



2009 ISSUE

ROCKY MOUNTAIN CHAPTER

**2009 ANNUAL MEETING SEPTEMBER 26TH
WITH EDUCATOR BOB ADAMS**

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2010 National Convention

Register
by 9/7/09
for discount

Money doesn't
grow on trees.
Money is just a
fertilizer. It can
feed nightmares or
dreams

~Sharon Ridell

Our annual meeting will be a very special educational day. The keynote speaker for this year will be **Bob Adams**. We are very excited about having him share his insights about successful investing.

Bob is a volunteer Director on the board of **InvestEd** Inc. a non-profit organization with a goal to help educate investors and teaches at their yearly event. He's a former Director on the BetterInvesting® National Computer Group Advisory Board, and



an Associate Director for The Puget Sound Chapter of BetterInvesting in Seattle .

Bob retired from 26 years in radio and television broadcasting and was a college professor. As a strong advocate of the NAIC methodology of investing, you may want to visit his personal website—before the meeting—containing investment tools and information that has valuable information for all investors. www.bob-adams.net.

**Please complete the registration form on back page.
RESERVATIONS BY MAIL ONLY!**

Program schedule

Fee \$30 including lunch

Indian Tree Golf Club Course Restaurant
7555 Wadsworth Blvd. Arvada, Colorado 80003

8:30–8:55 am	Sign in, Coffee and socializing
9:00–9:30 am	Annual Meeting
9:30–9:45 am	Introduction of Bob Adams
9:45–10:15 am	'Follow Your Stocks'—Bob Adams
10:15–10:30 am	Break
10:30–11:30 am	'Fundamentals always apply'—Bob Adams
11:30–12:45 pm	lunch– Recognitions 12:15 pm 'Benefits of IClub and BI membership' by Ken Wood
12:45–2:00 pm	'Analyzing an Annual Report'—Bob Adams
2:00–2:30 pm	'SSG Today? Now?' - Gary Higbee
2:30–3:30 pm	'Taking the "Oops" out of the SSG' - Bob Adams
3:30–3:45 pm	"The Internet Revolution Comes Home" - John Rogers
3:45–4:00 pm	Questions, break and end of educational program
4:00–4:30 pm	Adjourn and election of officers

TIME TO BUY STOCKS – NOT SELL

JOHN ROGERS, PRESIDENT

It's been a tough year for investors across the board. Few companies have escaped the downdraft unscathed. And many clubs are feeling some stress and concern about their investments. We know the economy and the stock market has its ups and downs and it's essential to understand that historically the downs are always followed by healthy rebounds. And yes, the past isn't necessarily a guide to the future as the SEC so often reminds us.

The future is unpredictable in the strict sense and things can be worse or better than current projections. If, for example, terrorists explode an atomic bomb in New York harbor, then all bets are off. Or if, we find it difficult to replace oil as our sole energy source with a viable alternative, then world economic growth will be sluggish. But if, new technological innovations overcome natural resource shortages then the world economy will outperform and the sky is the limit.

The real strength of the American economy is the energy and innovation of our people. Because of that strength, there is every reason to be optimistic over the long term. Like Jim Cramer; journalist, lawyer and investor, once said, "To make money in stocks, you have to be an optimist." Your Rocky Mountain Chapter is here to give support, encouragement, and training to see you through to better days and help you be a better investor.

So continue to look for well managed companies in a growing industry. When the market is down, the stock of these fine companies can be purchased at attractive prices. Give preference to dividend paying stocks so you are paid to wait until the rebound. Warren Buffett says that now is a great time to buy stocks in good companies. Just be prudent; calm and thoughtful. Don't be hasty. Follow BI principles strictly. You'll do well.

TOOLKIT 5 AND 6

ICLUB Central announced the release of Toolkit 6 version 6.2. To checkout new features and improvements, go to www.iclub.com. ICLUB is now a subsidiary of Better Investing and is the developer and supporter of most of the investment software endorsed by Better Investing. The selling of Toolkit 5 is now officially discontinued. You are certainly free to continue using the program but technical support will discontinue December 31, 2009.

ICLUB continues to offer special pricing for group purchases of 5 or more copies (either upgrade or new user). The chapter will be teaching Toolkit classes, hands-on for beginners and advanced this fall.

SATURDAY FALL CLASS SCHEDULE

Second Saturday Stock Market	October 10 November 14
Intro to Investment Basics.....	September 12
Intro to the Stock Selection Guide (SSG)	October 17
Beginning Toolkit.....	October 24
Advanced Toolkit	October 31
Adding Judgment to your SSG	December 5



INVESTORS AND SPECULATORS

We are investors, not speculators or day traders.
Short-term trading is a zero sum game. For a trader to make money, another must lose money.
 As investors, we play a different game. We buy the stock of growing, well managed companies and benefit from the growing wealth generated by business activity.
As the company grows so grows our share through price appreciation and dividends.

TECHNOLOGY OPENS A NEW ERA OF SUPPORT
“WHAT IS A WEBINAR AND WHERE DO I ‘GO TO A MEETING’”

Your chapter is putting together a program using new, internet based technologies: GoToMeeting (GTM) and GoToWebinar (webinar). In the coming year this program will give support to clubs and individuals using these new applications.

Perhaps you've participated in a webinar event through the BI National Organization. If not, plan to do so soon. They hold a monthly stock study via webinar with hundreds of participants across the country. Now your chapter will have the same capability and we will be offering classes this fall.

Whether you live in Laramie, Wyoming or Creede, everyone will have access to support. We've already tested these programs and we can do club visits,

portfolio reviews, individual tutorials and teach special classes for clubs. One of the most exciting offerings the technology makes possible is the “one-on-one”, “click-by-click” ToolKit tutorials. A ToolKit tutorial involves the individual sitting before their computer in the comfort of their own home interacting with a ToolKit expert over the internet.

While these tutorials can't replace our classes, they can certainly supplement and expand them. There are some basic requirements including a broadband internet connection and the willingness to learn something new. However, the learning curve for GoToMeeting is short and easy to learn. Watch our website for more information.

The Rocky Mountain Chapter of Better Investing, Inc. supports the mission of the national organization at the regional level. We help others secure a better financial future through a lifetime of investing in the stock market. We want to make people feel they are participants and beneficiaries of the American economic system and not passive bystanders or helpless victims. Join us in this volunteer learning, helping clubs & teaching. Participate in our chapter meetings. You are always welcome!

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Every successful person I have heard of has done the best he could with the conditions as he found them, and not waited until the next year for better.

~Edgar Watson Howe

Email:www.rmchapter.org

**ROCKY MOUNTAIN CHAPTER
NAIC BETTERINVESTING®**

PO BOX 370983
Denver, Colorado 80237

ROCKY MOUNTAIN CHAPTER EVENT REGISTRATION FORM
PLEASE DUPLICATE FORM AS NEEDED. PLEASE ATTACH A SEPARATE FORM
FOR EACH PERSON WHOSE PAYMENT IS ENCLOSED.

EVENT NAME: _____ **EVENT DATE:** _____ **COST:** _____

Name: (first) _____ ((Last) _____

Membership ID# _____ (Located on your BI magazine label above your name)

Street Address: _____

City: _____ State: _____ Zip: _____

Phone # _____ E-mail for confirmation (PRINT CLEARLY) _____

My check is enclosed for the following amount: \$ _____ Check Number: _____

Mail this form to: **Better Investing Class Registrar: PO Box 370983 , Denver, Colorado 80237**