Hello Everyone,

October is not the month to take your eye off the market, since it is the month when the worst market crashes have taken place. While we are not expecting a crash at the moment, the weakening technical picture leaves the market vulnerable to any sort of drop. We will have three speakers at the meeting to give you the information you need to know about what's going on right now.

**Speaker Daryl Montgomery** : Will be giving you an economic update (deteriorating in the US, even worse in many emerging markets) and on stock/bond/currency/commodities. The meetup has its own definition of a bear market, and only Nasdaq in the US hasn't fully developed the pattern that we are looking for. It might by the 15th. Only time will tell.

**Speaker David Harris, PhD** : David has a model that he has been working on for 10 years which predicts tops and bottoms. His model said there could be a top in the Dow in May and this did indeed happen. How low can this move go? He will be discussing that. If overpriced stocks are peaking, then under priced commodities might be bottoming. These are the investments you should be looking to buy. Is the model showing that commodities have hit bottom?
Speaker Kelly Killian: The other market that might be turning is real estate. Our resident expert on this topic will be letting you know what's taking place on the ground with the housing market.

To see the official agenda and to RSVP, please go to: http://www.meetup.com/nyinvestingmeetup/events/225757297/

There is a $10 admission fee to the meeting, which will be held at the Graybar Bldg 420 Lexington Ave (43rd St) -- 15th Floor (attached to Grand Central Station) on Thursday, October 15th from 6:30 to 8:30 PM.

Looking forward to seeing you there.

Daryl Montgomery
Organizer, New York Investing meetup
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