

# NEWSLETTER

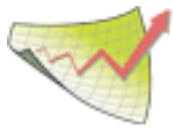
***Spring EduFest . . . Saturday, April 17, 2010***

Featuring Bonnie Biafore and Saul Seinberg

***No “Stock Talk” In April***

Due to the busy April schedule, there will be no Stock Talk session. The next session will be **May 8<sup>th</sup> from 9am to 10:30am** complementary breakfast included at the Indian Tree restaurant.

***Stock Selection Guide (SSG):  
Your Guide to Investing Success***



The introductory session of a three part series on the **Stock Selection Guide (SSG)** will be held on **Saturday, April 10<sup>th</sup>, from 9am to 3:30pm** at the **Indian Tree restaurant**. **Parts 2 and 3** will be held on **May 1<sup>st</sup> and May 22<sup>nd</sup>** featuring the **ToolKit** software for quick and accurate preparation and



**Christian University** computer lab where each participant will have their own computer for step by step, click by click instruction. We are putting special emphasis on learning how to use the computer for **SSG** preparation and interpretation of the **SSG** to help evaluate stocks and support sound buy/sell decisions.

Whether you are a novice or a more experienced investor looking for a refresher on the investing methodology of **BetterInvesting (BI)**, these three classes are designed for you.

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interpretation of the **SSG**. The latter two parts will be taught at the **Colorado**

Your instructors are experienced, knowledgeable investors who want to help you succeed in the world of investing and will give you the personal attention you need to learn the subject thoroughly. Go to our website, [www.rmchapter.org](http://www.rmchapter.org), and click on “Classes” for more information and registration.

**Note:** *Those signing up for all three parts will receive a free copy of the SSG Handbook, a \$15 value.*

***Spring EduFest on April 17<sup>th</sup>***

We are fortunate to have two of **BI’s** most well-known and popular speakers in former **Rocky Mountain Chapter** directors and teachers **Saul Seinberg** and **Bonnie Biafore**. This event will

ROCKY MOUNTAIN CHAPTER . . .

**The Rocky Mountain Chapter** is run by a group of dedicated volunteers who provide education and support services to **BetterInvesting** members and clubs in Southern Wyoming to New Mexico and from Kansas to



Vail. We are always looking for new folks to join our team. If you are interested, have questions or need additional information, please contact us using the the following Chapter Contact email address: [contact@rockymtn.betterinvesting.net](mailto:contact@rockymtn.betterinvesting.net)

be held at the [Hilton Garden Inn Denver South/Meridian](#) from 9:00 am till 4:30 pm. Registration begins at 8:30 am. Visit our website for details and registration: [www.rmchapter.org](http://www.rmchapter.org) .



**Saul** is an active and quite successful investor founded on the fundamental approach taught by BI. He will expand on the fundamental theme by showing us ways to bolster our investing skill with a judicious use of technical



indicators. **Bonnie** is the author of the *Web Watch* column in *BI* magazine and will show us ways to better utilize the internet in screening and searching for outstanding investment opportunities. She is also the author of *Better Investing's Stock Selection Handbook* and *Using Portfolio Management Wisdom*. We will additionally have a surprise guest speaker from the *BetterInvesting Advisory Board* who will present over the internet using our new *GoToMeeting* software. We will also have door prizes. Visit our website for details and registration: [www.rmchapter.org](http://www.rmchapter.org) .

*Helpful Stock Screening Tools available on the Web* will be discussed in **Bonnie's** presentation on April 17th. Here is an abstract of her talk:

*In the old days, you had to trudge to the library and spend hours pouring over reference books to find good companies to evaluate as potential investments. Today, you can surf the web in your jammies and not only find companies to study but compare them to their competitors, and research down to minute detail. This presentation will review a few websites that offer helpful stock and fund screening tools as well as how to set screens up using Better Investing criteria. We will run through several real-time screens and see what comes up!*

*"Learning to Play the Investment Piano With BOTH Hands"* is the title of **Saul's** three part presentation. Here is an abstract of his talk:

*"Playing the Investment Piano With Both Hands" is a multi-part presentation that describes and explains the benefits of using both fundamental and technical analysis to make buy, hold and sell investment decisions.*

*Far from being about day trading , the Piano presentations start with a review of the basic characteristics of*

*fundamental and technical analysis and then show how a multi-disciplined, blended approach which uses the best features of each of these analytical methods, can lead to better overall investment decisions. In particular, the Piano presentations focus on how best to discern what your stock study might be telling you.*

*Part 1* of the presentation will focus on an introduction to charting, relative strength and performance ("perf") charts. This discussion will include an introduction to StockCharts, one of the best charting and data sites available today.

*Part 2* will cover moving averages and sentiment indicators (a general term used to describe indicators that gauge investor attitudes toward the market) and how they can be used to supplement a stock study. A look at the VIX, a risk indicator, will explore how to assess the degree of concern that the market is expressing to investors.

*Part 3* will incorporate a couple of examples of how the Piano's blended approach works in actual use to take your stock studies to the next level. These examples can be used to explore your prior results and help clarify your stock study based investing decisions going forward." - Saul Seiberg

### ***Tales from the Bright Side***

Many have asked if there is any independent, objective evidence that the BI approach to investing is actually effective. Until now, that evidence was lacking as BI is a non-profit organization and independent assessments are focussed on for-profits. So that information didn't exist... that is, until now.

***The Investors Advisory Service (IAS)*** used to be part of



the ***BI*** organization and always followed the ***BI*** investment principles with strict discipline. But it was

spun off and made a part of ***ICLUB*** some ten years ago. ***ICLUB*** was and is a for-profit organization even though it recently merged with ***BI***. ***BI*** continues as the non-profit educational arm of the merged organization while ***ICLUB*** sells software and support including the ***IAS Newsletter***. As a for-profit newsletter, its performance started being tracked ten years ago by the ***Hulbert Digest***. ***Mark Hulbert*** and his company have become very well known for specializing in monitoring and

evaluating the actual performance of financial newsletters.

***The Hulbert Digest*** follows some 180 newsletters of every stripe and description including the ***IAS Newsletter***. ***Hulbert*** notes that over the past ten years, 80% of the newsletters they follow have underperformed the market. For the folks subscribing to those newsletters, it would have been better had they just bought a broad market index fund. But how about the ***IAS Newsletter*** which follows the ***BI method***?

The ***Hulbert Financial Digest***



just announced their top ten newsletters for long term investment performance

from 2000 to 2010. The ***IAS Newsletter*** was named to third place for performance in both up and down markets. In short, the ***IAS Newsletter*** beat out 177 other newsletters for performance as measured by a totally independent, objective source. This speaks volumes about the effectiveness of disciplined, long term investing the ***BI way***.

Many clubs have subscriptions to the ***IAS Newsletter*** which follows 80 companies using ***BI*** methodology and selects three new companies for highlighting in each monthly issue of the newsletter. Every analysis includes a completed ***SSG***. The ***IAS*** is managed by ***Seeger-Elvekrog*** and its team of chartered financial analysts

What can we take away from this? The ***BI method***, when followed strictly over the long term, will yield good investment returns and outperform the overall market, virtually all financial newsletters, and most mutual fund managers. Today, we have the proof that makes this statement a simple fact. But it takes good knowledge of the caliber one gets by attending our chapter's classes and seminars and it takes good discipline to apply what is learned. Also remember that risk is reduced over time, so investing needs to be a life-time activity and one must always take the long term view.

***“The market, like the Lord, helps those who help themselves. But unlike the Lord, the market does not forgive those who know not what they do.” – Warren Buffett***