



Your Rocky Mountain Chapter wishes you a Merry Christmas and a Happy New Year. The past twelve months haven't been particularly kind to investors. We know better times lie ahead, but to garner the most from the opportunities that are out there now and in future, we must adhere closely to the time tested principles of Better Investing. Through study and practice at our club meetings and at the monthly "*Let's Talk Stocks*" we can shift the odds of investment success sharply in our favor.



Santa Reading His Mail by Norman Rockwell

The next "*Let's Talks Stocks*" will be presented and facilitated by Jane Nelson on Saturday, December 12<sup>th</sup>, from 9am to 10:30am at the Indian Tree or from home via GoToMeeting. We will take a look at the railroads, particularly CSX Corp. You'll not want to miss this one. So go to our website [www.rmchapter.org](http://www.rmchapter.org) for more information and sign up now!