



**BETTER INVESTING**™

Rocky Mountain Chapter

The recent indictment of 12 Russian security agents for “hacking” into US election related systems in 2016 should make us all aware that the threat of cyber-attacks is on the increase.

# Letter from the President

Cyber Security and You

- John Rogers, chapter president

Currently there is a successful identity theft attack about every 10 seconds. Massive? You bet!!! One reason for that increase is the simplicity of “hacking” and the near impossibility of bringing the hackers to justice. What do you need to do to protect yourself? [More...](#)

## Triple Play Your Way to Opportunities

Occasionally, investors can find a stock upon which a TRIPLE PLAY can be made. Such a stock offers exceptional opportunity. The triple play possibility occurs when you find a stock that is very depressed in price and also appears to be on the verge of substantially boosting its profit margins.

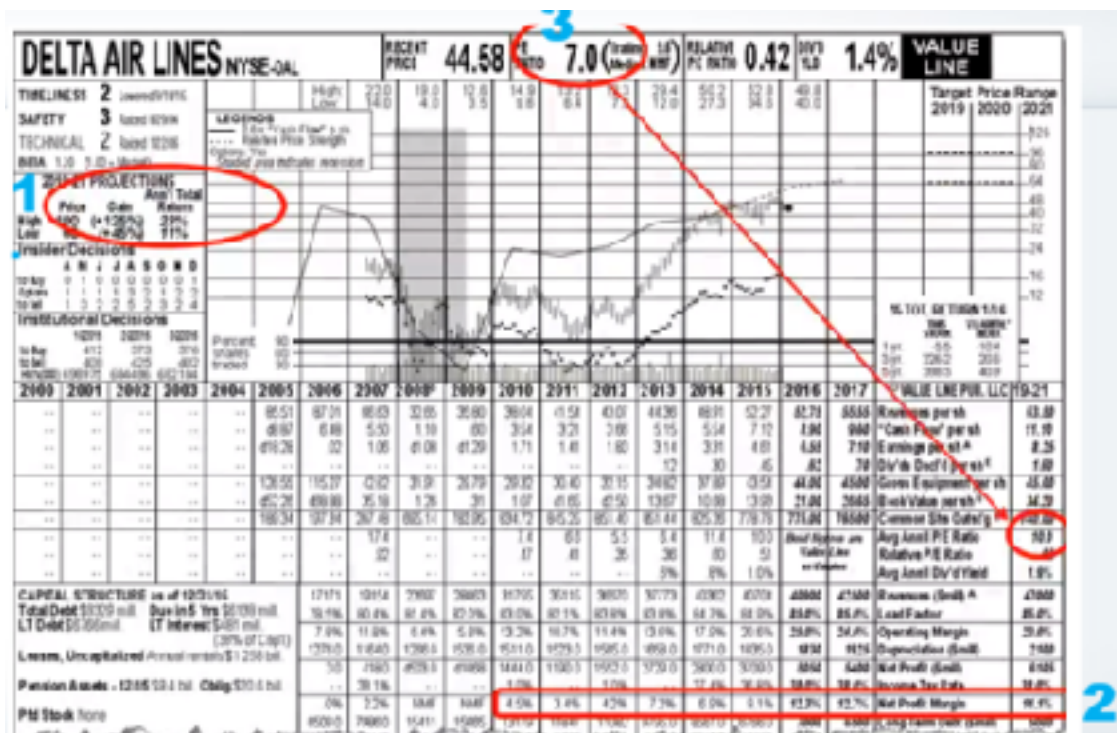


The triple play effect is possible in that:

1. The depressed price of the stock can return to normal levels;
2. The increased profit margins can produce increased earnings and a higher price; and
3. The increased profitability of the company may also cause it to sell at higher price-to earnings ratios.

What we want.....

1. Projected Total Return between 30-35%
2. Forecast net margin > Current net margin
3. Forecast P/E > Current P/E
4. Financial Strength = A+, A+, A, B++
5. Straight Visual Analysis Lines (EPS Pred. > 75)
6. Forecasted Sales Growth > 10%



VALUE LINE REPORT

After you find a triple play candidate you must do your research and determine if you believe this is stock is likely to return to a normal levels.

Source: NAIC Investors Manual for the Individual Investor -- page 96.  
By George Nicholson

## “SMALL TALK” IS FOR YOU OUT THERE

Four years ago, having just been “handed” two and a half more states, Utah, Wyoming and New Mexico, the chapter truly became the Rocky Mountain. But, here we were on the Front Range, and a lot of members were a “range” or two, or three, away. What we came up with is “Small Talk”. “Small Talk” is a *free webinar* focused on small and medium sized companies. We start the program with a short educational segment, ten minutes or so, on anything in the investing/ financial line. For example, we have made two presentations over the last two years to keep you up to date on the Fiduciary Rule and how it is being applied. After the educational presentation we present a stock just like you would present one to your club. This includes completing the SSG, with the audience voting on the judgment points. After the educational presentation we also poll who would actually think about buying the stock based on our presentation. We present this free because we owe our far-flung chapter members investment education. In the process, we also offer it to anyone who registers on our website [rmchapter.org](http://rmchapter.org), hoping to entice some new members.

We invite you to try Small Talk. We hope you gain from attending.

If you have a small or medium stock that you think is interesting, email us [contact@rmchapter.org](mailto:contact@rmchapter.org) and we’ll work it up. Also, education topics are always welcome. If either makes it onto Small Talk your club will get our MARVELOUS #1 PRIZE---your clubs name and town mentioned as a sponsor! If you are looking for new members, that is free advertising, too.

## Clubs with Special Anniversaries

Let's join in celebrating with the clubs having special year anniversaries this year. We all know how much fun and work they have put in to get this far.

### **20 Years:**

Wild Women Investment Network of Boulder CO

Higher Ground Investment Club of Cortez CO

Garita Investment Group of Edwards CO

### **25 Years**

Women of Wealth and Wisdom of Aurora CO

Diversified Investors Club of Broomfield CO

Team Advantage Investment Club of Springfield UT

Profit Investment Club of Albuquerque NM

Last Sunday Investment Club of Littleton CO

Blue Sky Investment Club of Denver CO

### **30 Years**

Class 69 Investment Club of Woodland CO

### **35 Years**

Highline Investment Club of Broomfield CO

DTC 4601 Investment Club of Morrison CO

Flat Tops Investment Club of New Castle CO

Monarch Investment Club of Denver CO

## Club Visits are for you Out There, Too

Club visits are another chapter service that are not restricted to the Front Range due to modern technology. We have had good success, I think, with club visits using GoToMeeting. We invite you to contact [j.nelson@rmchapter.org](mailto:j.nelson@rmchapter.org) if you would like to have a visit where we could discuss subjects like the Annual Report and Proxy, Portfolio Management, Selling, Corporate Governance, any part of the SSG or just a series of questions on various investment subjects.

## Something You May Want to Look Into

Vitaliy Katsenelson is a professional analyst and CEO of [Investment Management Associates, Inc.](#) He is a frequent contributor to Better Investment magazine. He maintains a free website for investor education and information: [ContrarianEdge](#). You might want to check it out. I think Vitaliy's articles are always most informative and well written. I might also mention that Vitaliy has authored two well respected books: ["Active Value Investing"](#) and ["The Little Book of Sideways Markets"](#). While Vitaliy's analytical approach isn't the exact mirror of the BI methodology, it is very, very similar both in outlook and long term focus. I might add that Vitaliy is a true "renaissance man" with interests in art and music as well as finance. He is a great friend of Better Investing. – John Rogers, chapter president

## Chapter Education Can Be Found On the Chapter website at [2018 Educational Events](#)

We hope to see you at our Education Events either Online or in Person! Keep Investing the BI Way!