



**Subordinate/Community Grange  
And  
Pomona Grange  
Investments with the Oregon State Grange**



The Executive Committee of the Oregon State Grange meeting in regular session on April 30, 2016 has agreed to offer the following investment program to any Subordinate/Community or Pomona Grange.

**Terms of Investment**

The investments of the Oregon State Grange are currently handled by Barker Wealth Advisors, and are invested per our by-laws in various instruments held by Charles Schwab, Inc. Income is also earned through loans to Granges. Based on our current investment policy our asset allocation guidelines show:

Equities	35%
Cash	10%
Loans	15%
Other	5%
Fixed Income & Cash	35%

Granges who choose to invest with the Oregon State Grange will recognize that they assume the same risks with investment as the Oregon State Grange. Money invested with us will be put into the same pool and income or loss will be realized via their percentage in the pool. All earned income derived from the trust shall be the property of the investing Grange, provided, however that the Oregon State Grange in its sole discretion may be paid up to 2% of such earned income as a trustee's fee for administering the trust.

Income is considered to be gained by: Interest, Dividends, Realized Gains or (Loss), Less fees.

The following rules apply to any investment:

1. Minimum initial investment must be at least \$2,500.
2. Money may be added in a minimum of \$500 increments.
3. Money may be withdrawn twice per year with no fees, otherwise fees of \$25 per transaction will apply.
4. Any investment that falls below \$500 at the end of the calendar year will be closed and the remaining balance will be returned to the investing Subordinate or Pomona Grange.
5. Investment income or loss will be applied monthly, upon close of the books.

These terms and conditions may be reviewed and changed by the Oregon State Grange Executive Committee. Any change in terms or conditions will be sent in writing to the investing Grange.