

BetterInvesting's™ Online Chapter Monthly Bulletin

June 2025

Volume 5, Issue 6

What's New?

OLC Presidents' Message	Online Chapter Presidents' Committee Update
OLC Mentoring Workshop	May Mentoring Workshop - Summary
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
Model Investment Clubs	Model Investment Club Meetings
BI National News	Recurring Quick Access Links

Online Chapter Presidents' Committee Message

Dear Better Investing Online Chapter Members

Signs of a Recession? Odd Economic Indicators

When economists predict recessions, they typically rely on stock markets, employment rates, and GDP growth. But some of the most telling signals come from unexpected places in everyday life. While many of these indicators have statistical backing, others remain largely anecdotal. Here are some fascinating examples that might surprise you.

Big Mac Index

Fast food typically remains recession-proof, offering affordable meals during financial strain. However, when even budget-conscious consumers cut back on fast food, it can signal deeper

economic trouble. Recently, McDonald's reported a more than 3% drop in same-store sales, while Wendy's, Burger King, and Jack in the Box are experiencing similar declines.

Interestingly, premium fast-casual chains tell a different story. Shake Shack and Sweetgreen reported increasing sales, suggesting a potential bifurcation in consumer behavior. These brands attract younger, health-conscious consumers (millennials and Gen Z) and professionals willing to pay more for quality ingredients—demographics that may be weathering economic uncertainty better than traditional fast-food customers.

Cardboard Box Index

Cardboard box shipments correlate strongly with economic activity, particularly given the boom in online sales. This indicator has solid statistical backing from shipping and manufacturing data. The North American corrugated packaging market is valued at over \$40 billion in 2025 and is forecast to reach nearly \$50 billion by 2030.

However, there's an important caveat: online shopping patterns reveal a significant digital divide between income groups. Lower-income consumers face barriers including limited discretionary income, reduced access to digital payment methods, and preference for in-person shopping. This means cardboard shipments may reflect upper-middle-class consumer behavior more than overall economic health, potentially masking broader economic distress among lower-income households.

The Champagne Effect

Champagne sales typically decline during financial crises as consumers switch to cheaper alternatives like prosecco or craft beer. Sales have dropped more than 9% from 2024 levels. But is this due to economic uncertainty or simply fewer occasions to celebrate? Like many luxury indicators, champagne sales primarily reflect the spending habits of higher-income consumers rather than the broader population.

RV Sales

Recreational vehicle purchases drop when the economy struggles because they represent significant discretionary spending. The RV Industry Association reports new RV sales are down 30% compared to 2024, partly due to higher interest rates. However, used RV sales have increased by more than 13%, suggesting budget-conscious families are still seeking affordable vacation options.

The RV indicator has become more complex recently. Some people are choosing to live in RV parks full-time during economic hardship, creating demand even as recreational purchasing declines. Additionally, pandemic-era patterns may have altered the reliability of RV sales as a traditional economic indicator.

Key Takeaways

While official economic indicators like inflation rates and unemployment data guide policy decisions, these unconventional trends often reflect real consumer behavior patterns. The most reliable alternative indicators tend to be those with robust data collection (like cardboard shipments) rather than purely observational trends.

However, it's crucial to consider which demographic groups these indicators actually represent. Many reflect the spending patterns of middle- and upper-income consumers rather than the broader population, potentially creating blind spots in our understanding of economic conditions across all income levels.

Next time you notice changes in Big Mac sales or champagne consumption, you might be witnessing early signs of economic shifts—just remember to consider who's actually behind those purchasing decisions.

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. Mel did a great job capturing the different options to share the AI tools and techniques we can use in screening and studying stocks. It was well attended and generated a good bit of discussion. [Here](#) is a Youtube link to Mel's presentation. Enjoy!

Mark your calendars for the July 2025 Open Forum.

July Mentoring Workshop will be on July 16, 2025 (3rd Wednesday) at 8:30 PM ET. Mark your calendar for an exciting session.

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

Topic: TBD

Presenter: TBD

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

June 1, 2025

Go Away in May? Not in 2025!

Despite the “Sell in May” maxim, it wasn’t good advice for investors in May 2025. The S & P 500 gained 6.2 percent, its best May since 1990. Factors propelling the increase in both the S & P 500 and NASDAQ stocks included: (a) early May employment data signalling continued strength, (b) a temporary reduction in US-China tariffs, and (c) robust earnings from top technology and AI-centric firms. The average contest portfolio in May again did well, up 8.3 percent, outpacing the S & P 500.

Boot Barn (BOOT, up 53.6 percent) and Trade Desk (TTD, up 40 percent) were the month’s best performing portfolio contest stocks. Boot Barn’s price increase benefitted from a combination of factors, including impressive revenue growth, forward-looking guidance, a share buy back program, and potentially, the China tariff relief announcement.

Using AI, Trade Desk helps advertisers reach specific audiences and optimize their campaigns. The Trade Desk climb was fueled by impressive revenue and EPS growth, positive guidance, and evidence the company is gaining market share.

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 with “Portfolio Contest” in the subject line. *Dan Perlman, Portfolio Contest Chair*

Membership and Club Visits

Celebrating Milestones and Supporting Growth

Congratulations to Buffalo Area University Women's Club (BAUW) on celebrating 35 years with BetterInvesting! The club enjoyed an anniversary certificate presentation and detailed portfolio discussion.

Congratulations to FOJ Investment Group on celebrating 30 years with BetterInvesting! They also received their anniversary certificate and engaged in comprehensive portfolio analysis.

Both clubs thrive in the greater Buffalo area. What's their secret to success? Let us help your club discover it.

Free Educational Support

All our club visits and educational sessions are completely complimentary, delivered by experienced volunteers. Even better—if all your club members belong to BetterInvesting, you'll receive a FREE one-year SSG+ subscription when you schedule a volunteer visit. That's professional education plus access to our powerful analysis tools at no cost.

Introducing "Coffee Chat" Visits

Experience our relaxed "Coffee Chat" format, where we answer your questions and provide guidance in an informal, welcoming environment. Most sessions are virtual for maximum convenience.

Customized for Your Success

Every club has unique goals, so we tailor each presentation to your specific needs. Whether you want expert training, engaging discussions, or personalized advice, we're here to help your club flourish.

Ready to Connect?

Don't miss this opportunity to energize your club's growth. Visit our Chapter Website or email us at membership@online.betterinvesting.net to schedule your visit today.

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, June 14 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, June 16 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.

June 2025

Editor: Sriram Madabhushi

Volume 5, Issue 6