

*BetterInvesting's™ Online Chapter
Monthly Bulletin*

April 2025

Volume 5, Issue 4

What's New?

OLC Presidents' Message	Online Chapter Presidents' Committee Update
OLC Mentoring Workshop	May Mentoring Workshop - Register
2024-2025 Portfolio Challenge	OLC Annual Portfolio Contest 2024-2025
Call for Presenters	Open Invitation to Present at our OLC Educational Events
Tip of the Month	Here is an Educational Tip of the Month from the OLC
Membership and Club Visits	Membership and Club Visits
Volunteers	Join us
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Online Chapter Presidents' Committee Message

Dear Better Investing Online Chapter Members

Are you holding cash?

Sometimes, holding cash is necessary, like after selling a stock and before making your next investment. Taking a moment to pause can be practical, and cash can serve as a useful asset. However, this short-term pause should not turn into a long-term accumulation of idle cash.

During volatile market conditions, many of us turn to cash. Cash now earns higher yields than it did in the decade before the pandemic. It can feel "safer," offering lower risk compared to challenges such as recessions, bankruptcies, asset price bubbles, war, and market sell-offs. Cash provides more stability than stocks and bonds. Its principal value is protected, and it remains accessible when needed.

However, cash has tradeoffs—holding too much for too long can hinder long-term growth objectives. Cash is not without risks, as inflation erodes its value over time, and an excessive focus on the short term can undermine long-term goals.

Over the past 30 years, cash has delivered minimal inflation-adjusted returns. In contrast, stocks have been the driver of significant capital appreciation over extended periods.

While cash and stocks serve different but important roles in a portfolio, cash alone should not be relied on to achieve long-term financial objectives.

BetterInvesting emphasizes the importance of regular investments, reinvesting earnings, and diversifying portfolios to reduce risk and enhance returns. This approach highlights the necessity of patience and consistency in achieving financial success. Staying invested in the market—without attempting to time it—remains a key strategy for long-term growth.

We Value Your Feedback

Please share your thoughts and let us know what you think.

Please share yours at contact@online.betterinvesting.net

Presidents' Committee,

Jie Eagleson, Susanne Koster, Chris McCarron, JoAnne Obata

OLC Mentoring Workshop

Great presentation. A well attended 'Investing in Crypto with David Doss', as our March Mentoring Open Forum. David's presentation sharing his knowledge and research on crypto funds and investment opportunities presentation was well received by OLC members! David's presentation can be seen [here](#) on Youtube. Enjoy!

Mark your calendars for the May 2025 Open Forum.

May Mentoring Workshop will be on May 21, 2025 (3rd Wednesday) at 8:30 PM ET. Mark your calendar for an exciting session.

When: Wednesday, May 21st, 8:30 PM (ET)

Topic: Large Language Models (LLMs) - Machine Learning Tools for Investor Research

Presenter: Mel Crotzer

How: Register for the [Zoom](#) meeting. You will receive a confirmation and a link to join the meeting.

Contact Chris McCarron, Membership Training & Education Chair if you have any feedback or ideas for future workshops.

Chris McCarron, Membership Training & Education Chair

Call for Presenters

Have you presented an educational topic to your club?

Would you like to share your investment tips or insights?

Have you researched a topic of your interest and are eager to share your findings?

If so, we'd love to hear from you!

Contact [Chris McCarron](#) for more details.

Education Tip of the Month

BetterInvesting keeps a list of all the recent updates to the Online Stock Tools-
<https://www.betterinvesting.org/find-great-stocks/online-tools/updates>.

2024-2025 OLC Portfolio Challenge

April 4, 2025

Calamity or Opportunity?

From the beginning of March to now (April 4), the VIX, the stock market fear index, has doubled (18.7 to 39.2). The average contest Portfolio has dropped 15.2, modestly more than the S & P 500 index's 13.5 percent decline. (Ugh!). The larger swing in portfolio contest holdings compared with the S & P 500 index is consistent with a frequent pattern: On average, portfolio stocks have larger than average betas which tends to extenuate both drops in negative markets and gains in up markets.

The question now, as always, is what should we expect? Should we see this as a period of inflation, of declining American influence worldwide, and a longer-term slide in the stock market? Or should we have faith that Trump's agenda, perhaps despite some short-term pain, will make America great again? Is the downturn, now or in a bit, a buying opportunity? One of BetterInvesting's core principles to stay the course--invest regularly. A down market may be an easier time to find George Nicholson "Triple Plays," (a) great purchase price, (b) profit margin improvement, and (c) a price/earnings increase.

You can see information about the portfolios by clicking on [2024-2025 Online Portfolio Contest](#). For other questions or comments, please email contact@online.betterinvesting.net with "Portfolio Contest" in the subject line.

You can see information about the portfolios by clicking on [2024-2025 Online Portfolio Contest](#). For other questions or comments, please email contact@online.betterinvesting.net with "Portfolio Contest" in the subject line. *Dan Perlman, Portfolio Contest Chair*

Membership and Club Visits

Celebrating Milestones and Supporting Growth

Congratulations to the Bristol North Investors Club on 40 years of BetterInvesting! We had the privilege of joining the club via Zoom to present their 40th Anniversary Certificate and share an educational segment on How to Study Stocks and the Stock Selection Guide.

Does your club have an anniversary to celebrate this year? Let's mark the occasion together! Schedule a visit, and we'll present your club with an Anniversary Certificate and an optional educational session designed to enrich your investing journey.

Even if it's not a milestone year, we're here to help your club succeed. Schedule your free visit today—every club is eligible to benefit from our support.

Introducing Our “Coffee Chat” Visits

Take advantage of our relaxed “Coffee Chat” visits, where we answer your questions and offer guidance in an informal setting. Most sessions are virtual, ensuring convenience for your members.

Customized for Your Club

Each club has unique goals, and we tailor every presentation to meet your needs. Whether it's expert training, engaging discussions, or personalized advice, we're here to help your club thrive.

Contact Us Today

Don't miss out on this opportunity to connect and grow. Visit our Chapter Website or email us at membership@online.betterinvesting.net to schedule your club visit.

Visit our [Chapter Website](#) for more details or email: membership@online.betterinvesting.net.

Volunteers

Interested in volunteering with our chapter?

Not sure how to get started? Training is provided and your contribution can be as large or small as your time permits. Please contact us at membership@online.betterinvesting.net for more information.

For all our current volunteers – THANK YOU! Our Chapter runs on your valuable contribution.

Model Investment Club Meetings

Model Investment Club meetings are sponsored by the BetterInvesting Online Chapter. They are FREE and open to all.

[Yankee Model Stock Investing Club - REGISTER](#)

- Meets the 2nd Saturday of each month
- Next Meeting: Saturday, April 12 at 11:00 AM ET

[International Model Stock Investing Club - REGISTER](#)

- Meets the 3rd Monday of each month except 2nd Monday in December

- Next Meeting: Monday, April 21 at 8:30 PM ET

Recurring “Quick Access Links”

BetterInvesting™ National News

Part of your membership benefits package is enrollment in *BI Weekly*. Every Thursday, BetterInvesting™ emails all members a bulletin listing national webinar registrations, StockUps, TickerTalks, First Cut Stock Reports, and more. You don't want to miss it!

If you are not receiving your *BI Weekly*, go to your [BI member profile](#) and update your *Email and Product Subscription Information* selections to let BI know you would like to routinely receive this valuable weekly bulletin.

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