

No-Load Mutual Fund Selections & Timing Newsletter

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Emailed Hotline Report

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Dear Subscriber,

Hope the end of year is treating you well; it always comes up fast. I have a clarification, a reannouncement, a new announcement, and a question.

- 1) The Top 5% Funds By C (front page table) needs to be adjusted for December. There was a glitch in the program that allowed Accessor Growth (3 C) to be listed, but not Westcore International (5 C).
- 2) The link to the new Broker Comparison report may be found on the home page and the NLMFS&T Newsletter page at our web site InvestmentST.com.
- 3) I'm planning in the New Year to introduce some new electronic pages to the NLMFS&T Newsletter. They will show all of the funds we track. The funds will be listed in a variety of ways (alphabetically, by C). This should make it easier to monitor and track your investments. The new pages won't be mailed, but, like the Newsletter itself, you'll be able to retrieve them off the web site.
- 4) With that, if there are other changes and/or funds that you would like to suggest, please send me an email at SMcKee@InvestmentST.com.

Lastly, thank you to all. I appreciate your trust in me to provide you with the most return and the least risk. Through 11/30/10, the Hulbert Financial Digest rates NLMFS&T Newsletter number one for risk-adjusted performance out of all newsletters he tracks over the last 20 years. That's a few bull and bear and greed and fear markets from then to now. Who could have known all of the changes, plunges, soarings, and varieties of markets? The world has changed. No one knows the future, but I intend to continue with my proven, simple two-pronged approach. Over time, invest with the evolving leaders and allocate capital based on changing risk (valuation matters).

I look forward to the next 20 years.

Thank you,