

BetterInvesting's™ Online Chapter Monthly Bulletin

July 2025

Volume 5, Issue 7

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Online Chapter Presidents' Committee Message

Dear Better Investing Online Chapter Members

Happy Summer! After digging into a promising stock this month, we found a lot to like. But sometimes the real value comes not from zooming out and seeing what else is out there.

Once you've done your homework on a stock, it's the perfect moment to ask: *How does this company stack up against others in the same industry?* Looking at competitors with similar products, business models, or market exposure can help you uncover options that may offer even better growth potential or stronger long-term value.

Is There a Better Stock in the Same Industry?

Found a stock you like? Before you buy, ask yourself: could there be a better option in the same industry? Here's how to find out.

Step 1: Figure Out the Industry

Start by identifying what industry your stock belongs to. You can check:

BetterInvesting SSGPlus – Use the “Company Info” tab to see peer companies.

Morningstar – Look up your stock and check the “Industry” and “Sub-Industry” labels.

Value Line – Each report shows the industry group and lists similar companies. Make sure you're comparing apples to apples. If you're studying Chipotle, don't compare it to McDonald's just because they both sell food. Look at fast-casual chains with similar growth models.

Step 2: Build Your Comparison List

Once you know the industry, gather a list of similar companies:

BetterInvesting Stock Comparison Guide – Lets you compare up to 5 companies using their metrics.

Morningstar's Competitor Tab – Shows side-by-side financial comparisons.

Value Line Industry Reports – Lists top companies in each group with rankings.

Step 3: Look for Potential Doublers

Here's where it gets interesting. Which of these stocks could double in 5 years? That's about 15% annual returns. Look for:

What to Check

Earnings Growth

Revenue Growth

Return on Equity

Competitive Edge or Moat

Valuation

What You Want to See

12-20%+ projected annual growth

Steady double-digit increases

15%+ shows they use capital well

Morningstar's “Wide Moat” is a good signal

P/E ratios that suggest room to expand

Sustainable competitive advantage

Value Line's 3-5 year price targets can help you estimate upside. If their high-end target is double today's price, you've got a candidate.

Step 4: Compare What Matters

Don't get sidetracked by company size or dividend yields. Focus on:

- Who has stronger growth ahead?
- Who's more undervalued for their potential?
- Who's showing momentum in earnings?

Use BetterInvesting SSG to see growth trends visually. Cross-check with Morningstar's fair value estimates and Value Line's rankings.

The Bottom Line

Your first stock pick might be good, but the second or third one you find could be much better. Taking time to compare similar companies often uncovers opportunities that others miss.

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 Annual Meeting and Special Guest Presentation

Mark your calendars for August 11, 2025.

OLC Annual Meeting Starts at 8:00 PM ET and the Special Presentation will be at 8:30 PM ET, by Jackie Cummings Kioski, CFP, AFC, Financial Educator & Consultant; Director, BetterInvesting Board. Mark your calendar for an exciting session.

When: Monday, August 11, 8:00 PM (ET)

Topic: A Money Journey that began with a Club and Continues with a little FIRE.

Presenter: Jackie Koski, CFP, AFC

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

Biography:

Jackie is best known for reaching FIRE (Financial Independence, Retire Early) in her 40s making less than six figures. Her fascinating story has been featured on the Rachael Ray Show, CNBC, MarketWatch and other major media platforms.

Her journey to building wealth and understanding investments began with joining a BI investment club in Cincinnati, Ohio in 2008. She was a club member for over 12 years and served as president and vice president. She joined the OKI Tri-state Chapter board in 2009 and currently serves on the BetterInvesting National Board of Directors. She has been a keynote speaker at BINC and presented at national and chapter BI events.

She's the author of two books: "F.I.R.E. for Dummies" (featured in the May 2024 BI Magazine) and "Money Letters 2 my Daughter". She is co-host of the "Catching Up to FI" podcast that helps late starters on the journey to financial independence. The weekly show has reached over 1 million downloads, putting it in the top 1% of podcasts worldwide.

Jackie holds the Certified Financial Planner® and Accredited Financial Counselor® credentials, and earned her master's degree in financial planning & financial therapy from Kansas State University.

You can learn more about Jackie here: <https://linktr.ee/moneyletters>

Chris McCarron, Membership Training & Education Chair

OLC Mentoring Workshop

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 16, 8:30 PM (ET)

Topic: Using AI to do First Cuts

Presenter: Our own Bob Houle!

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

July 1, 2025

Another Strong Month for the S&P 500 but Are Stocks Really Gaining?

June 2025 was another strong month for both the S & P 500 and for the average Portfolio contest entry, up 5 and 6.9 percent, respectively. Markets hit a new high.

All smiles? Maybe. What's the catch? Since the beginning of 2025, the S & P 500 has increased approximately 5 percent, but the U.S. dollar has dropped roughly twice that amount, approximately 10 percent ([click here](#)). Media articles on this abound. One answer is that foreign investors are diverting their investments elsewhere due to uncertainty regarding the U.S.'s economy (Schwab's view). The effects for the average citizen of a declining dollar may not be felt immediately but economists believe that likely they eventually will ([click here](#)).

In June the two best performing stocks were the International Model club's Marvel Technologies, up 28.6 percent and Shekelvestors' Camtek, up 27 percent. Both are chipmakers who profited from the strong market especially in tech stock. Marvel's share price had severely declined but rebounded on new information from the company indicating a strong growth pipeline ([click here](#)). Camtek (CAMT) benefitted from strong analyst ratings and increased demand for its inspection equipment in AI chip manufacturing.

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

We love seeing our clubs thrive—and this month, we're raising a toast to three that have hit major milestones on their BetterInvesting journey:

- **Simsbury Investment Club** celebrated 30 years with BetterInvesting! Members marked the occasion with a portfolio deep dive and the presentation of their official anniversary certificate.
- **Mad Money Mavens** rang in 20 years together with a relaxed "coffee chat," where they reflected on investing, club operations, and what it means to grow as a team over time.
- **New York Women's Investment Club (NYWIC)** hit the 25-year milestone! The club commemorated the occasion with a certificate ceremony followed by an educational session on advanced company research techniques.

These celebrations are not only a testament to each club's longevity, but a reminder of the benefits that come from continued learning, collaboration, and connection.

Club visits—whether educational, operational, or just a casual conversation—are available to all BetterInvesting clubs.

Empower Your Club with Free Expert Support

Looking to sharpen your club's investing skills? We've got you covered—at no cost. Our experienced BetterInvesting volunteers are ready to visit your club (virtually or in-person) and deliver top-notch education tailored to your needs. And here's the kicker: if your entire club holds BetterInvesting memberships, we'll add a FREE SSG+ subscription to the mix. That's powerful software, free training, and friendly visit.

Say Hello to “Coffee Chat” Visits

Want something more laid back? Our new Coffee Chat format offers a relaxed way to ask questions, explore ideas, and learn at your own pace. These informal sessions are hosted virtually, making it easier than ever to bring expert insights to your club's screen—without leaving your own home.

Personalized Just for Your Club

No two clubs are alike—and we love that. Whether you're after foundational training, advanced analysis, or fresh ways to spark member engagement, our volunteer-led sessions are built around your goals and interests. Let us know what your club wants to learn, and we'll make it happen.

Let's Connect!

This is your chance to re-energize your club and tap into the tools that make BetterInvesting great. Reach out today to schedule a visit or learn more:

Email us at [**membership@online.betterinvesting.net**](mailto:membership@online.betterinvesting.net)

Visit our [Chapter Website](#) for more details.

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, August 9 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, July 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.

July 2025

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