Portfolio Contest Winners

1st Place, Mervin Peters

2nd Place, John Gaydos

3rd Place, Dwayne Salem

4th Place, Abel Beish

Investment Club Contest Winner, Hauckesville Investment Club

BetterInvesting

We are all about education.

75th Anniversary BINC
April 23-26, 2026 in Chicago

Join two Central PA Chapter BI directors who will attend BINC: Ken Mobley and Dave Moore.

"BINC 2026 is both a celebration of where investing education has been—and a forward-looking guide to where it's going next. I am looking forward to meeting the new BetterInvesting CEO, Wayne Thorp, who brings new leadership and energy for our future and attending the keynote address by David Gardner, co-founder of The Motley Fool. Hope to see you there."

Ken Mobley, CPAC Director

Free Stock Study Webinar
NICE LTD (NICE)
Tuesday, March 3, 2026
7:00 PM - 8:00 PM EST

NICE is an enterprise software company that serves the customer engagement and financial crime and compliance markets. Software is deployed primarily on the cloud but is also on premises. Within financial crime and compliance, NICE offers risk and investigation management, fraud prevention, anti-money laundering, and compliance solutions. NICE is a small revenue company in the Software Application Industry and the Technology Sector.

https://register.gotowebinar.com/register/5690246904718236502

Presenter: John Diercks

Investment Club Visit InvestHers

CPAC Director Brenda Kirshman visited the York County investment club named InvestHers. She presented the anniversary club certificate honoring the club's 35 years of existence.

Brenda asked club members to detail their advice that helped their club earn their longevity. At the top of the list is enjoying good friendships within the club partnership. The club also enjoys social time with a club dinner two times a year. As well, each member brings her own special skills and strengths to the club, including being very news savvy.

Partners review each month current events affecting their stock portfolio and each partner has a strong desire to learn. Each partner maintains an independent investment account.

When asked their favorite stock, the reply was York Water Company (YORW) which pays an annual dividend. YORW is the stock that the club has owned the longest. The majority of shares of YORW are owned by people who live in York city and York county, enjoying "that good York water" according to InvestHers.

YORW continues to increase in value and is unaffected by the economy, notes the partners. Sales growth can be attributed to new neighborhoods being built and hooked into the York Water system as well as acquisitions of smaller water systems in the vicinity.

Happy 35th Anniversary, InvestHers. **$$$**

2026 Schedule of Education Classes, Central Pennsylvania Chapter				
Contact for registration: John Diercks, (814) 234-8775 contact@centpenn.betterinvesting.net				
		2026		
Date of Course	**Day**	**Time**	**Course Name**	**Course Instructor**
	Second Saturday of each month	9:00 - 11:00 am	**Learn and Earn Model Investment Club** Giant Food Store Community Room, Camp Hill, PA **Go to Meeting link for online attendance:** https://www2.gotomeeting.com/join/412656818 Open to the public, free	
	Second Monday of each month	6:30 – 8:30 pm	**Centre Region Model Investment Club** South Hills School of Business and Technology State College, PA **Go to Meeting link for online attendance:** https://www2.gotomeeting.com/join/164983994 Open to the public, free	
March 3, 2026	Tuesday	7:00 – 8:00 pm	**Stock Study** **NICE Ltd. (NICE)** Webinar, cost free https://register.gotowebinar.com/register/5690246904718236502	John Diercks
March 21, 2026	Saturday	8:30 am - 12:00 Noon	**Stock Selection Guide Analysis of Stocks Using the Online Tool "SSG Plus"** **Cost $20** Giant Food Store Community Room, Camp Hill, PA	CPAC Directors
April 23-26, 2026	Thursday-Sunday		75th Anniversay of BetterInvesting National Convention (BINC), Chicago	
July 15, 2026*	Wednesday	7:00-8:00 pm	Stock to Study TBA Webinar, cost free	John Diercks
August 15, 2026	Saturday	8:30 am - 1:00 pm	**Keystone Strategies Education Event** Giant Food Store Community Room Camp Hill, PA, open to public, no charge	CPAC Directors
October 13, 2026*	Tuesday	7:00 – 8:00 pm	Stock to Study TBA Webinar, cost free	John Diercks

Please note: The Chapter maintains an **email list** to notify members of upcoming events, including workshops, webinars, education days, and other investing opportunities. Contact John Diercks at contact@centpenn.betterinvesting.net if you would like to receive timely notification of these events via email. In general, you will only receive one or two emails a month from the Chapter. Encourage other members in your investment club who are not receiving our emails to request joining the Chapter list.

An asterisk (*) indicates a tentative date or subject.