

# *BetterInvesting's™ Online Chapter Monthly Bulletin*

**May 2025**

**Volume 5, Issue 5**

## *What's New?*

OLC Presidents' Message	<a href="#">Online Chapter Presidents' Committee Update</a>
OLC Mentoring Workshop	<a href="#">May Mentoring Workshop - Register</a>
2024-2025 Portfolio Challenge	<a href="#">OLC Annual Portfolio Contest 2024-2025</a>
Call for Presenters	<a href="#">Open Invitation to Present at our OLC Educational Events</a>
Tip of the Month	<a href="#">Here is an Educational Tip of the Month from the OLC</a>
Membership and Club Visits	<a href="#">Membership and Club Visits</a>
Volunteers	<a href="#">Join us</a>
Model Investment Clubs	<a href="#">Model Investment Club Meetings</a>
BI National News	<a href="#">Recurring Quick Access Links</a>

## Online Chapter Presidents' Committee Message

**Dear Better Investing Online Chapter Members**

### **Should we worry?**

On April 14, 2025, both the S&P 500 and Nasdaq-100 indexes flashed a "death cross".

A "death cross" occurs when the 50-day moving average falls below the 200-day moving average and is often a potential signal of a bear market or market correction. While it can indicate prolonged downturns, it may also reflect only short-term weakness.

Historically, death crosses outside recessions or credit events have marked market lows, presenting buying opportunities for undervalued assets. Such downturns often discount many good stocks for reasons unrelated to their fundamentals.

The “death cross” is considered a lagging indicator – reflecting an ongoing decline rather than predicting one.

And indeed – the market has been whipsawing on news of tariff pause and trade deals. Do the up days indicate a bear market correction that may end up in new lows or is it the beginning of a recovery?

A few months ago, we talked about the VIX ([see January newsletter](#)) and in the past two weeks the VIX flashed a “bear killer” signal – when the VIX closes above 50 and then closes below 30. Historically this has indicated the market bottom.

What does this mean for BetterInvesting members who focus on the long-term fundamentals of companies? Use these signals as supplementary tools. Prioritize diversification and long-term goals over short-term reactions. Understanding the death cross and VIX implications allows long-term investors to act thoughtfully – stay invested, reinvest dividends, avoid market timing and look for opportunity in companies that are undervalued, not because of fundamentals, but simply because of market sentiment.

Do you worry? Do headlines of “death crosses” and VIX affect your investing? We’d love to hear from you – let us know: [contact@online.betterinvesting.net](mailto:contact@online.betterinvesting.net)

### **We Value Your Feedback**

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

Please share yours at [contact@online.betterinvesting.net](mailto: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

May 6, 2025

### **A Ray of Sunshine**

The period April 4th to May 6th has been a ray of sunshine for the average portfolio contest's entry. The average value of a contest portfolio has increased 13.9 per cent vs. the S & P's 8.7 percent, is again modestly above the \$100,000 initial investment and has regained a lead over the S & P 500 index's cumulative gain since the September 1 beginning of the contest.

Twenty stocks had gains of over 20 percent since the last report with Palantir Technologies (PLTR) and Vertiv Holdings (VRT), with gains of 55 and 45 percent respectively, having the largest gains. PLTR provides platforms for big data analytics and VRT provides services such as power management and cooling to data centers and communication networks.

On the horizon: the Online Chapter will sponsor a 2025-26 Portfolio Contest.

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](mailto: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 many clubs that have already reserved a date for a club visit. The calendar is filling up – book your club visit now.

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.

## **Something Free?**

Yes – all our club visits and educational sessions are complimentary and provided by volunteers. And, if all members of your club are BetterInvesting members, you will receive a FREE one year subscription to SSG+ if you have a volunteer visit your club. Education and a chance to try out BetterInvesting's very powerful analysis tools at no cost.

## **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](mailto:membership@online.betterinvesting.net) to schedule your club visit.

Visit our [Chapter Website](#) for more details or email: [membership@online.betterinvesting.net](mailto: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](mailto: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, May 10 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, May 19 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.

May 2025

Editor: Sriram Madabhushi

Volume 5, Issue 5