

# BIG BANK BOSS

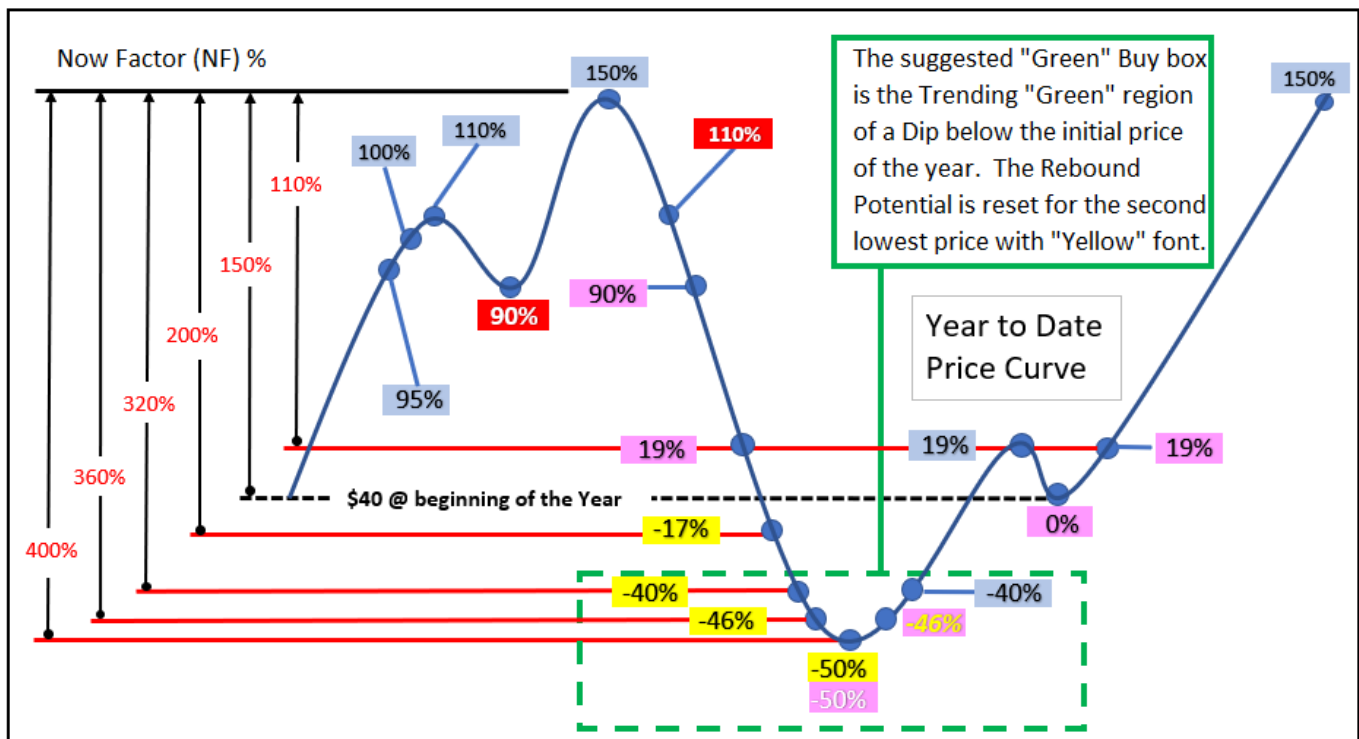
NEWS  
LETTER  
2022

## Hyperdrive your Investments (Retirement Account) to Enjoy Earlier

This newsletter is supplied to provide you with technical data on movement for some notable Standard and Poor's S&P 500 stocks. I have added some stocks that are relevant for millennials and meme stocks. This newsletter focuses on Technical Analysis (is used more in the review of short-term investments decisions) and no Fundamental Analysis (is most often used when determining the quality of long-term investments).

It has always been said that you should never try to time the Stock Market, but I am here to say you can do it with some level of certainty. You can never achieve 100% certainty in any decision model, but I provide you with an algorithm model with color trends to help you make optimized manual buy and sell decisions. The main purpose of the charts: (1) direct you to make purchases near the Price Curve lows see Buy Range columns "Green" and (2) sell stocks after a triple digit Year to Date (YTD) run up at the presence of trending color change from "Blue" to "Pink".

Below is a typical price curve with the color trends and rebound percentages. This graphical picture should help you visualize the condensed material in the charts. The data generated for stock and mutual funds charts are captured from the closing price on Friday's and crypto currencies data is captured on Friday's at 7 pm.



The chart below is an informative combination of YTD stock movement, and color indicators to show how the price is trending. A stock will trend "Green" after reaching a threshold value for Rebound Factor (RF) % and may trend "Green" for weeks. To minimize purchasing too early in the trending "Green" it is suggested to be patient and wait for the stock to rebound above dip floor before purchased.

| Weekly Newsletters | YTD N-3 | YTD N-2 | YTD N-1 | YTD N | Now Price | Buy Low Price | Buy High Price | Trending Green (wks) | Dip Floor Price | Rebound Factor (RF) % | Now Factor (NF) % | Bounce Factor (BF) % |
|--------------------|---------|---------|---------|-------|-----------|---------------|----------------|----------------------|-----------------|-----------------------|-------------------|----------------------|
| Week 1             | 95%     | 100%    | 110%    | 90%   | 76.00     | 41.88         | 47.50          | N/A                  | 40.00           | 110%                  | 11%               | 90%                  |
| Week 2             | 100%    | 110%    | 90%     | 150%  | 100.00    | 41.88         | 47.50          | N/A                  | 40.00           | 150%                  | 0%                | 150%                 |
| Week 3             | 110%    | 90%     | 150%    | 110%  | 84.00     | 41.88         | 47.50          | N/A                  | 40.00           | 150%                  | 19%               | 110%                 |
| Week 4             | 90%     | 150%    | 110%    | 90%   | 76.00     | 41.88         | 47.50          | N/A                  | 40.00           | 150%                  | 32%               | 90%                  |
| Week 5             | 150%    | 110%    | 90%     | 19%   | 47.60     | 41.88         | 47.50          | N/A                  | 40.00           | 150%                  | 110%              | 19%                  |
| Week 6             | 110%    | 90%     | 19%     | -17%  | 33.33     | 34.90         | 40.13          | N/A                  | 33.33           | 200%                  | 200%              | ZERO                 |
| Week 7             | 90%     | 19%     | -17%    | -40%  | 23.81     | 24.93         | 28.67          | 1                    | 23.81           | 320%                  | 320%              | ZERO                 |
| Week 8             | 19%     | -17%    | -40%    | -46%  | 21.74     | 22.76         | 26.17          | 2                    | 21.74           | 360%                  | 360%              | ZERO                 |
| Week 9             | -17%    | -40%    | -46%    | -50%  | 20.00     | 20.94         | 24.08          | 3                    | 20.00           | 400%                  | 400%              | ZERO                 |
| Week 10            | -40%    | -46%    | -50%    | -46%  | 21.74     | 22.76         | 26.17          | 4                    | 21.74           | 360%                  | 360%              | ZERO                 |
| Week 11            | -46%    | -50%    | -46%    | -40%  | 23.81     | 22.76         | 26.17          | 5                    | 21.74           | 360%                  | 320%              | 10%                  |
| Week 12            | -50%    | -46%    | -40%    | 19%   | 47.60     | 22.76         | 26.17          | 5                    | 21.74           | 360%                  | 110%              | 119%                 |
| Week 13            | -46%    | -40%    | 19%     | 0%    | 40.00     | 22.76         | 26.17          | 5                    | 21.74           | 360%                  | 150%              | 84%                  |
| Week 14            | -40%    | 19%     | 0%      | 19%   | 47.60     | 22.76         | 26.17          | 5                    | 21.74           | 360%                  | 110%              | 119%                 |
| Week 15            | 19%     | 0%      | 19%     | 150%  | 100.00    | 22.76         | 26.17          | 5                    | 21.74           | 360%                  | 0%                | 360%                 |

72% or 81% Dip Floor Indicator    
 61% Wait or Hold Indicator    
 90% Potential Sell Trigger    
 72% or 81% 2nd Dip Floor Indicator  
16.34 Now Price is within the Buy Now Price Range    
 -13% Now Low-Price Indicator    
 -13% 2nd Low-Price Indicator    
 N/A No Suggested Buy In Price due to Max Potential < 44%    
 XX% Rebound % back to recent high price

Notice that as the price gets closer to the bottom of the dip, the YTD N color repeats being “Yellow” until the bottom is reached and a “White” font appears YTD N-1 to signify the Now Price is on an upswing. I do not tell you when to buy or sell, but you have all the information to make an informed choice amid an unknown future.

The Legion Chart on the previous page should be the most informative tool an active trader has ever had. The condensed format of taking stock curve price data and converting it into YTD Analysis should be a real breakthrough. This process suggests making stock market decisions before the stock market opens and removes the need to monitor the stock market during the day. Remember we are supposed to be working our 9 to 5 job while the stock market is doing its thing growing our investment dollars. Yes, I am providing this useful information tool for free. Below is the explanation of all the columns from left to right.

1. YTD N-2 - this is the Year to Date growth of a stock two weeks in the past.
2. YTD N-1 - this is the Year to Date growth of a stock one week in the past.
3. YTD N - this is the Year to Date growth of a stock right now the week of the published Newsletter.
4. Now Price - is the now price of the stock the week of the published Newsletter.
5. Buy Low Price - this is a fixed price above the Dip Floor Price to allow for price float and minimize false buy triggers. When the Stock Price is above the Buy Low Price and below the Buy High Price, both cells will be “Green” to signify it is a good time to consider making a purchase. You can enter either Low or High Price in your brokerage account as a limit order.
6. Buy High Price - this is a fixed price above the Dip Floor Price to allow for price float above the Buy Low Price. The float provided is a default for all stocks, but the float is increased for stocks that have a Spike Ratio of 2.0. When the Stock Price is above the Buy Low Price and below the Buy High Price. These cells will be “Green” to signify it is a good time to consider making a purchase. You can enter this cell value in your brokerage account for a limit order.
7. Trending Green (wks) - This provides you with the number of weeks a particular stock has been between the Buy Price ranges. The float provided is a default for all stocks, but the float is increased for stocks that have a Spike Ratio of 2.0. This small Buy Now range could be jumped over because of the data being measured is once every 7-days. Yes, the cell could have N/A in it and not catch anything. This active trader tool is suggestive and is not intended to be an absolute tool. For this reason, you should consider entering the Buy High or Low Price as a Limit Orders in your Brokerage Account.
8. Spike Ratio – this is an indicator of stocks with a hyperbolic gain that typically has an associate quick drop off. If you own a stock that grows to a Spike Ratio of 2, I suggest you sell near the high and take your quick gain. I would suggest that you not purchase the dip of a stock with a Spike Ratio of 2 because a repeat growth back to the previous high is not based on performance but popularity and speculation.
9. Dip Floor Price - the price provided will be one of two prices. One is the lowest price in the range of measured prices. The second is a dip price below the 52-Week High. The second dip price is typically something that can't be measured or suggested by traditional trading tools.
10. Rebound Factor (RF) % - this is exactly what you think it is. This is the ratio of maximum past (June of previous year) to present price divided by the measured range divided by the lowest past (December 31st of previous year) to present price which is called the RF. The RF is then converted to a percentage. This value is always positive.
11. Now Factor (NF) % - This is the positive replacement for the 52-Week Change%. Who cares how much the price has dropped from the high price. This is the wrong thing to measure. This is the ratio of maximum past (June of previous year) to present price divided by the Now Stock Price which is called the NF. The NF is then converted to a percentage. The real thing to measure is the growing Exponential Rebound as the price drops further and further. If a stock has a 52-Week Change% of -50% or -75%, the corresponding Now Potential Rebound 100% or 300%, respectively. You say to yourself, wow. The Now Potential Rebound of 100% or 300% would be a multiple of 2 or 4. If you invested \$32,000 and achieved a multiple of 2 or 4 your investment dollars would be \$64,000 or 128,000, respectively. The growth of the security has a 1 to 1 relationship with total investment made in a company.
12. Bounce Factor (BF) % - the percentage provided can be Zero for two situations. One is when price is at the absolute lowest price for the price range. The second is when price sets lower or a new lower prices. The default calculated percentage when not Zero is the ratio of the Now Stock Price divided by Dip Floor Price which is called the BF. The BF is then converted to a percentage.

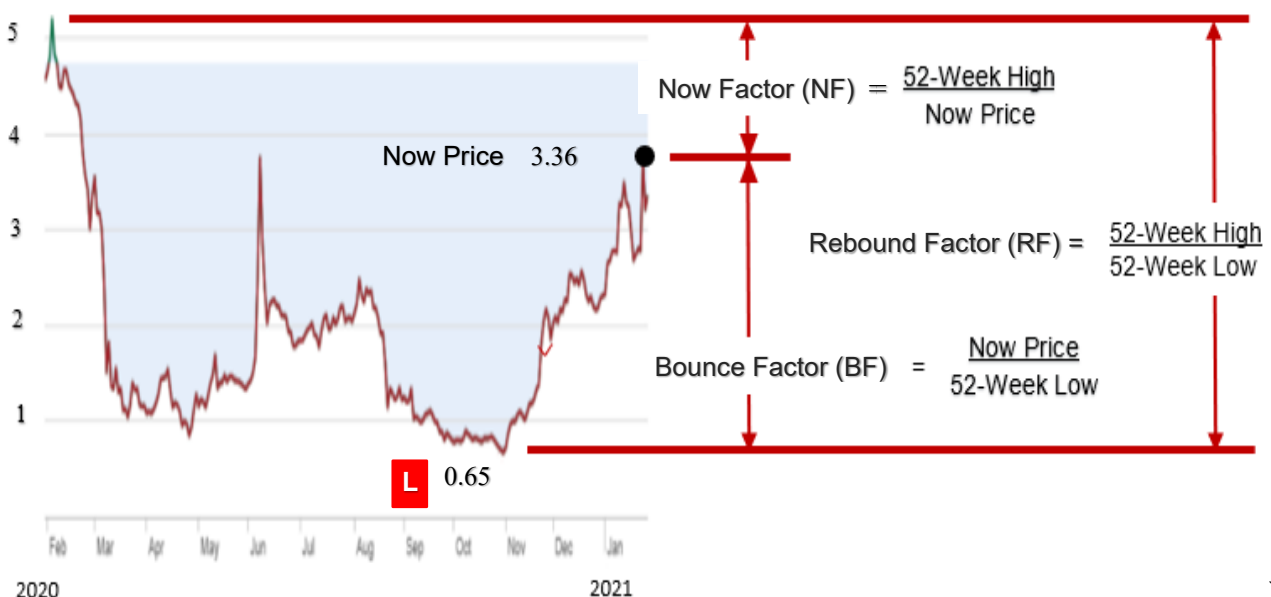
## Big Bank Boss Triple Point Reference Frame

The discrete measurements of 52-Week High Change % and 52-Week Low Change % are at best an apples and oranges comparison and not entirely useful. For this exact reason, I created the Big Bank Boss Triple equations. The Big Bank Boss Triple equations output are positive numbers. The ratios can easily be converted to percentages. Now you have an apple-to-apple comparison with real-time growth potential. The output results define the now stock price in a triple reference box of the Rebound Factor (RF), Now Factor (NF) and Bounce Factor (BF).

These formulas are very useful whenever the Stock Market goes thru a crisis or market correction. The Bounce Factor (BF) is identical to the 52-Week Low Change which represents the percentage above the Dip Floor Price. The Rebound Factor (RF) defines the maximum potential range for a stock based on past performance. The values of NF and BF in themselves do not provide a holistic picture. It is very important to add in the crucial component of trending upward or downward. If the trend of the price is downward the NF increases and the BF decreases.

There is no way to predict when future stock prices will trend upward, but I provide a weekly Big Bank Boss Newsletter that shows the weekly price trend charts with a “Yellow” cell to indicate a new low indicator and a “White” font cell to indicate a trending up from the Dip Floor Price.

**H** 5.24 Figure 1. Big Bank Boss Triple Point for RIG as of Jan. 29, 2021



## Big Bank Boss Triple Point Equations

These three equations are always positive and make it easy to convert to percentages. Also, a unique thing about these ratios is an equation can be formed to solve for one unknown. This equation can be the building block for a program to monitor stock price movement. The 52-Week Range for RIG is converted below.



$$\begin{aligned} \text{Rebound Factor (RF)} &= (52 - \text{Week High}) / (52 - \text{Week Low}) \\ &= (5.24 / 0.65) = 8.06 \end{aligned}$$

$$\begin{aligned} (\text{RF}) \% &= ((\text{RF}) - 1) \times 100 \\ &= ((8.06) - 1) \times 100 = 706\% \end{aligned}$$

$$\begin{aligned} \text{Now Factor (NF)} &= (52 - \text{Week High}) / (\text{Now Price}) \\ &= (5.24 / 3.36) = 1.56 \end{aligned}$$

$$\begin{aligned} (\text{NF}) \% &= ((\text{NF}) - 1) \times 100 \\ &= ((1.56) - 1) \times 100 = 56\% \end{aligned}$$

$$\begin{aligned} \text{Bounce Factor (BF)} &= (\text{Now Price}) / (52 - \text{Week Low}) \\ &= (3.36 / 0.65) = 5.17 \end{aligned}$$

$$\begin{aligned} (\text{BF}) \% &= ((\text{BF}) - 1) \times 100 \\ &= ((5.17) - 1) \times 100 = 417\% \end{aligned}$$

The three Big Bank Boss Triple Point equations are linked in the single equation shown below. This equation only works for values are ratios, so you can't use this formula when the values are percentages.

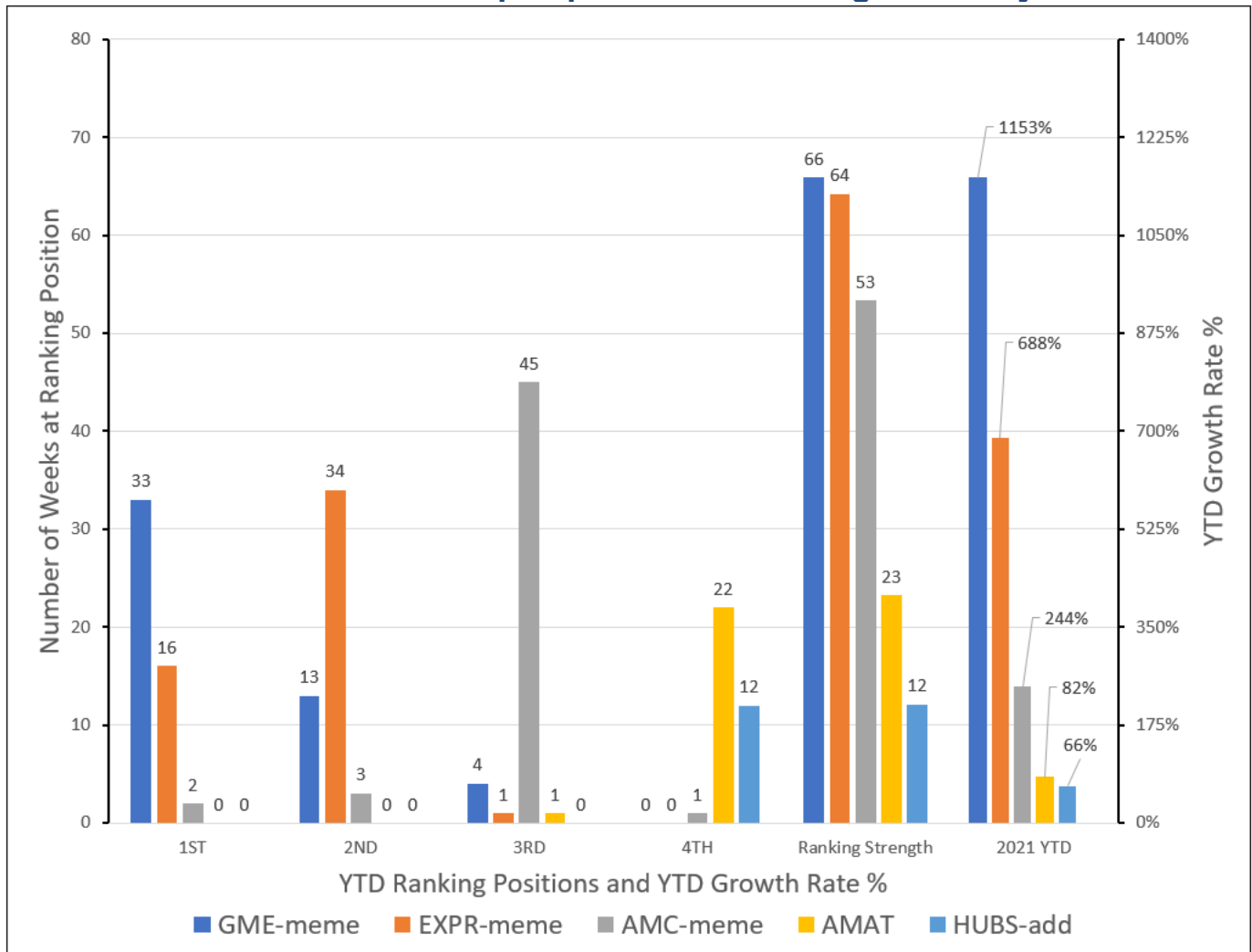
$$NF = RF / BF$$

Substitution:

$$RF = 8.06 \text{ and } BF = 5.17$$

$$NF = 8.06 / 5.17 = 1.56$$

**Table 1. 2021 Bubble Up Top 5 Stock Trending Summary** [Return](#)

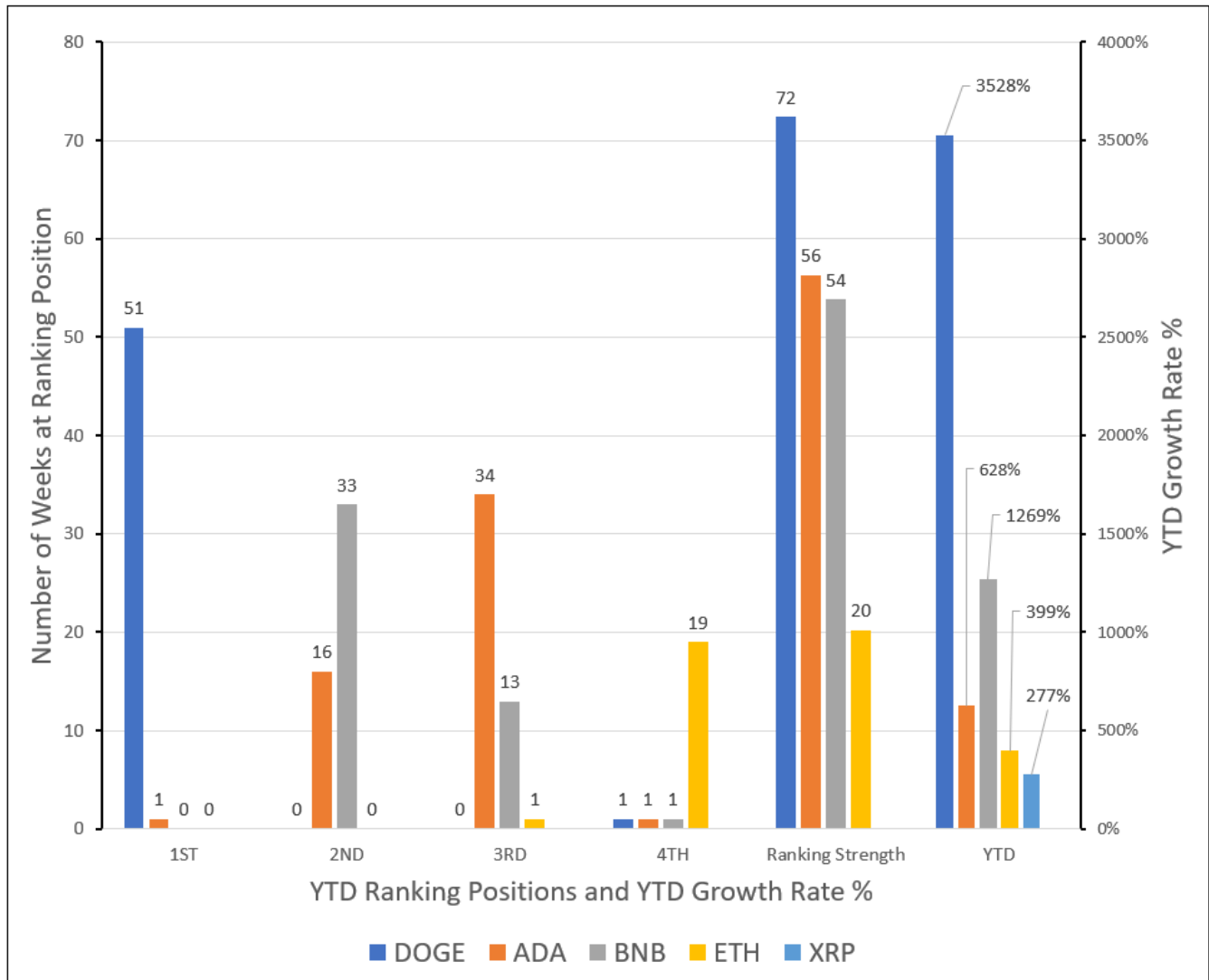


The monthly trending of stocks for 2021 gives the investor insight into the highest growth rate stocks as the year progresses. There is no guarantee that the best performers for 2021 will be the best performers for 2022, but these stocks should be considered in your portfolio. The results in Table 2 show how much up and down growth rates change from year to year. The 8-YR Annualized Rate for stocks are what is needed to hyperdrive your investment portfolio.

**Table 2. Big Bank Boss Ranking of Trending Stocks from 2021 - 2018** [Return](#)

| Symbol    | Company / Industry                         | GROWTH RANKING 2021 | YTD 2021 | GROWTH RANKING 2020 | YTD 2020 | GROWTH RANKING 2019 | YTD 2019 | GROWTH RANKING 2018 | YTD 2018 | 8-YR Growth Rate | 8-YR Annualized Rate |
|-----------|--|---------------------|----------|---------------------|----------|---------------------|----------|---------------------|----------|------------------|----------------------|
| NVDA      | NVIDIA Corp (4:1-2021) (10:1-2024)         | 4                   | 125%     | 11                  | 122%     | 69                  | -41%     | 10                  | 64%      | 6182%            | 68%                  |
| AMD       | AMD Computer Chips                         | 12                  | 57%      | 14                  | 95%      | 2                   | 78%      | 5                   | 93%      | 4095%            | 60%                  |
| TSLA      | Tesla, Inc. (added S&P 500) (3:1-2022)     | 18                  | 50%      | 1                   | 743%     | 57                  | -13%     | 4                   | 112%     | 2860%            | 53%                  |
| ODFL      | Old Dominion Freight Line - Trucking       | 5                   | 84%      | 31                  | 57%      | 53                  | -7%      | 25                  | 44%      | 1882%            | 45%                  |
| HUBS-add  | Online Software Sales (HubSpot)            | 9                   | 66%      | 8                   | 140%     | 3                   | 63%      | 45                  | 14%      | 1763%            | 44%                  |
| LRCX      | Semiconductor (Lam Research)               | 14                  | 52%      | 30                  | 62%      | 55                  | -11%     | 8                   | 76%      | 1321%            | 39%                  |
| CDNS      | Cadence Design System - Software           | 26                  | 37%      | 15                  | 95%      | 33                  | 7%       | 18                  | 50%      | 1220%            | 38%                  |
| SQ        | Finance (Block Inc.)                       | 60                  | -26%     | 4                   | 245%     | 5                   | 52%      | 49                  | 5%       | 1142%            | 37%                  |
| AVGO      | Semiconductor (Broadcom Inc.)              | 15                  | 52%      | 35                  | 48%      | 30                  | 8%       | 46                  | 14%      | 1118%            | 37%                  |
| DXCM      | Medical Devices (DexCom, Inc) (4:1-2022)   | 20                  | 45%      | 24                  | 69%      | 1                   | 142%     | 12                  | 71%      | 968%             | 34%                  |
| NFLX      | Netflix (Online Movies)                    | 42                  | 11%      | 26                  | 67%      | 14                  | 26%      | 50                  | 2%       | 930%             | 34%                  |
| NOW       | Software - ServiceNow (S&P 500 - 11-21-19) | 38                  | 18%      | 16                  | 90%      | 6                   | 48%      | 17                  | 54%      | 923%             | 34%                  |
| AAPL      | Apple Multimedia (4:1-2020)                | 30                  | 33%      | 19                  | 81%      | 48                  | -1%      | 6                   | 86%      | 893%             | 33%                  |
| ADBE      | Software (Adobe)                           | 40                  | 13%      | 33                  | 52%      | 15                  | 24%      | 27                  | 42%      | 858%             | 33%                  |
| AMAT      | Semiconductor (Applied Materials)          | 6                   | 82%      | 36                  | 46%      | 65                  | -27%     | 21                  | 49%      | 836%             | 32%                  |
| MSFT      | Microsoft (Software Company)               | 17                  | 51%      | 41                  | 41%      | 32                  | 7%       | 15                  | 67%      | 785%             | 31%                  |
| AMZN      | Internet Retail (Amazon) (20:1-2022)       | 44                  | 3%       | 20                  | 76%      | 19                  | 19%      | 43                  | 17%      | 733%             | 30%                  |
| TSM       | NVIDIA / APPLE Chip Maker                  | 46                  | 1%       | 10                  | 125%     | 7                   | 43%      | 66                  | -17%     | 625%             | 28%                  |
| CNC       | Healthcare (Centene Corp.)                 | 24                  | 37%      | 67                  | -5%      | 17                  | 22%      | 64                  | -4%      | 444%             | 24%                  |
| META      | Communication (Facebook)                   | 37                  | 23%      | 46                  | 33%      | 54                  | -11%     | 39                  | 21%      | 397%             | 22%                  |
| GOOG      | Google (Online and Phone) (20:1-2022)      | 8                   | 68%      | 50                  | 31%      | 50                  | -5%      | 33                  | 28%      | 395%             | 22%                  |
| HUM       | Healthcare (Humana Inc.)                   | 41                  | 13%      | 58                  | 12%      | 27                  | 10%      | 47                  | 9%       | 377%             | 22%                  |
| CRWD-add  | Cloud (CrowdStrike - IPO 6-12-19)          | 50                  | -3%      | 3                   | 288%     | 35                  | 0%       | 53                  | 0%       | 236%             | 16%                  |
| NOC       | Defense (Northrop Grumman Corp.)           | 33                  | 27%      | 68                  | -13%     | 62                  | -19%     | 30                  | 36%      | 234%             | 16%                  |
| GME-meme  | GameStop (Computer Games) (4:1-2022)       | 2                   | 688%     | 5                   | 210%     | 67                  | -32%     | 69                  | -66%     | 211%             | 15%                  |
| VRTX      | Healthcare (Vertex Pharmaceuticals Inc.)   | 52                  | -7%      | 61                  | 7%       | 20                  | 14%      | 40                  | 19%      | 178%             | 14%                  |
| VRT       | Vertiv - Data Center Equipment             | 28                  | 34%      | 23                  | 70%      | 49                  | -1%      | 44                  | 16%      | 153%             | 12%                  |
| ZM        | Zoom Video Talk - IPO 4-18-19              | 66                  | -45%     | 2                   | 403%     | 38                  | 0%       | 52                  | 0%       | 141%             | 12%                  |
| SMCI      | Super Micro Computer - (S&P 500 - 3-18-24) | 23                  | 39%      | 48                  | 32%      | 68                  | -34%     | 7                   | 85%      | 97%              | 9%                   |
| HOOD      | Robinhood Crypto Exchng (IPO 7-29-21)      | 69                  | -54%     | 66                  | 0%       | 46                  | 0%       | 62                  | 0%       | 26%              | 3%                   |
| SDGR      | Health (Schrodinger Inc.) (IPO 02-06-20)   | 70                  | -56%     | 7                   | 175%     | 39                  | 0%       | 54                  | 0%       | 21%              | 2%                   |
| COIN      | Coinbase Crypto Exchng (IPO 4-14-21)       | 47                  | 1%       | 63                  | 1%       | 36                  | 0%       | 60                  | 0%       | -20%             | -3%                  |
| AMC-meme  | AMC Movie Theater (1:10-2023)              | 1                   | 1153%    | 69                  | -71%     | 9                   | 14%      | 68                  | -55%     | -25%             | -3%                  |
| EXPR-meme | Express, Inc. (Delisted)                   | 3                   | 244%     | 70                  | -82%     | 64                  | -24%     | 67                  | -24%     | -53%             | -9%                  |

**Table 3. 2021 Bubble Up Top 5 Cryptocurrency Trending Summary** [Return](#)

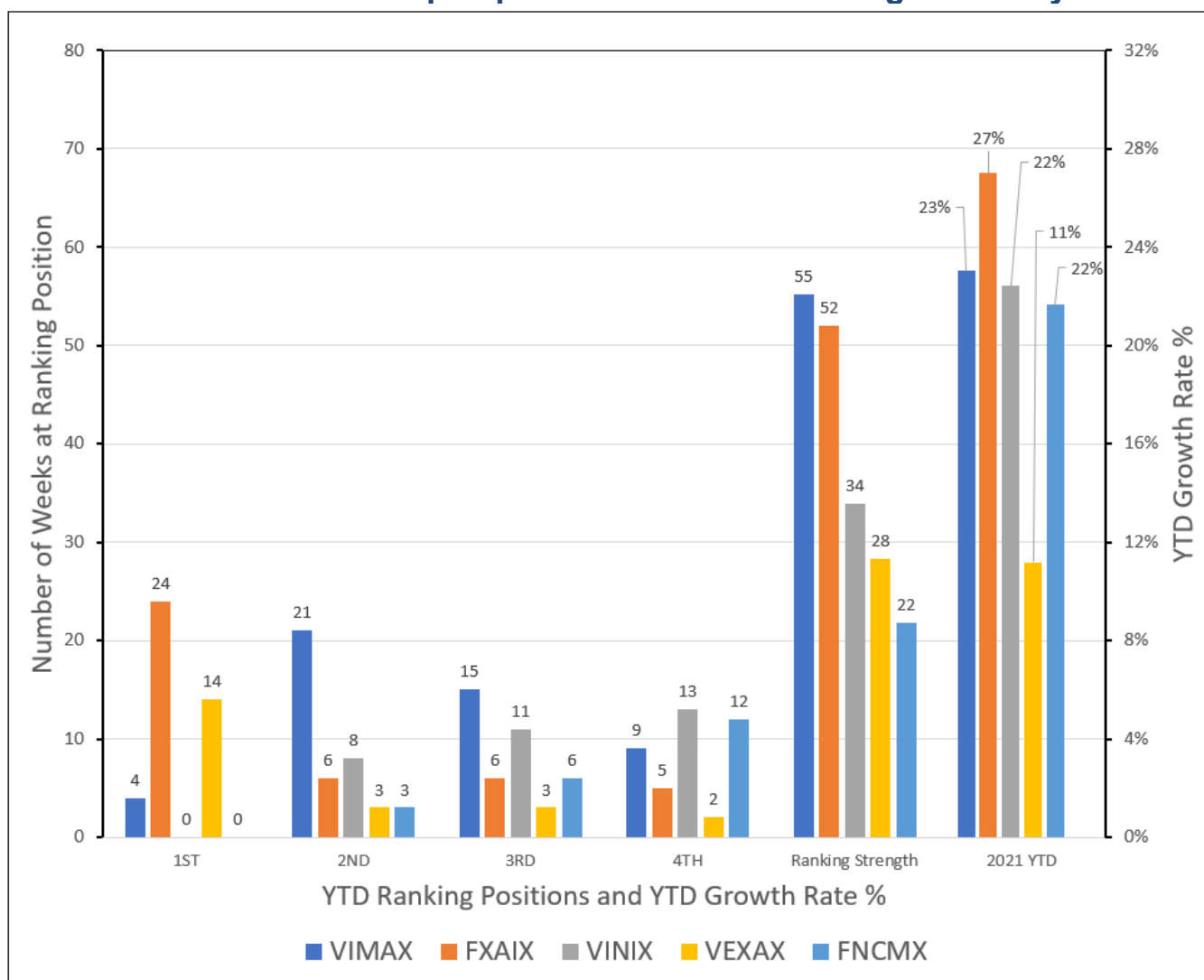


The monthly trending of crypto for 2021 gives the investor insight into the highest growth as the year progresses. There is no guarantee that the best performers for 2021 will be the best performers for 2022, but these stocks should be considered in your portfolio. The results in Table 2 show how much up and down growth rates change from year to year. The 4-YR Annualized Rate for stocks are what is needed to hyperdrive your investment portfolio.

**Table 4. Big Bank Boss Ranking of Trending Crypto Stocks 2021 – 2018** [Return](#)

| Symbol | Crypto Name  | GROWTH RANKING 2021 | YTD 2021 | GROWTH RANKING 2020 | YTD 2020 | GROWTH RANKING 2019 | YTD 2019 | GROWTH RANKING 2018 | YTD 2018 | 4-YR Growth Rate | 4-YR Annualized Rate |
|--------|--------------|---------------------|----------|---------------------|----------|---------------------|----------|---------------------|----------|------------------|----------------------|
| BNB    | Binance Coin | 2                   | 1269%    | 8                   | 172%     | 2                   | 126%     | 2                   | -30%     | 4245%            | 156.7%               |
| LINK   | Chainlink    | 8                   | 74%      | 1                   | 537%     | 1                   | 302%     | 1                   | -27%     | 2681%            | 129.6%               |
| DOGE   | Dogecoin     | 1                   | 3528%    | 9                   | 132%     | 7                   | -12%     | 4                   | -74%     | 1478%            | 99.3%                |
| DOT    | Polkadot     | 7                   | 188%     | 6                   | 220%     | 12                  | 0%       | 11                  | 0%       | 341%             | 44.9%                |
| BTC    | Bitcoin      | 9                   | 60%      | 4                   | 303%     | 3                   | 86%      | 3                   | -73%     | 277%             | 39.3%                |
| ETH    | Ethereum     | 4                   | 399%     | 3                   | 469%     | 8                   | -16%     | 5                   | -80%     | 140%             | 24.5%                |
| ADA    | Cardano      | 3                   | 628%     | 2                   | 500%     | 9                   | -25%     | 10                  | -94%     | 102%             | 19.3%                |
| LTC    | Litecoin     | 12                  | 17%      | 7                   | 202%     | 4                   | 28%      | 8                   | -86%     | -33%             | -9.4%                |
| XRP    | Ripple       | 6                   | 277%     | 12                  | 16%      | 10                  | -47%     | 6                   | -84%     | -47%             | -14.5%               |
| XMR    | Monero       | 10                  | 46%      | 5                   | 251%     | 6                   | -12%     | 7                   | -85%     | -58%             | -19.4%               |
| MIOTA  | IOTA         | 5                   | 357%     | 10                  | 88%      | 11                  | -58%     | 12                  | 0%       | -64%             | -22.5%               |
| BCH    | Bitcoin Cash | 11                  | 26%      | 11                  | 68%      | 5                   | 27%      | 9                   | -94%     | -81%             | -33.8%               |

**Table 5. 2021 Bubble Up Top 5 Mutual Fund Trending Summary** [Return](#)



The monthly trending of Mutual Funds for 2021 gives the investor insight into the highest growth rate as the year progresses. There is no guarantee that the best performers for 2021 will be the best performers for 2022, but these stocks should be considered in your portfolio. The results in Table 2 show how much up and down growth rates change from year to year. The 8-YR Annualized Rate for stocks are what is needed to hyperdrive your investment portfolio.

**Table 6. Big Bank Boss Ranking of Trending Mutual Funds from 2021 – 2018** [Return](#)

| Symbol    | Mutual Fund                   | GROWTH RANKING 2021 | YTD 2021 | GROWTH RANKING 2020 | YTD 2020 | GROWTH RANKING 2019 | YTD 2019 | GROWTH RANKING 2018 | YTD 2018 | 8-YR Growth Rate | 8-YR Annualized Rate |
|-----------|-------------------------------|---------------------|----------|---------------------|----------|---------------------|----------|---------------------|----------|------------------|----------------------|
| FNCMX     | Fidelity (Mirrors the NASDAQ) | 4                   | 22%      | 2                   | 44%      | 1                   | 29%      | 3                   | -4%      | 266%             | 17.6%                |
| FBGRX     | Fidelity Blue Chip (Lrg-Grth) | 6                   | 13%      | 1                   | 51%      | 4                   | 27%      | 2                   | -3%      | 194%             | 14.4%                |
| FXAIX     | Fidelity (Lrg-Blend)          | 1                   | 27%      | 7                   | 16%      | 3                   | 27%      | 5                   | -6%      | 161%             | 12.8%                |
| VINIX     | Vanguard (Lrg-Blend)          | 3                   | 22%      | 11                  | 14%      | 5                   | 26%      | 4                   | -6%      | 148%             | 12.0%                |
| VIMAX     | Vanguard (Mid-Cap)            | 2                   | 23%      | 8                   | 16%      | 2                   | 28%      | 15                  | -10%     | 137%             | 11.4%                |
| VEXAX     | Vanguard (Mid-Grth)           | 7                   | 11%      | 4                   | 30%      | 7                   | 24%      | 13                  | -9%      | 125%             | 10.7%                |
| ANWPX     | American Funds (World Equity) | 10                  | 10%      | 5                   | 28%      | 6                   | 24%      | 17                  | -12%     | 84%              | 7.9%                 |
| AGTHX     | American Funds (Lrg-Grth)     | 9                   | 10%      | 3                   | 32%      | 12                  | 18%      | 19                  | -13%     | 76%              | 7.4%                 |
| VFIFX     | Vanguard (Retirement 2050)    | 13                  | 3%       | 10                  | 14%      | 9                   | 21%      | 12                  | -9%      | 72%              | 7.0%                 |
| AWSHX     | American Funds (Lrg-Blend)    | 5                   | 21%      | 19                  | 4%       | 15                  | 16%      | 14                  | -9%      | 59%              | 5.9%                 |
| VFORX     | Vanguard (Retirement 2040)    | 15                  | -5%      | 12                  | 13%      | 10                  | 20%      | 11                  | -9%      | 53%              | 5.5%                 |
| VTTHX     | Vanguard (Retirement 2035)    | 17                  | -5%      | 13                  | 12%      | 11                  | 18%      | 10                  | -8%      | 44%              | 4.7%                 |
| VTHRX     | Vanguard (Retirement 2030)    | 16                  | -5%      | 14                  | 11%      | 14                  | 17%      | 7                   | -7%      | 42%              | 4.5%                 |
| ABALX     | American Funds (Moderate)     | 8                   | 11%      | 16                  | 6%       | 18                  | 14%      | 8                   | -8%      | 40%              | 4.3%                 |
| AEPGX     | American Funds (EAFE)         | 19                  | -7%      | 6                   | 25%      | 8                   | 22%      | 20                  | -19%     | 38%              | 4.1%                 |
| FBALX     | Fidelity Balanced (Moderate)  | 12                  | 7%       | 9                   | 15%      | 13                  | 18%      | 18                  | -12%     | 36%              | 3.9%                 |
| VTTVX     | Vanguard (Retirement 2025)    | 18                  | -6%      | 15                  | 9%       | 17                  | 16%      | 6                   | -7%      | 32%              | 3.5%                 |
| VWELX     | Vanguard (Moderate)           | 11                  | 9%       | 20                  | 2%       | 16                  | 16%      | 16                  | -11%     | 30%              | 3.3%                 |
| VTWNX     | Vanguard (Retirement 2020)    | 20                  | -10%     | 17                  | 5%       | 19                  | 13%      | 9                   | -8%      | 16%              | 1.9%                 |
| VBTLX     | Vanguard (Bonds)              | 14                  | -4%      | 18                  | 5%       | 20                  | 6%       | 1                   | -3%      | 5%               | 0.6%                 |
| NASDAQ    | NASDAQ                        | 2                   | 21%      | 1                   | 45%      | 1                   | 33%      | 1                   | -2%      | 281%             | 18.2%                |
| S&P 500   | S&P 500                       | 1                   | 27%      | 2                   | 17%      | 2                   | 28%      | 3                   | -5%      | 167%             | 13.1%                |
| Dow Jones | Dow Jones                     | 3                   | 19%      | 3                   | 8%       | 3                   | 22%      | 2                   | -5%      | 131%             | 11.1%                |

**Table 7. Bubble Up Ranking with \$10,000 investment for 2021 [Return](#)**

| Type   | YTD Ranking | Symbol    | Name   | YTD Growth | End Balance |
|--------|-------------|-----------|--|------------|-------------|
| Stocks | 1           | AMC-meme  | AMC Movie Theater (1:10-2023)                | 1153%      | \$125,346   |
| Stocks | 2           | GME-meme  | GameStop (Computer Games) (4:1-2022)         | 688%       | \$78,769    |
| Stocks | 3           | EXPR-meme | Express, Inc. (Delisted from NYSE on 3/6/24) | 244%       | \$34,375    |
| Stocks | 4           | NVDA      | NVIDIA Corp (4:1-2021) (10:1-2024)           | 125%       | \$22,529    |
| Stocks | 5           | ODFL      | Old Dominion Freight Line - Trucking         | 84%        | \$18,362    |
| Stocks | 6           | AMAT      | Semiconductor (Applied Materials)            | 82%        | \$18,234    |
| Stocks | 7           | INTU      | Software (Intuit Inc)                        | 69%        | \$16,934    |
| Stocks | 8           | GOOG      | Google (Online and Phone) (20:1-2022)        | 68%        | \$16,773    |
| Stocks | 9           | HUBS-add  | Online Software Sales (HubSpot)              | 66%        | \$16,627    |
| Stocks | 10          | WST       | West Pharmaceutical - Medical                | 66%        | \$16,555    |
| Stocks | 11          | LYV       | Entertainment (Live Nation Entertainment)    | 63%        | \$16,289    |
| Stocks | 12          | AMD       | AMD Computer Chips                           | 57%        | \$15,691    |
| Stocks | 13          | ZBRA      | Communication (Zebra Technologies Corp.)     | 55%        | \$15,487    |
| Stocks | 14          | LRCX      | Semiconductor (Lam Research)                 | 52%        | \$15,228    |
| Stocks | 15          | AVGO      | Semiconductor (Broadcom Inc.)                | 52%        | \$15,197    |
| Stocks | 16          | POOL      | Industrials - Pool Corporation               | 52%        | \$15,195    |
| Stocks | 17          | MSFT      | Microsoft (Software Company)                 | 51%        | \$15,121    |
| Stocks | 18          | TSLA      | Tesla, Inc. (added S&P 500) (3:1-2022)       | 50%        | \$14,976    |
| Stocks | 19          | DPZ       | Resturants (Domino's Pizza)                  | 47%        | \$14,717    |
| Stocks | 20          | DXCM      | Medical Devices (DexCom, Inc) (4:1-2022)     | 45%        | \$14,523    |
| Crypto | 1           | DOGE      | Dogecoin                                     | 3528%      | \$362,757   |
| Crypto | 2           | BNB       | Binance Coin                                 | 1269%      | \$136,894   |
| Crypto | 3           | ADA       | Cardano                                      | 628%       | \$72,778    |
| Mutual | 1           | FXAIX     | Fidelity (Lrg-Blend)                         | 27%        | \$12,700    |
| Mutual | 2           | VIMAX     | Vanguard (Mid-Cap)                           | 23%        | \$12,303    |
| Mutual | 3           | VINIX     | Vanguard (Lrg-Blend)                         | 22%        | \$12,242    |
| Index  | 1           | ^DJI      | Dow Jones                                    | 27%        | \$12,689    |
| Index  | 2           | ^IXIC     | NASDAQ                                       | 21%        | \$12,139    |
| Index  | 3           | ^GSPC     | S&P 500                                      | 19%        | \$11,873    |

Crypto Currencies were the highest performing security group with Dogecoin being the highest of all the securities in the group with a YTD Growth of 3,528%. If you invested \$10,000 at the beginning of the year, your End of the Year Balance would be \$362,757. All of the Mutual Funds were negative for 2023. The YTD stars for 2022 were stocks. The highest stock performing stocks were Meme Stocks. The highest performing stocks were AMC Movie Theater (AMC-meme), GameStop – Computer Games (GME-meme), Express, Inc (EXPR-meme), Nvidia – Computer Chip Designer (NVDA), and Old Dominion Freight Line – Trucking (ODFL) with YTD Growth Rates of 1153%, 688%, 244%, 125% and 84%, respectively. In order to realize these skyrocket returns, you must be aware of Warren Buffett's saying, "The stock market is a device which transfers money from the impatient to the patient."

Table 8. Trending of Year to Date (YTD) Growth Rates

| Index     | YTD<br>12/31/20 | YTD<br>1/8/21 | YTD<br>1/15/21 | YTD<br>1/29/21 | YTD<br>2/5/21 | YTD<br>3/5/21 | YTD<br>5/14/21 | YTD<br>5/21/21 | YTD<br>6/11/21 | YTD<br>6/18/21 | YTD<br>6/25/21 | YTD<br>7/2/2021 | YTD<br>11/26/21 | YTD<br>12/3/21 | YTD<br>12/10/21 | YTD<br>12/17/21 | YTD<br>12/23/21 | YTD<br>12/31/21 | YTD<br>1/14/22 | YTD<br>1/21/22 | YTD<br>4/1/22 | Index     |
|-----------|-----------------|---------------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|---------------|-----------|
| Dow Jones | 0%              | 2%            | 1%             | -2%            | 2%            | 3%            | 12%            | 12%            | 13%            | 9%             | 13%            | 14%             | 14%             | 13%            | 18%             | 14%             | 17%             | 17%             | 17%            | 12%            | 14%           | Dow Jones |
| NASDAQ    | 0%              | 2%            | 1%             | 1%             | 8%            | 0%            | 4%             | 5%             | 9%             | 9%             | 11%            | 14%             | 14%             | 17%            | 21%             | 16%             | 21%             | 21%             | 16%            | 7%             | 11%           | NASDAQ    |
| SP-500    | 0%              | 2%            | 0%             | -1%            | 3%            | 2%            | 11%            | 11%            | 13%            | 11%            | 14%            | 16%             | 22%             | 21%            | 25%             | 21%             | 26%             | 27%             | 24%            | 17%            | 21%           | S&P 500   |
| Symbol    | YTD<br>12/31/20 | YTD<br>1/8/21 | YTD<br>1/15/21 | YTD<br>1/29/21 | YTD<br>2/5/21 | YTD<br>3/5/21 | YTD<br>5/14/21 | YTD<br>5/21/21 | YTD<br>6/11/21 | YTD<br>6/18/21 | YTD<br>6/25/21 | YTD<br>7/2/2021 | YTD<br>11/26/21 | YTD<br>12/3/21 | YTD<br>12/10/21 | YTD<br>12/17/21 | YTD<br>12/23/21 | 6               | YTD<br>1/14/22 | YTD<br>1/21/22 | YTD<br>4/1/22 | Symbol    |
| AMC-meme  | 0%              | -1%           | 7%             | 511%           | 215%          | 271%          | 498%           | 457%           | 2176%          | 2631%          | <b>2391%</b>   | 2294%           | 1634%           | 1237%          | 1165%           | 1242%           | 1214%           | 1153%           | 848%           | 728%           | 974%          | AMC-meme  |
| GME-meme  | 0%              | -6%           | 89%            | 1625%          | <b>238%</b>   | 631%          | 749%           | 838%           | 1138%          | 1035%          | 1012%          | 977%            | 960%            | 815%           | 744%            | 726%            | 708%            | 688%            | 538%           | 436%           | 903%          | GME-meme  |
| EXPR-meme | 0%              | 5%            | 31%            | 679%           | <b>241%</b>   | 158%          | 242%           | 267%           | 434%           | 384%           | 494%           | 615%            | 321%            | 295%           | 279%            | 197%            | 229%            | 244%            | 232%           | 203%           | 277%          | EXPR-meme |
| NVDA      | 0%              | 2%            | -1%            | 0%             | 4%            | -5%           | 9%             | 15%            | 37%            | 43%            | 46%            | 57%             | <b>141%</b>     | 135%           | 131%            | 113%            | 127%            | 125%            | 101%           | 80%            | 110%          | NVDA      |
| ODFL      | 0%              | 5%            | 6%             | -1%            | 7%            | 13%           | 38%            | 35%            | 29%            | 26%            | 30%            | 32%             | 80%             | 84%            | 83%             | 75%             | 78%             | 84%             | 62%            | 52%            | 43%           | ODFL      |
| AMAT      | 0%              | <b>14%</b>    | 20%            | 12%            | 17%           | 17%           | 45%            | 49%            | 59%            | 52%            | 58%            | 60%             | 66%             | 69%            | 77%             | 69%             | 69%             | 82%             | 94%            | <b>57%</b>     | 48%           | AMAT      |
| INTU      | 0%              | -1%           | 2%             | -5%            | 3%            | 1%            | 10%            | 14%            | 24%            | 25%            | 28%            | 31%             | 76%             | 71%            | 78%             | 63%             | 67%             | 69%             | 45%            | 39%            | 27%           | INTU      |
| GOOG      | 0%              | 3%            | 0%             | 6%             | 19%           | 19%           | 32%            | 36%            | 45%            | 45%            | 46%            | 46%             | 67%             | 67%            | 72%             | 64%             | 70%             | 68%             | 61%            | 50%            | 62%           | GOOG      |
| HUBS      | 0%              | 2%            | -3%            | -6%            | 5%            | 16%           | 26%            | 27%            | 31%            | 50%            | 47%            | 49%             | <b>103%</b>     | 88%            | 82%             | 69%             | 70%             | 66%             | 17%            | 8%             | 24%           | HUBS-add  |
| WST       | 0%              | 9%            | 6%             | 6%             | 3%            | -7%           | 18%            | 18%            | 22%            | 24%            | 27%            | 29%             | 55%             | 53%            | 52%             | 59%             | 62%             | 66%             | 34%            | 30%            | 47%           | WST       |
| LYV       | 0%              | 0%            | 0%             | -10%           | 1%            | 22%           | 17%            | 21%            | 19%            | 17%            | 26%            | 19%             | 41%             | 37%            | 52%             | 43%             | 61%             | 63%             | 56%            | 49%            | 56%           | LYV       |
| AMD       | 0%              | 3%            | -4%            | -7%            | -4%           | -14%          | -19%           | <b>-16%</b>    | -11%           | -8%            | -7%            | 3%              | 69%             | 57%            | 51%             | 50%             | 59%             | 57%             | 49%            | 30%            | 18%           | AMD       |
| ZBRA      | 0%              | 6%            | 6%             | <b>1%</b>      | 6%            | 24%           | 27%            | 29%            | 32%            | 28%            | 33%            | 40%             | 54%             | 53%            | 60%             | 53%             | 52%             | 55%             | 37%            | 29%            | 8%            | ZBRA      |
| LRCX      | 0%              | 6%            | 16%            | <b>2%</b>      | 8%            | 15%           | 28%            | 30%            | 36%            | 35%            | 33%            | 34%             | 36%             | 40%            | 49%             | 42%             | 48%             | 52%             | 55%            | 28%            | 11%           | LRCX      |
| AVGO      | 0%              | 2%            | 2%             | 3%             | 6%            | 3%            | <b>1%</b>      | 3%             | 8%             | 6%             | 6%             | 7%              | 25%             | 27%            | 44%             | 45%             | 52%             | 52%             | 36%            | 22%            | 43%           | AVGO      |
| POOL      | 0%              | 5%            | -4%            | -5%            | -4%           | - <b>11%</b>  | 18%            | 15%            | 16%            | 19%            | 22%            | 25%             | 50%             | 46%            | 51%             | 45%             | 48%             | 52%             | 33%            | 26%            | 14%           | POOL      |
| MSFT      | 0%              | <b>-1%</b>    | -4%            | 4%             | 9%            | 4%            | 12%            | 10%            | 16%            | 17%            | 19%            | 25%             | 48%             | 45%            | 54%             | 46%             | 50%             | 51%             | 39%            | 33%            | 39%           | MSFT      |
| TSLA      | 0%              | 25%           | 17%            | 12%            | 21%           | -15%          | <b>-16%</b>    | <b>-16%</b>    | -14%           | -12%           | -5%            | -4%             | 53%             | 44%            | 44%             | 32%             | 51%             | 50%             | 45%            | 41%            | 53%           | TSLA      |
| DPZ       | 0%              | 1%            | -2%            | -3%            | -2%           | -2%           | 11%            | 12%            | 18%            | 20%            | 19%            | 24%             | 38%             | 36%            | 39%             | 38%             | 42%             | 47%             | 23%            | 13%            | 4%            | DPZ       |
| DXCM      | 0%              | 5%            | -4%            | 1%             | 11%           | -2%           | <b>-10%</b>    | <b>-7%</b>     | 8%             | 13%            | 16%            | 17%             | 60%             | 41%            | 53%             | 50%             | 55%             | 45%             | 23%            | 18%            | 41%           | DXCM      |
| TMO       | 0%              | 10%           | 8%             | 9%             | 6%            | 4%            | -1%            | -1%            | 0%             | 4%             | 6%             | 10%             | 37%             | 37%            | 38%             | 40%             | 40%             | 43%             | 28%            | 25%            | 27%           | TMO       |
| UNH       | 0%              | 4%            | 0%             | -5%            | -7%           | -1%           | 17%            | 17%            | 13%            | 11%            | 15%            | 17%             | 25%             | 28%            | 36%             | 39%             | 41%             | 43%             | 34%            | 32%            | 46%           | UNH       |
| SMCI      | 0%              | 1%            | 2%             | -2%            | 1%            | 7%            | 15%            | 13%            | 16%            | 8%             | 14%            | 12%             | 28%             | 37%            | 36%             | 29%             | 35%             | 39%             | 44%            | 30%            | 20%           | SMCI      |
| CNC       | 0%              | 14%           | 7%             | 0%             | -2%           | 1%            | 15%            | 23%            | 18%            | 19%            | 23%            | 23%             | 23%             | 18%            | 31%             | 38%             | 41%             | 37%             | 34%            | 29%            | 42%           | CNC       |
| MSCI      | 0%              | 1%            | -7%            | -11%           | -4%           | -7%           | 4%             | 2%             | 7%             | 13%            | 19%            | 21%             | 39%             | 35%            | 41%             | 32%             | 37%             | 37%             | 18%            | 12%            | 16%           | MSCI      |
| CDNS      | 0%              | 0%            | -1%            | -4%            | 0%            | -7%           | <b>-9%</b>     | <b>-10%</b>    | -5%            | -4%            | -1%            | 1%              | 31%             | 30%            | 35%             | 31%             | 37%             | 37%             | 19%            | 9%             | 21%           | CDNS      |
| EXPE      | 0%              | 9%            | 6%             | -6%            | 7%            | 26%           | 30%            | 27%            | 31%            | 23%            | 29%            | 26%             | 21%             | 18%            | 26%             | 20%             | 39%             | 36%             | 39%            | 32%            | 50%           | EXPE      |
| VRT       | 0%              | -4%           | 4%             | 8%             | 12%           | 7%            | 25%            | 27%            | 40%            | 40%            | 46%            | 45%             | 38%             | 37%            | 38%             | 28%             | 33%             | 34%             | 25%            | 14%            | -22%          | VRT       |
| ZI        | 0%              | -6%           | -6%            | 0%             | 20%           | -5%           | <b>-17%</b>    | <b>-12%</b>    | -4%            | 7%             | 12%            | 8%              | 8%              | 18%            | 32%             | 30%             | 36%             | 33%             | 7%             | -5%            | 24%           | ZI        |
| AAPL      | 0%              | 0%            | -4%            | 1%             | 2%            | -10%          | -6%            | -5%            | -6%            | -3%            | 0%             | 3%              | 19%             | 23%            | 31%             | 27%             | 31%             | 33%             | 29%            | 21%            | 30%           | AAPL      |
| EBAY      | 0%              | 8%            | 10%            | 12%            | 24%           | <b>7%</b>     | 21%            | 21%            | 34%            | 26%            | 35%            | 39%             | 44%             | 33%            | 33%             | 27%             | 29%             | 32%             | 26%            | 18%            | 15%           | EBAY      |
| IDXX      | 0%              | 3%            | -2%            | -4%            | 1%            | 0%            | 6%             | 8%             | 17%            | 20%            | 24%            | 30%             | 22%             | 17%            | 22%             | 23%             | 29%             | 32%             | 6%             | 0%             | 11%           | IDXX      |
| NOC       | 0%              | 0%            | -1%            | -6%            | -2%           | -1%           | 22%            | 22%            | 23%            | 21%            | 23%            | 21%             | 16%             | 17%            | 22%             | 24%             | 25%             | 27%             | 32%            | 31%            | 49%           | NOC       |
| CTAS      | 0%              | -1%           | -8%            | <b>-10%</b>    | -2%           | -4%           | 1%             | -1%            | 0%             | 0%             | 7%             | 8%              | 21%             | 21%            | 30%             | 24%             | 23%             | 25%             | 12%            | 7%             | 20%           | CTAS      |
| MU        | 0%              | 3%            | 7%             | 4%             | 8%            | 18%           | 6%             | 7%             | 6%             | 2%             | 9%             | 7%              | 11%             | 9%             | 14%             | 10%             | 26%             | 24%             | 30%            | 9%             | 1%            | MU        |

72% or 81% Dip Floor Indicator

61% Wait or Hold Indicator

90% Potential Sell Trigger

81% or 81% 2nd Dip Floor Indicator

16.34 Buy Now Price Range

-13% New Low-Priced Indicator

N/A No Suggested Buy In Price due to Max Potential < 44%

XX% Rebound % back to recent high price



Table 9. Trending of Year to Date (YTD) Growth Rates

| Index     | YTD 12/31/20 | YTD 1/8/21 | YTD 1/15/21 | YTD 1/29/21 | YTD 2/5/21 | YTD 3/5/21 | YTD 5/14/21 | YTD 5/21/21 | YTD 6/11/21 | YTD 6/18/21 | YTD 6/25/21 | YTD 7/2/2021 | YTD 11/26/21 | YTD 12/3/21 | YTD 12/10/21 | YTD 12/17/21 | YTD 12/23/21 | YTD 12/31/21 | YTD 1/14/22 | YTD 1/21/22 | YTD 4/1/22 | Index     |
|-----------|--------------|------------|-------------|-------------|------------|------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|-------------|-------------|------------|-----------|
| Dow Jones | 0%           | 2%         | 1%          | -2%         | 2%         | 3%         | 12%         | 12%         | 13%         | 9%          | 13%         | 14%          | 14%          | 13%         | 18%          | 14%          | 17%          | 19%          | 17%         | 12%         | 14%        | Dow Jones |
| NASDAQ    | 0%           | 2%         | 1%          | 1%          | 8%         | 0%         | 4%          | 5%          | 9%          | 9%          | 11%         | 14%          | 14%          | 17%         | 21%          | 16%          | 21%          | 21%          | 16%         | 7%          | 11%        | NASDAQ    |
| SP-500    | 0%           | 2%         | 0%          | -1%         | 3%         | 2%         | 11%         | 11%         | 13%         | 11%         | 14%         | 16%          | 16%          | 21%         | 25%          | 21%          | 26%          | 27%          | 24%         | 17%         | 21%        | S&P 500   |
| Symbol    | YTD 12/31/20 | YTD 1/8/21 | YTD 1/15/21 | YTD 1/29/21 | YTD 2/5/21 | YTD 3/5/21 | YTD 5/14/21 | YTD 5/21/21 | YTD 6/11/21 | YTD 6/18/21 | YTD 6/25/21 | YTD 7/2/2021 | YTD 11/26/21 | YTD 12/3/21 | YTD 12/10/21 | YTD 12/17/21 | YTD 12/23/21 | 6            | YTD 1/14/22 | YTD 1/21/22 | YTD 4/1/22 | Symbol    |
| TYL       | 0%           | 0%         | -3%         | -3%         | -3%        | -8%        | -9%         | -8%         | -1%         | 1%          | 4%          | 6%           | 15%          | 15%         | 18%          | 15%          | 20%          | 23%          | 10%         | 4%          | 2%         | TYL       |
| META      | 0%           | -2%        | -8%         | -5%         | -2%        | -3%        | 16%         | 16%         | 21%         | 21%         | 25%         | 30%          | 22%          | 12%         | 21%          | 22%          | 23%          | 23%          | 22%         | 11%         | -18%       | META      |
| NOW       | 0%           | -4%        | -7%         | -1%         | 7%         | -12%       | -16%        | -15%        | -10%        | -3%         | -1%         | 0%           | 18%          | 18%         | 18%          | 12%          | 18%          | 18%          | -4%         | -8%         | 0%         | NOW       |
| STZ       | 0%           | 5%         | 0%          | -4%         | 4%         | -1%        | 7%          | 8%          | 9%          | 1%          | 4%          | 6%           | 5%           | 3%          | 7%           | 11%          | 11%          | 15%          | 14%         | 10%         | 7%         | STZ       |
| ADBE      | 0%           | -3%        | -8%         | -8%         | -2%        | -12%       | -3%         | -2%         | 8%          | 13%         | 16%         | 19%          | 32%          | 23%         | 31%          | 11%          | 14%          | 13%          | 4%          | 0%          | -8%        | ADBE      |
| HUM       | 0%           | 6%         | -1%         | -7%         | -8%        | -3%        | 10%         | 9%          | 2%          | 3%          | 8%          | 10%          | 4%           | 3%          | 12%          | 10%          | 12%          | 13%          | -5%         | -9%         | 8%         | HUM       |
| NFLX      | 0%           | -6%        | -8%         | -2%         | 2%         | -5%        | -9%         | -8%         | -10%        | -7%         | -3%         | -1%          | 23%          | 11%         | 13%          | 9%           | 14%          | 11%          | -3%         | -26%        | -31%       | NFLX      |
| DASH      | 0%           | 8%         | 48%         | 35%         | 35%        | 7%         | -11%        | -2%         | 4%          | 18%         | 26%         | 29%          | 34%          | 16%         | 18%          | 2%           | 6%           | 8%           | -7%         | -10%        | -15%       | DASH      |
| AMZN      | 0%           | -2%        | -4%         | -1%         | 2%         | -8%        | -2%         | 0%          | 3%          | 7%          | 6%          | 6%           | 11%          | 6%          | 8%           | 3%           | 5%           | 4%           | 0%          | -12%        | 0%         | AMZN      |
| BBY       | 0%           | 8%         | 14%         | 9%          | 15%        | 3%         | 21%         | 15%         | 15%         | 8%          | 13%         | 16%          | 15%          | 6%          | 4%           | 0%           | -2%          | 2%           | 0%          | -3%         | -9%        | BBY       |
| COIN      | 0%           | 0%         | 0%          | 0%          | 0%         | 0%         | 3%          | -10%        | -10%        | -8%         | -10%        | -4%          | 21%          | 6%          | 2%           | -3%          | 7%           | 1%           | -8%         | -23%        | -25%       | COIN      |
| MA        | 0%           | -1%        | -9%         | -11%        | -5%        | 1%         | 2%          | 3%          | 2%          | 3%          | 6%          | 5%           | -9%          | -10%        | -2%          | -2%          | 1%           | 1%           | -1%         | -1%         | 2%         | MA        |
| V         | 0%           | -1%        | -8%         | -12%        | -5%        | -5%        | 4%          | 4%          | 7%          | 5%          | 8%          | 9%           | -10%         | -10%        | -2%          | -3%          | -1%          | -1%          | -2%         | -6%         | 3%         | V         |
| CRWD      | 0%           | 6%         | 4%          | 2%          | 6%         | -4%        | -10%        | -1%         | 9%          | 16%         | 20%         | 19%          | 10%          | -7%         | -6%          | -3%          | 0%           | -3%          | -17%        | -22%        | 8%         | CRWD-add  |
| SNAP      | 0%           | 5%         | 0%          | 6%          | 27%        | 15%        | 6%          | 13%         | 28%         | 26%         | 35%         | 37%          | -1%          | -7%         | 1%           | -10%         | -3%          | -6%          | -24%        | -36%        | -25%       | SNAP      |
| VRTX      | 0%           | 0%         | -5%         | -3%         | -9%        | -10%       | -8%         | -10%        | -18%        | -21%        | -18%        | -15%         | -22%         | -14%        | -12%         | -9%          | -5%          | -7%          | -1%         | -3%         | 13%        | VRTX      |
| ADSK      | 0%           | 5%         | 1%          | -9%         | 0%         | -12%       | -9%         | -8%         | -9%         | -9%         | -5%         | -2%          | -17%         | -15%        | -12%         | -9%          | -8%          | -8%          | -15%        | -22%        | -30%       | ADSK      |
| EA        | 0%           | -1%        | -3%         | 0%          | -2%        | -8%        | -3%         | -2%         | 2%          | -2%         | -3%         | 0%           | -12%         | -13%        | -13%         | -11%         | -8%          | -8%          | -9%         | -3%         | -13%       | EA        |
| PAYC      | 0%           | -2%        | -12%        | -16%        | -4%        | -17%       | -18%        | -27%        | -25%        | -22%        | -18%        | -15%         | -3%          | -8%         | -7%          | -10%         | -6%          | -8%          | -26%        | -31%        | -22%       | PAYC      |
| LYFT      | 0%           | -3%        | -3%         | -10%        | 8%         | 31%        | 1%          | 6%          | 14%         | 19%         | 25%         | 28%          | -14%         | -20%        | -20%         | -23%         | -10%         | -13%         | -16%        | -25%        | -24%       | LYFT      |
| TTWO      | 0%           | 1%         | -6%         | -4%         | 0%         | -18%       | -20%        | -11%        | -10%        | -18%        | -16%        | -15%         | -18%         | -20%        | -20%         | -15%         | -14%         | -14%         | -27%        | -21%        | -27%       | TTWO      |
| UBER      | 0%           | 4%         | 9%          | 0%          | 15%        | 9%         | -7%         | -4%         | -2%         | -3%         | 1%          | 1%           | -21%         | -30%        | -28%         | -22%         | -14%         | -18%         | -19%        | -30%        | -29%       | UBER      |
| PYPL      | 0%           | 4%         | 2%          | 0%          | 15%        | 2%         | 5%          | 7%          | 16%         | 21%         | 24%         | 24%          | -20%         | -21%        | -20%         | -20%         | -18%         | -19%         | -24%        | -30%        | -50%       | PYPL      |
| SQ        | 0%           | 11%        | 5%          | -1%         | 10%        | -1%        | -4%         | -8%         | 1%          | 9%          | 10%         | 11%          | -3%          | -17%        | -17%         | -23%         | -23%         | -26%         | -39%        | -46%        | -39%       | SQ        |
| MKTX      | 0%           | -3%        | -8%         | -5%         | 0%         | -12%       | -20%        | -20%        | -23%        | -21%        | -18%        | -19%         | -37%         | -39%        | -32%         | -28%         | -28%         | -28%         | -35%        | -36%        | -41%       | MKTX      |
| ROKU      | 0%           | 20%        | 23%         | 17%         | 32%        | 6%         | -5%         | 0%          | 5%          | 11%         | 30%         | 30%          | -29%         | -39%        | -31%         | -29%         | -30%         | -31%         | -50%        | -54%        | -62%       | ROKU      |
| GPN       | 0%           | -4%        | -11%        | -18%        | -8%        | -8%        | -8%         | -10%        | -10%        | -11%        | -11%        | -10%         | -43%         | -44%        | -42%         | -41%         | -37%         | -37%         | -30%        | -35%        | -35%       | GPN       |
| SPCE      | 0%           | 6%         | 28%         | 87%         | 129%       | 15%        | -32%        | -11%        | 48%         | 55%         | 136%        | 89%          | -29%         | -39%        | -36%         | -39%         | -39%         | -44%         | -57%        | -64%        | -58%       | SPCE-add  |
| GOEV      | 0%           | 6%         | 20%         | 4%          | 30%        | -20%       | -49%        | -46%        | -32%        | -31%        | -32%        | -34%         | -21%         | -22%        | -34%         | -42%         | -42%         | -44%         | -54%        | -62%        | -63%       | GOEV      |
| ZM        | 0%           | 4%         | 14%         | 10%         | 24%        | 0%         | -9%         | -6%         | 9%          | 11%         | 10%         | 15%          | -35%         | -45%        | -45%         | -41%         | -43%         | -45%         | -53%        | -56%        | -65%       | ZM        |
| BABA      | 0%           | 1%         | 5%          | 9%          | 14%        | 0%         | -10%        | -9%         | -9%         | -9%         | -2%         | -6%          | -43%         | -52%        | -46%         | -48%         | -49%         | -49%         | -43%        | -47%        | -53%       | BABA      |
| HNST      | 0%           | 0%         | 0%          | 0%          | 0%         | -1%        | -1%         | 3%          | 14%         | -3%         | -1%         | -8%          | -48%         | -52%        | -51%         | -54%         | -50%         | -50%         | -58%        | -63%        | -69%       | HNST      |
| HOOD      | 0%           | 0%         | 0%          | 0%          | 0%         | 0%         | 0%          | -1%         | -1%         | -1%         | -1%         | -1%          | -27%         | -44%        | -47%         | -50%         | -51%         | -54%         | -60%        | -66%        | -65%       | HOOD      |
| SDGR      | 0%           | 12%        | 15%         | 14%         | 26%        | -12%       | -23%        | -19%        | -2%         | -7%         | -2%         | -4%          | -50%         | -54%        | -53%         | -52%         | -55%         | -56%         | -61%        | -66%        | -55%       | SDGR      |

72% or 81% Dip Floor Indicator 61% Wait or Hold Indicator 90% Potential Sell Trigger 72% or 81% 2<sup>nd</sup> Dip Floor Indicator  
16.34 Now Price is within the Buy Now Price Range -13% Now Low-PPrice Indicator 90% 2<sup>nd</sup> Low-PPrice Indicator N/A No Suggested Buy In Price due to Max Potential < 44% XX% Rebound % back to recent high price



**Table 11. Stocks Year to Date (YTD) Monthly Movement (as of 12-31-21)** [Return](#)

| Index     | Symbol                                      | Price<br>12/31/21 | Weekly<br>12/31/21   | YTD<br>11/26/21 | YTD<br>12/3/21 | YTD<br>12/10/21 | YTD<br>12/17/21 | YTD<br>12/23/21 | YTD<br>12/31/21 |
|-----------|---|-------------------|----------------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|
| Dow Jones | ^DJI  | 36,338.30         | 1%                   | 14%             | 13%            | 18%             | 14%             | 17%             | 19%             |
| NASDAQ    | ^IXIC                                       | 15,644.97         | 0%                   | 20%             | 17%            | 21%             | 16%             | 21%             | 21%             |
| S&P 500   | ^GSPC                                       | 4,766.18          | 1%                   | 22%             | 21%            | 25%             | 21%             | 26%             | 27%             |
| Symbol    | Company / Industry                          | Price<br>12/31/21 | 12/31/21<br>12/23/21 | YTD<br>11/26/21 | YTD<br>12/3/21 | YTD<br>12/10/21 | YTD<br>12/17/21 | YTD<br>12/23/21 | 6               |
| AMC-meme  | AMC Movie Theater (1:10-2023)               | 272.00            | -4.6%                | 1634%           | 1237%          | 1165%           | 1242%           | 1214%           | 1153%           |
| GME-meme  | GameStop (Computer Games) (4:1-2022)        | 37.10             | -2.5%                | 960%            | 815%           | 744%            | 726%            | 708%            | 688%            |
| EXPR-meme | Express, Inc. (Clothing Retail) (1:20-2023) | 66.00             | 4.4%                 | 321%            | 295%           | 279%            | 197%            | 229%            | 244%            |
| NVDA      | NVIDIA Corp (Gaming CPU) (4:1-2021)         | 294.11            | -0.8%                | 141%            | 135%           | 131%            | 113%            | 127%            | 125%            |
| ODFL      | Old Dominion Freight Line - Trucking        | 358.38            | 2.9%                 | 80%             | 84%            | 83%             | 75%             | 78%             | 84%             |
| AMAT      | Semiconductor (Applied Materials)           | 157.36            | 1.2%                 | 66%             | 69%            | 77%             | 69%             | 80%             | 82%             |
| INTU      | Software (Intuit Inc)                       | 643.22            | 1.2%                 | 76%             | 71%            | 78%             | 63%             | 67%             | 69%             |
| GOOG      | Google (Online and Phone) (20:1-2022)       | 145.54            | -1.1%                | 67%             | 67%            | 72%             | 64%             | 70%             | 68%             |
| HUBS-add  | Online Software Sales (HubSpot)             | 659.15            | -2.3%                | 103%            | 88%            | 82%             | 69%             | 70%             | 66%             |
| WST       | West Pharmaceutical - Medical               | 469.01            | 2.0%                 | 55%             | 53%            | 52%             | 59%             | 62%             | 66%             |
| LYV       | Entertainment (Live Nation Entertainment)   | 119.69            | 1.0%                 | 41%             | 37%            | 52%             | 43%             | 61%             | 63%             |
| AMD       | AMD Computer Chips                          | 143.90            | -1.5%                | 69%             | 57%            | 51%             | 50%             | 59%             | 57%             |
| ZBRA      | Communication (Zebra Technologies Corp.)    | 595.20            | 2.2%                 | 54%             | 53%            | 60%             | 53%             | 52%             | 55%             |
| LRCX      | Semiconductor (Lam Research)                | 719.15            | 2.9%                 | 36%             | 40%            | 49%             | 42%             | 48%             | 52%             |
| AVGO      | Semiconductor (Broadcom Inc.)               | 665.41            | 0.1%                 | 25%             | 27%            | 44%             | 45%             | 52%             | 52%             |
| POOL      | Industrials - Pool Corporation              | 566.00            | 3.0%                 | 50%             | 46%            | 51%             | 45%             | 48%             | 52%             |
| MSFT      | Microsoft (Software Company)                | 336.32            | 0.5%                 | 48%             | 45%            | 54%             | 46%             | 50%             | 51%             |
| TSLA      | Tesla, Inc. (added S&P 500) (3:1-2022)      | 352.26            | -1.0%                | 53%             | 44%            | 44%             | 32%             | 51%             | 50%             |
| DPZ       | Restaurants (Domino's Pizza)                | 564.33            | 3.4%                 | 38%             | 36%            | 39%             | 38%             | 42%             | 47%             |
| DXCM      | Medical Devices (DexCom, Inc) (4:1-2022)    | 134.24            | -6.1%                | 60%             | 41%            | 53%             | 50%             | 55%             | 45%             |
| TMO       | Healthcare (Thermo Fisher Scientific)       | 667.24            | 2.5%                 | 37%             | 37%            | 38%             | 40%             | 40%             | 43%             |
| UNH       | Helath Plan (UnitedHealth Group)            | 502.14            | 1.4%                 | 25%             | 28%            | 36%             | 39%             | 41%             | 43%             |
| SMCI      | Super Micro Computer - (S&P 500 - 3-18-24)  | 43.95             | 3%                   | 28%             | 37%            | 36%             | 29%             | 35%             | 39%             |
| CNC       | Healthcare (Centene Corp.)                  | 82.40             | -2.7%                | 23%             | 18%            | 31%             | 38%             | 41%             | 37%             |
| MSCI      | Finance - MSCI                              | 612.69            | 0.2%                 | 39%             | 35%            | 41%             | 32%             | 37%             | 37%             |
| CDNS      | Cadence Design System - Software            | 186.35            | -0.6%                | 31%             | 30%            | 35%             | 31%             | 37%             | 37%             |
| EXPE      | Travel Services (Expedia Group)             | 180.72            | -1.7%                | 21%             | 18%            | 26%             | 20%             | 39%             | 36%             |
| ZI        | Software (Zoom Info.) - IPO 5-4-20          | 64.20             | -2.3%                | 45%             | 18%            | 32%             | 30%             | 36%             | 33%             |
| AAPL      | Apple Multimedia (4:1-2020)                 | 178.09            | 1.3%                 | 19%             | 22%            | 31%             | 27%             | 31%             | 33%             |
| EBAY      | Internet Retail (eBay Inc.)                 | 66.50             | 2.5%                 | 44%             | 33%            | 33%             | 27%             | 29%             | 32%             |
| IDXX      | Healthcare (IDEXX Laboratories)             | 658.46            | 2.1%                 | 22%             | 17%            | 22%             | 23%             | 29%             | 32%             |
| NOC       | Defense (Northrop Grumman Corp.)            | 387.07            | 1.5%                 | 16%             | 17%            | 22%             | 24%             | 25%             | 27%             |
| CTAS      | Specialty Business (Cintas Corporation)     | 443.17            | 1.9%                 | 21%             | 21%            | 30%             | 24%             | 23%             | 25%             |
| MU        | Semiconductor (Micron)                      | 93.15             | -1.3%                | 11%             | 9%             | 14%             | 10%             | 26%             | 24%             |
| TYL       | Software (Tyler Technologies)               | 537.95            | 2.8%                 | 15%             | 15%            | 18%             | 15%             | 20%             | 23%             |
| META      | Communication (Facebook)                    | 336.35            | 0.3%                 | 22%             | 12%            | 21%             | 22%             | 23%             | 23%             |
| NOW       | Software - ServiceNow (S&P 500 - 11-21-19)  | 649.11            | 0.1%                 | 18%             | 11%            | 18%             | 12%             | 18%             | 18%             |
| STZ       | Consumer (Constellation Brands)             | 250.97            | 2.8%                 | 5%              | 3%             | 7%              | 11%             | 11%             | 15%             |
| ADBE      | Software (Adobe)                            | 567.06            | -0.4%                | 32%             | 23%            | 31%             | 11%             | 14%             | 13%             |
| HUM       | Healthcare (Humana Inc.)                    | 463.86            | 0.7%                 | 4%              | 3%             | 12%             | 10%             | 12%             | 13%             |
| NFLX      | Netflix (Online Movies)                     | 602.44            | -1.9%                | 23%             | 11%            | 13%             | 9%              | 14%             | 11%             |
| DASH      | DoorDash (DASH - IPO 12/9/20)               | 151.63            | 2.1%                 | 34%             | 16%            | 18%             | 2%              | 6%              | 8%              |
| AMZN      | Internet Retail (Amazon) (20:1-2022)        | 168.96            | -0.9%                | 10%             | 5%             | 7%              | 2%              | 4%              | 3%              |
| BBY       | Specialty Retail (Best Buy)                 | 101.60            | 3.6%                 | 15%             | 6%             | 4%              | 0%              | -2%             | 2%              |
| COIN      | Coinbase Crypto Exchg (IPO 4-14-21)         | 252.37            | -5.9%                | 21%             | 6%             | 2%              | -3%             | 7%              | 1%              |
| MA        | Credit Services (Mastercard)                | 359.32            | -0.3%                | -9%             | -10%           | -2%             | -2%             | 1%              | 1%              |
| V         | Credit Services (Visa)                      | 216.71            | 0.0%                 | -10%            | -10%           | -2%             | -3%             | -1%             | -1%             |
| CRWD-add  | Cloud (CrowdStrike - IPO 6-12-19)           | 204.75            | -3.2%                | 10%             | -7%            | -6%             | -3%             | 0%              | -3%             |
| SNAP      | Communication (SnapChat)                    | 47.03             | -3.4%                | -1%             | -7%            | 1%              | -10%            | -3%             | -6%             |
| VRTX      | Healthcare (Vertex Pharmaceuticals Inc.)    | 219.60            | -1.7%                | -22%            | -14%           | -12%            | -9%             | -5%             | -7%             |
| ADSK      | Software (Autodesk)                         | 281.19            | 0.1%                 | -17%            | -18%           | -12%            | -9%             | -8%             | -8%             |
| EA        | Games (Electronic Arts)                     | 131.90            | -0.5%                | -12%            | -13%           | -13%            | -11%            | -8%             | -8%             |
| PAYC      | (Paycom Software) (S&P 500 - 1-28-20)       | 415.19            | -2.0%                | -3%             | -8%            | -7%             | -10%            | -6%             | -8%             |
| LYFT      | Ride Share (Lyft, Inc.)                     | 42.73             | -3.3%                | -14%            | -20%           | -20%            | -23%            | -10%            | -13%            |
| TTWO      | Gaming (Take-Two Interactive Software)      | 177.72            | -0.1%                | -18%            | -20%           | -20%            | -15%            | -14%            | -14%            |
| UBER      | Ride Share (Uber Inc.)                      | 41.93             | -4.5%                | -21%            | -30%           | -38%            | -22%            | -14%            | -18%            |
| PYPL      | Finance (PayPal Holdings)                   | 188.58            | -1.8%                | -20%            | -21%           | -20%            | -20%            | -18%            | -19%            |
| SQ        | Finance (Block Inc.)                        | 161.51            | -3.7%                | -3%             | -17%           | -17%            | -23%            | -23%            | -26%            |
| MKTX      | Finance (MarketAxess Holdings)              | 411.27            | 0.1%                 | -37%            | -39%           | -32%            | -28%            | -28%            | -28%            |
| ROKU      | Roku, Inc (Entertainment)                   | 228.20            | -2.3%                | -29%            | -38%           | -31%            | -29%            | -30%            | -31%            |
| GPN       | Specialty Business (Global Payments)        | 135.18            | -0.1%                | -43%            | -44%           | -42%            | -41%            | -37%            | -37%            |
| SPCE-add  | Space (Virgin Galactic) IPO 10-28-19        | 13.38             | -7.9%                | -29%            | -39%           | -36%            | -39%            | -39%            | -44%            |
| GOEV      | Canoo Inc. (Electric Auto Maker)            | 8.10              | -3.0%                | -21%            | -22%           | -34%            | -42%            | -42%            | -44%            |
| ZM        | Zoom Video Talk - IPO 4-18-19               | 183.91            | -4.0%                | -35%            | -45%           | -45%            | -41%            | -43%            | -45%            |
| BABA      | Alibaba Online - (IPO 9-18-14)              | 118.79            | 0.1%                 | -43%            | -52%           | -46%            | -48%            | -49%            | -49%            |
| HNST      | Consumer (The Honest Company) (IPO 5-5-21)  | 8.09              | 0.2%                 | -48%            | -52%           | -51%            | -54%            | -50%            | -50%            |
| HOOD      | Robinhood Crypto Exchg (IPO 7-29-21)        | 17.76             | -6.0%                | -27%            | -44%           | -47%            | -50%            | -51%            | -54%            |
| SDGR      | Health (Schrodinger Inc.) (IPO 02-06-20)    | 34.83             | -3.0%                | -50%            | -54%           | -53%            | -52%            | -55%            | -56%            |

72% or 81% Dip Floor Indicator     
 61% Wait or Hold Indicator     
 90% Potential Sell Trigger     
 72% or 81% 2<sup>nd</sup> Dip Floor Indicator

16.34 Now Price is within the Buy Now Price Range     
 -13% Now Low-Price Indicator     
 11% 2<sup>nd</sup> Low-Price Indicator     
 N/A No Suggested Buy In Price due to Max Potential < 44%     
 XX% Rebound % back to recent high price

The results in the Table 3 and Table 4 were created with the same algorithm for the stocks. I have included the Top 14 Popular Cryptocurrencies for you to observe the movement every week. There is no true forcing function to explain the upward or downward movement of the cryptocurrencies. Also, there is no explanation why one cryptocurrency grows faster than another. The graphs are primarily provided to be a snapshot of the magnitude of the growth at ~7pm on Friday and the Dip analysis range starts on Dec. 31, 2022. Since the Crypto Exchanges are operational 24 hours a day, the actual price could be dramatically different by the ringing of the Monday morning bell.

**Table 12. Trending of Year to Date (YTD) Growth Rates for Cryptocurrencies**

| Index     | YTD 12/31/20 | YTD 1/8/21 | YTD 1/22/21 | YTD 1/29/21 | YTD 4/16/21 | YTD 4/23/21 | YTD 4/30/21 | YTD 5/7/21 | YTD 5/14/21 | YTD 5/21/21 | YTD 6/4/21 | YTD 7/16/21 | YTD 9/3/21 | YTD 9/10/21 | YTD 11/5/21 | YTD 11/12/21 | YTD 11/19/21 | YTD 11/26/21 | YTD 12/23/21 | YTD 12/31/21 | YTD 1/7/22 | YTD 4/1/22 | Index     |
|-----------|--------------|------------|-------------|-------------|-------------|-------------|-------------|------------|-------------|-------------|------------|-------------|------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|------------|------------|-----------|
| Dow Jones | 0%           | 2%         | 1%          | -2%         | 12%         | 11%         | 11%         | 14%        | 12%         | 12%         | 14%        | 13%         | 16%        | 13%         | 19%         | 18%          | 16%          | 14%          | 17%          | 19%          | 18%        | 14%        | Dow Jones |
| NASDAQ    | 0%           | 2%         | 5%          | 1%          | 9%          | 9%          | 8%          | 7%         | 4%          | 5%          | 7%         | 12%         | 19%        | 17%         | 24%         | 23%          | 25%          | 20%          | 21%          | 21%          | 16%        | 11%        | NASDAQ    |
| S&P 500   | 0%           | 2%         | 2%          | -1%         | 11%         | 11%         | 11%         | 13%        | 11%         | 11%         | 13%        | 15%         | 21%        | 19%         | 25%         | 25%          | 25%          | 22%          | 26%          | 27%          | 25%        | 21%        | S&P 500   |
| Symbol    | YTD 12/31/20 | YTD 1/8/21 | YTD 1/22/21 | YTD 1/29/21 | YTD 4/16/21 | YTD 4/23/21 | YTD 4/30/21 | YTD 5/7/21 | YTD 5/14/21 | YTD 5/21/21 | YTD 6/4/21 | YTD 7/16/21 | YTD 9/3/21 | YTD 9/10/21 | YTD 11/5/21 | YTD 11/12/21 | YTD 11/19/21 | YTD 11/26/21 | YTD 12/23/21 | YTD 12/31/21 | YTD 1/7/22 | YTD 4/1/22 | Symbol    |
| DOGE      | 0%           | 109%       | 81%         | 903%        | 7684%       | 5187%       | 7082%       | 14470%     | 11806%      | 7546%       | 7907%      | 3567%       | 6204%      | 5006%       | 5463%       | 4860%        | 4174%        | 4174%        | 3825%        | 3528%        | 3198%      | 2907%      | DOGE      |
| BNB       | 0%           | 13%        | 9%          | 15%         | 1265%       | 1309%       | 1570%       | 1571%      | 1514%       | 773%        | 947%       | 711%        | 1207%      | 974%        | 1528%       | 1456%        | 1465%        | 1465%        | 1368%        | 1269%        | 1098%      | 1095%      | BNB       |
| ADA       | 0%           | 72%        | 94%         | 94%         | 689%        | 544%        | 650%        | 817%       | 1011%       | 761%        | 850%       | 550%        | 1550%      | 434%        | 1006%       | 933%         | 750%         | 750%         | 717%         | 628%         | 572%       | 550%       | ADA       |
| ETH       | 0%           | 66%        | 68%         | 87%         | 230%        | 220%        | 276%        | 372%       | 453%        | 229%        | 264%       | 155%        | 434%       | 335%        | 508%        | 483%         | 446%         | 446%         | 457%         | 399%         | 333%       | 368%       | ETH       |
| MIOTA     | 0%           | 23%        | 53%         | 37%         | 743%        | 523%        | 617%        | 627%       | 550%        | 267%        | 317%       | 120%        | 427%       | 413%        | 357%        | 333%         | 353%         | 353%         | 330%         | 357%         | 270%       | 197%       | MIOTA     |
| XRP       | 0%           | 45%        | 23%         | 27%         | 609%        | 432%        | 623%        | 618%       | 536%        | 359%        | 341%       | 168%        | 486%       | 382%        | 427%        | 441%         | 395%         | 327%         | 350%         | 277%         | 245%       | 277%       | XRP       |
| DOT       | 0%           | 0%         | 85%         | 81%         | 347%        | 247%        | 293%        | 330%       | 416%        | 163%        | 169%       | 30%         | 262%       | 215%        | 459%        | 394%         | 344%         | 270%         | 213%         | 188%         | 168%       | 137%       | DOT       |
| LINK      | 0%           | 36%        | 92%         | 102%        | 274%        | 211%        | 238%        | 338%       | 313%        | 127%        | 156%       | 35%         | 173%       | 134%        | 192%        | 204%         | 151%         | 112%         | 96%          | 74%          | 130%       | 54%        | LINK      |
| BTC       | 0%           | 41%        | 14%         | 18%         | 112%        | 76%         | 99%         | 98%        | 72%         | 29%         | 27%        | 8%          | 72%        | 55%         | 111%        | 121%         | 100%         | 85%          | 75%          | 60%          | 43%        | 60%        | BTC       |
| XMR       | 0%           | -9%        | -13%        | -10%        | 118%        | 127%        | 169%        | 192%       | 163%        | 64%         | 84%        | 23%         | 94%        | 59%         | 64%         | 66%          | 53%          | 45%          | 34%          | 46%          | 24%        | 39%        | XMR       |
| BCH       | 0%           | 29%        | 29%         | 19%         | 224%        | 145%        | 190%        | 292%       | 279%        | 101%        | 96%        | 28%         | 108%       | 83%         | 75%         | 68%          | 62%          | 62%          | 33%          | 26%          | 13%        | 10%        | BCH       |
| LTC       | 0%           | 39%        | 10%         | 8%          | 149%        | 94%         | 117%        | 178%       | 162%        | 45%         | 43%        | -3%         | 71%        | 40%         | 60%         | 102%         | 75%          | 56%          | 31%          | 17%          | 5%         | 0%         | LTC       |
| USDC      | 0%           | 0%         | 0%          | 0%          | 0%          | 0%          | 0%          | 0%         | 0%          | 0%          | 0%         | 0%          | 0%         | 0%          | 0%          | 0%           | 0%           | 0%           | 0%           | 0%           | 0%         | 0%         | USDC      |
| USDT      | 0%           | 0%         | 0%          | 0%          | 0%          | 0%          | 0%          | 0%         | 0%          | 0%          | 0%         | 0%          | 0%         | 0%          | 0%          | 0%           | 0%           | 0%           | 0%           | 0%           | 0%         | 0%         | USDT      |

72% or 81% Dip Floor Indicator  
16.34 Buy Now Price Range  
-13% Buy Now Price Range  
61% Wait or Hold Indicator  
-13% Now Low-Price Indicator  
90% 2nd Low-Price Indicator  
N/A No Suggested Buy In Price due to Max Potential < 44%  
72% or 81% Potential Sell Trigger  
81% 2nd Dip Floor Indicator  
XX% Rebound % back to recent high price

**Table 13. Cryptocurrencies Price Picks and Returns (as of 12-31-21)** [Return](#)

| Index     | YTD 12/23/21 | YTD 12/31/21 | Price 12/31/21 | Buy Low Price | Buy High Price | Trending Green (wks) | Spike Ratio | Dip Floor Price | Rebound Factor (RF) % | Now Factor (NF) % | Bounce Factor (BF) % | YTD from Low Price Trigger | YTD from High Price Trigger |
|-----------|--------------|--------------|----------------|---------------|----------------|----------------------|-------------|-----------------|-----------------------|-------------------|----------------------|----------------------------|-----------------------------|
| Dow Jones | 17%          | 19%          | 36,338.30      | 32,980.88     | 34,480.01      | 12                   | 0           | 29,982.62       | 21%                   | 0%                | 21%                  | 10%                        | 5%                          |
| NASDAQ    | 21%          | 21%          | 15,644.97      | 14,177.11     | 14,821.52      | 8                    | 0           | 12,888.28       | 25%                   | 3%                | 21%                  | 10%                        | 6%                          |
| S&P 500   | 26%          | 27%          | 4,766.18       | 4,085.66      | 4,271.38       | 11                   | 0           | 3,714.24        | 28%                   | 0%                | 28%                  | 17%                        | 12%                         |
| Symbol    | YTD 12/23/21 | 0            | Price 12/31/21 | 1             | 1              | Trending Green (wks) | Caution = 2 | Dip Floor Price | Rebound Factor (RF) % | Now Factor (NF) % | Bounce Factor (BF) % | YTD from Low Price Trigger | YTD from High Price Trigger |
| DOGE      | 1788%        | 1645%        | 170.50         | 8.61          | 10.66          | 1                    | 2           | 8.52            | 7934%                 | 302%              | 1900%                | 1880%                      | 1500%                       |
| BNB       | 1368%        | 1269%        | 511.71         | 37.75         | 46.73          | 2                    | 2           | 37.38           | 1576%                 | 22%               | 1269%                | 1255%                      | 995%                        |
| ADA       | 717%         | 628%         | 1.31           | 0.18          | 0.23           | 1                    | 2           | 0.18            | 1550%                 | 127%              | 628%                 | 621%                       | 482%                        |
| ETH       | 457%         | 399%         | 3,682.63       | 745.18        | 922.25         | 1                    | 2           | 737.80          | 533%                  | 27%               | 399%                 | 394%                       | 299%                        |
| MIOTA     | 330%         | 357%         | 1.37           | 0.30          | 0.38           | 1                    | 2           | 0.30            | 743%                  | 85%               | 357%                 | 352%                       | 265%                        |
| XRP       | 350%         | 277%         | 0.83           | 0.22          | 0.28           | 1                    | 2           | 0.22            | 623%                  | 92%               | 277%                 | 274%                       | 202%                        |
| DOT       | 213%         | 188%         | 26.72          | 9.38          | 11.61          | 1                    | 2           | 9.29            | 459%                  | 94%               | 188%                 | 185%                       | 130%                        |
| LINK      | 96%          | 74%          | 19.59          | 11.38         | 14.09          | 1                    | 2           | 11.27           | 338%                  | 152%              | 74%                  | 72%                        | 39%                         |
| BTC       | 75%          | 60%          | 46,306.45      | 29,291.74     | 36,252.15      | 9                    | 2           | 29,001.72       | 121%                  | 39%               | 60%                  | 58%                        | 28%                         |
| XMR       | 34%          | 46%          | 228.82         | 137.06        | 169.63         | 1                    | 2           | 135.70          | 237%                  | 100%              | 69%                  | 67%                        | 35%                         |
| BCH       | 33%          | 26%          | 430.64         | 346.48        | 428.81         | 2                    | 2           | 343.05          | 292%                  | 212%              | 26%                  | 24%                        | 0%                          |
| LTC       | 31%          | 17%          | 146.51         | 122.25        | 151.30         | 10                   | 2           | 121.04          | 186%                  | 136%              | 21%                  | 20%                        | -3%                         |
| USDC      | 0%           | 0%           | 1.00           | N/A           | N/A            | N/A                  | 0           | 1.00            | 0%                    | 0%                | 0%                   | N/A                        | N/A                         |
| USDT      | 0%           | 0%           | 1.00           | N/A           | N/A            | N/A                  | 0           | 1.00            | 0%                    | 0%                | 0%                   | N/A                        | N/A                         |

72% or 81% Dip Floor Indicator    
 61% Wait or Hold Indicator    
 90% Potential Sell Trigger    
 72% or 81% 2<sup>nd</sup> Dip Floor Indicator  
16.34 Now Price is within the Buy Now Price Range    
 -13% Now Low-Price Indicator    
 -13% 2<sup>nd</sup> Low-Price Indicator    
 N/A No Suggested Buy In Price due to Max Potential < 44%    
 XX% Rebound % back to recent high price

**Table 14. Cryptocurrency (YTD) Monthly Movement (as of 12-31-21)** [Return](#)

| Index     | Symbol       | Price 12/31/21 | Weekly 12/31/21   | Monthly 12/31/21  | YTD 11/26/21 | YTD 12/3/21 | YTD 12/10/21 | YTD 12/17/21 | YTD 12/23/21 | YTD 12/31/21 |
|-----------|--------------|----------------|-------------------|-------------------|--------------|-------------|--------------|--------------|--------------|--------------|
| Dow Jones | ^DJI         | 36,338.30      | 1%                | 4%                | 14%          | 13%         | 18%          | 14%          | 17%          | 19%          |
| NASDAQ    | ^IXIC        | 15,644.97      | 0%                | 1%                | 20%          | 17%         | 21%          | 16%          | 21%          | 21%          |
| S&P 500   | ^GSPC        | 4,766.18       | 1%                | 4%                | 22%          | 21%         | 25%          | 21%          | 26%          | 27%          |
| Symbol    | Security     | Price 12/31/21 | 12/31/21 12/23/21 | 12/31/21 11/26/21 | YTD 11/26/21 | YTD 12/3/21 | YTD 12/10/21 | YTD 12/17/21 | YTD 12/23/21 | 0            |
| DOGE      | Dogecoin     | 170.50         | -7.6%             | -15%              | 1956%        | 1947%       | 1583%        | 1630%        | 1788%        | 1645%        |
| BNB       | Binance Coin | 511.71         | -6.7%             | -13%              | 1465%        | 1491%       | 1379%        | 1306%        | 1368%        | 1269%        |
| ADA       | Cardano      | 1.31           | -10.9%            | -14%              | 750%         | 767%        | 572%         | 578%         | 717%         | 628%         |
| ETH       | Ethereum     | 3,682.63       | -10.4%            | -9%               | 446%         | 472%        | 430%         | 426%         | 457%         | 399%         |
| MIOTA     | IOTA         | 1.37           | 6.2%              | 1%                | 353%         | 370%        | 270%         | 270%         | 330%         | 357%         |
| XRP       | Ripple       | 0.83           | -16.2%            | -12%              | 327%         | 318%        | 264%         | 264%         | 350%         | 277%         |
| DOT       | Polkadot     | 26.72          | -8.2%             | -22%              | 270%         | 262%        | 185%         | 165%         | 213%         | 188%         |
| LINK      | Chainlink    | 19.59          | -11.5%            | -18%              | 112%         | 107%        | 65%          | 62%          | 96%          | 74%          |
| BTC       | Bitcoin      | 46,306.45      | -8.8%             | -14%              | 85%          | 85%         | 63%          | 59%          | 75%          | 60%          |
| XMR       | Monero       | 228.82         | 9.1%              | 1%                | 45%          | 43%         | 21%          | 16%          | 34%          | 46%          |
| BCH       | Bitcoin Cash | 430.64         | -5.4%             | -23%              | 62%          | 55%         | 28%          | 24%          | 33%          | 26%          |
| LTC       | Litecoin     | 146.51         | -10.4%            | -25%              | 56%          | 51%         | 19%          | 16%          | 31%          | 17%          |
| USDC      | USD Coin     | 1.00           | 0.0%              | 0%                | 0%           | 0%          | 0%           | 0%           | 0%           | 0%           |
| USDT      | Tether       | 1.00           | 0.0%              | 0%                | 0%           | 0%          | 0%           | 0%           | 0%           | 0%           |

72% or 81% Dip Floor Indicator    
 61% Wait or Hold Indicator    
 90% Potential Sell Trigger    
 72% or 81% 2<sup>nd</sup> Dip Floor Indicator  
16.34 Now Price is within the Buy Now Price Range    
 -13% Now Low-Price Indicator    
 -13% 2<sup>nd</sup> Low-Price Indicator    
 N/A No Suggested Buy In Price due to Max Potential < 44%    
 XX% Rebound % back to recent high price

The results in the Table 5 and Table 6 were created with the same algorithm as the other securities. I have included 19 Mutual Funds for my weekly analysis from the list of 100 listed in an article ([click here](#)). You should quickly notice that mutual funds are not as volatile as stocks and cryptocurrencies. As of October 14<sup>th</sup>, the Dow Jones, NASDAQ and S&P 500 saw their largest dip since the beginning of the 2022. On the flip side notice that Now Factor (NF) % is significantly lower for Mutual Funds than Stocks.

**Table 15. Trending of Year to Date (YTD) Growth Rates for Mutual Funds**

| Index     | YTD 12/31/20 | YTD 1/22/21 | YTD 1/29/21 | YTD 2/12/21 | YTD 2/26/21 | YTD 3/5/21 | YTD 5/21/21 | YTD 6/11/21 | YTD 6/18/21 | YTD 6/25/21 | YTD 11/19/21 | YTD 11/26/21 | YTD 12/17/21 | YTD 12/23/21 | YTD 12/31/21 | YTD 1/7/22 | YTD 3/11/22 | YTD 4/1/22 | Index     |
|-----------|--------------|-------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|------------|-------------|------------|-----------|
| Dow Jones | 0%           | 1%          | -2%         | 3%          | 1%          | 3%         | 12%         | 13%         | 9%          | 13%         | 16%          | 14%          | 14%          | 17%          | 19%          | 18%        | 8%          | 14%        | Dow Jones |
| NASDAQ    | 0%           | 5%          | 1%          | 9%          | 2%          | 0%         | 5%          | 9%          | 9%          | 11%         | 25%          | 20%          | 16%          | 21%          | 21%          | 16%        | 0%          | 11%        | NASDAQ    |
| S&P 500   | 0%           | 2%          | -1%         | 5%          | 1%          | 2%         | 11%         | 13%         | 11%         | 14%         | 25%          | 22%          | 21%          | 26%          | 27%          | 25%        | 12%         | 21%        | S&P 500   |
| Symbol    | YTD 12/31/20 | YTD 1/22/21 | YTD 1/29/21 | YTD 2/12/21 | YTD 2/26/21 | YTD 3/5/21 | YTD 5/21/21 | YTD 6/11/21 | YTD 6/18/21 | YTD 6/25/21 | YTD 11/19/21 | YTD 11/26/21 | YTD 12/17/21 | YTD 12/23/21 | 5            | YTD 1/7/22 | YTD 3/11/22 | YTD 4/1/22 | Symbol    |
| FXAIX     | 0%           | 2%          | -1%         | 5%          | 2%          | 3%         | 11%         | 14%         | 11%         | 14%         | 25%          | 23%          | 23%          | 26%          | 27%          | 25%        | 12%         | 22%        | FXAIX     |
| VIMAX     | 0%           | 3%          | -1%         | 8%          | 5%          | 4%         | 11%         | 14%         | 11%         | 15%         | 24%          | 21%          | 19%          | 22%          | 23%          | 19%        | 7%          | 15%        | VIMAX     |
| VINIX     | 0%           | 2%          | -1%         | 5%          | 2%          | 3%         | 10%         | 12%         | 10%         | 13%         | 24%          | 21%          | 22%          | 25%          | 22%          | 20%        | 8%          | 16%        | VINIX     |
| FNCMX     | 0%           | 5%          | 1%          | 9%          | 2%          | 0%         | 5%          | 9%          | 9%          | 12%         | 25%          | 21%          | 18%          | 22%          | 22%          | 17%        | 0%          | 11%        | FNCMX     |
| AWSHX     | 0%           | 2%          | -1%         | 4%          | 3%          | 5%         | 14%         | 16%         | 8%          | 11%         | 19%          | 17%          | 17%          | 19%          | 21%          | 19%        | 12%         | 18%        | AWSHX     |
| FBGRX     | 0%           | 6%          | 1%          | 11%         | 4%          | 1%         | 4%          | 10%         | 10%         | 14%         | 20%          | 15%          | 9%           | 13%          | 13%          | 6%         | -12%        | -1%        | FBGRX     |
| VEXAX     | 0%           | 7%          | 3%          | 14%         | 8%          | 6%         | 8%          | 14%         | 11%         | 16%         | 18%          | 14%          | 8%           | 11%          | 11%          | 6%         | -6%         | 2%         | VEXAX     |
| ABALX     | 0%           | 1%          | -1%         | 3%          | 1%          | 1%         | 7%          | 9%          | 6%          | 8%          | 12%          | 11%          | 9%           | 10%          | 11%          | 9%         | 3%          | 6%         | ABALX     |
| AGTHX     | 0%           | 4%          | 0%          | 7%          | 2%          | 0%         | 5%          | 8%          | 8%          | 11%         | 24%          | 19%          | 6%           | 10%          | 10%          | 5%         | -11%        | -1%        | AGTHX     |
| ANWXP     | 0%           | 4%          | 0%          | 7%          | 1%          | 0%         | 6%          | 10%         | 8%          | 11%         | 20%          | 15%          | 6%           | 9%           | 10%          | 6%         | -10%        | -1%        | ANWXP     |
| VWELX     | 0%           | 1%          | -1%         | 2%          | 0%          | 1%         | 7%          | 9%          | 7%          | 9%          | 15%          | 14%          | 15%          | 17%          | 9%           | 7%         | -2%         | 2%         | VWELX     |
| FBALX     | 0%           | 2%          | -1%         | 5%          | 2%          | 2%         | 8%          | 10%         | 9%          | 11%         | 8%           | 6%           | 5%           | 7%           | 7%           | 5%         | -3%         | 2%         | FBALX     |
| VFIFX     | 0%           | 3%          | 0%          | 6%          | 2%          | 2%         | 9%          | 12%         | 9%          | 12%         | 16%          | 13%          | 13%          | 16%          | 3%           | 2%         | -8%         | -2%        | VFIFX     |
| VBTLX     | 0%           | -1%         | -1%         | -2%         | -3%         | -3%        | -4%         | -3%         | -2%         | -3%         | -3%          | -3%          | -3%          | -4%          | -4%          | -5%        | -9%         | -10%       | VBTLX     |
| VFORX     | 0%           | 3%          | 0%          | 5%          | 2%          | 2%         | 7%          | 10%         | 8%          | 10%         | 15%          | 12%          | 12%          | 14%          | -5%          | -6%        | -15%        | -10%       | VFORX     |
| VTHRX     | 0%           | 2%          | 0%          | 4%          | 1%          | 1%         | 5%          | 8%          | 6%          | 8%          | 11%          | 9%           | 9%           | 11%          | -5%          | -7%        | -14%        | -10%       | VTHRX     |
| VTTX      | 0%           | 2%          | 0%          | 4%          | 1%          | 2%         | 6%          | 9%          | 7%          | 9%          | 13%          | 11%          | 11%          | 12%          | -5%          | -7%        | -15%        | -10%       | VTTX      |
| VTTVX     | 0%           | 2%          | 0%          | 3%          | 1%          | 1%         | 5%          | 7%          | 5%          | 7%          | 10%          | 8%           | 8%           | 9%           | -6%          | -7%        | -14%        | -10%       | VTTVX     |
| AEPGX     | 0%           | 4%          | -2%         | 7%          | 1%          | 0%         | 4%          | 7%          | 1%          | 3%          | 1%           | -3%          | -10%         | -8%          | -7%          | -9%        | -24%        | -17%       | AEPGX     |
| VTWNX     | 0%           | 1%          | 0%          | 3%          | 0%          | 0%         | 4%          | 6%          | 4%          | 6%          | 8%           | 7%           | 7%           | 8%           | -10%         | -11%       | -16%        | -14%       | VTWNX     |

72% or 81% Dip Floor Indicator  
16.34 Now Price is within the Buy Now Price Range  
-13% Now Low-Price Indicator  
-13% Wait or Hold Indicator  
90% Potential Sell Trigger  
72% or 81% 2<sup>nd</sup> Dip Floor Indicator  
N/A No Suggested Buy In Price due to Max Potential < 44%  
XX% Rebound % back to recent high price

**Table 16. Mutual Fund Price Picks and Returns (as of 12-31-21)** [Return](#)

| Index     | YTD 12/23/21 | YTD 12/31/21 | Price 12/31/21 | Buy Low Price | Buy High Price | Trending Green (wks) | Spike Ratio | Dip Floor Price | Rebound Factor (RF) % | Now Factor (NF) % | Bounce Factor (BF) % | YTD from Low Price Trigger | YTD from High Price Trigger |
|-----------|--------------|--------------|----------------|---------------|----------------|----------------------|-------------|-----------------|-----------------------|-------------------|----------------------|----------------------------|-----------------------------|
| Dow Jones | 17%          | 19%          | 36,338.30      | 32,980.88     | 34,480.01      | 12                   | 0           | 29,982.62       | 21%                   | 0%                | 21%                  | 10%                        | 5%                          |
| NASDAQ    | 21%          | 21%          | 15,644.97      | 14,177.11     | 14,821.52      | 8                    | 0           | 12,888.28       | 25%                   | 3%                | 21%                  | 10%                        | 6%                          |
| S&P 500   | 26%          | 27%          | 4,766.18       | 4,085.66      | 4,271.38       | 11                   | 0           | 3,714.24        | 28%                   | 0%                | 28%                  | 17%                        | 12%                         |
| Symbol    | YTD 12/23/21 | 5            | Price 12/31/21 | 1             | 1              | Trending Green (wks) | Caution = 2 | Dip Floor Price | Rebound Factor (RF) % | Now Factor (NF) % | Bounce Factor (BF) % | YTD from Low Price Trigger | YTD from High Price Trigger |
| FXAIX     | 26%          | 27%          | 165.32         | 134.00        | 137.87         | 5                    | 0           | 128.85          | 28%                   | 0%                | 28%                  | 23%                        | 20%                         |
| VIMAX     | 22%          | 23%          | 315.46         | 265.26        | 272.91         | 3                    | 0           | 255.06          | 26%                   | 2%                | 24%                  | 19%                        | 16%                         |
| VINIX     | 25%          | 22%          | 405.79         | 341.24        | 351.09         | 6                    | 0           | 328.12          | 26%                   | 2%                | 24%                  | 19%                        | 16%                         |
| FNCMX     | 22%          | 22%          | 196.82         | 168.27        | 173.13         | 6                    | 0           | 161.80          | 25%                   | 3%                | 22%                  | 17%                        | 14%                         |
| AWSHX     | 19%          | 21%          | 60.49          | 51.67         | 53.16          | 3                    | 0           | 49.68           | 22%                   | 0%                | 22%                  | 17%                        | 14%                         |
| FBGRX     | 13%          | 13%          | 183.62         | 169.60        | 174.50         | 4                    | 0           | 163.08          | 21%                   | 8%                | 13%                  | 8%                         | 5%                          |
| VEXAX     | 11%          | 11%          | 138.70         | 129.74        | 133.48         | 3                    | 0           | 124.75          | 21%                   | 9%                | 11%                  | 7%                         | 4%                          |
| ABALX     | 10%          | 11%          | 33.47          | 31.20         | 32.10          | 3                    | 0           | 30.00           | 14%                   | 2%                | 12%                  | 7%                         | 4%                          |
| AGTHX     | 10%          | 10%          | 74.30          | 68.05         | 73.44          | 7                    | 2           | 67.38           | 25%                   | 13%               | 10%                  | 9%                         | 1%                          |
| ANWPX     | 9%           | 10%          | 66.41          | 62.77         | 64.59          | 9                    | 0           | 60.36           | 21%                   | 10%               | 10%                  | 6%                         | 3%                          |
| VWELX     | 17%          | 9%           | 48.53          | 45.60         | 46.92          | 2                    | 0           | 43.85           | 18%                   | 7%                | 11%                  | 6%                         | 3%                          |
| FBALX     | 7%           | 7%           | 30.37          | 29.22         | 30.07          | 13                   | 0           | 28.10           | 15%                   | 7%                | 8%                   | 4%                         | 1%                          |
| VFIFX     | 16%          | 3%           | 46.90          | 47.13         | 48.49          | 7                    | 0           | 45.32           | 18%                   | 14%               | 3%                   | 0%                         | -3%                         |
| VBTLX     | -4%          | -4%          | 11.19          | 11.58         | 11.91          | N/A                  | 0           | 11.13           | 6%                    | 5%                | 1%                   | -3%                        | -6%                         |
| VFORX     | 14%          | -5%          | 42.03          | 42.45         | 45.81          | 6                    | 2           | 42.03           | 21%                   | 21%               | ZERO                 | -6.51                      | -10%                        |
| VTHRX     | 11%          | -5%          | 38.42          | 38.80         | 41.88          | 8                    | 2           | 38.42           | 18%                   | 18%               | ZERO                 | 42.12                      | -9%                         |
| VTTHX     | 12%          | -5%          | 23.84          | 24.08         | 25.99          | 7                    | 2           | 23.84           | 20%                   | 20%               | ZERO                 | 26.35                      | -10%                        |
| VTTVX     | 9%           | -6%          | 20.34          | 20.54         | 22.17          | 10                   | 2           | 20.34           | 17%                   | 17%               | ZERO                 | 22.38                      | -9%                         |
| AEPGX     | -8%          | -7%          | 64.79          | 64.78         | 66.65          | 15                   | 0           | 62.29           | 20%                   | 15%               | 4%                   | 72.06                      | -10%                        |
| VTWNX     | 8%           | -10%         | 31.02          | 31.33         | 33.81          | 18                   | 2           | 31.02           | 20%                   | 20%               | ZERO                 | 35.61                      | -13%                        |

72% or 81% Dip Floor Indicator    
 61% Wait or Hold Indicator    
 90% Potential Sell Trigger    
 72% or 81% 2<sup>nd</sup> Dip Floor Indicator  
16.34 Now Price is within the Buy Now Price Range    
 -13% Now Low-Price Indicator    
13% 2<sup>nd</sup> Low-Price Indicator    
 N/A No Suggested Buy In Price due to Max Potential < 44%    
XX% Rebound % back to recent high price

**Table 17. Mutual Fund (YTD) Monthly Movement (as of 12-31-21)** [Return](#)

| Index     | Symbol                        | Price 12/31/21 | Weekly 12/31/21   | Monthly 12/31/21  | YTD 11/26/21 | YTD 12/3/21 | YTD 12/10/21 | YTD 12/17/21 | YTD 12/23/21 | YTD 12/31/21 |
|-----------|-------------------------------|----------------|-------------------|-------------------|--------------|-------------|--------------|--------------|--------------|--------------|
| Dow Jones | ^DJI                          | 36,338.30      | 1%                | 4%                | 14%          | 13%         | 18%          | 14%          | 17%          | 19%          |
| NASDAQ    | ^IXIC                         | 15,644.97      | 0%                | 1%                | 20%          | 17%         | 21%          | 16%          | 21%          | 21%          |
| S&P 500   | ^GSPC                         | 4,766.18       | 1%                | 4%                | 22%          | 21%         | 25%          | 21%          | 26%          | 27%          |
| Symbol    | Mutual Fund                   | Price 12/31/21 | 12/31/21 12/23/21 | 12/31/21 11/26/21 | YTD 11/26/21 | YTD 12/3/21 | YTD 12/10/21 | YTD 12/17/21 | YTD 12/23/21 | 5            |
| FXAIX     | Fidelity (Lrg-Blend)          | 165.32         | 0.9%              | 4%                | 23%          | 21%         | 25%          | 23%          | 26%          | 27%          |
| VIMAX     | Vanguard (Mid-Cap)            | 315.46         | 1.2%              | 2%                | 21%          | 18%         | 21%          | 19%          | 22%          | 23%          |
| VINIX     | Vanguard (Lrg-Blend)          | 405.79         | -2.0%             | 1%                | 21%          | 20%         | 25%          | 22%          | 25%          | 22%          |
| FNCMX     | Fidelity (Mirrors the NASDAQ) | 196.82         | -0.5%             | 1%                | 21%          | 18%         | 22%          | 18%          | 22%          | 22%          |
| AWSHX     | American Funds (Lrg-Blend)    | 60.49          | 1.2%              | 3%                | 17%          | 16%         | 21%          | 17%          | 19%          | 21%          |
| FBGRX     | Fidelity Blue Chip (Lrg-Grth) | 183.62         | -0.3%             | -3%               | 15%          | 11%         | 15%          | 9%           | 13%          | 13%          |
| VEXAX     | Vanguard (Mid-Grth)           | 138.70         | -0.1%             | -2%               | 14%          | 8%          | 10%          | 8%           | 11%          | 11%          |
| ABALX     | American Funds (Moderate)     | 33.47          | 0.8%              | 0%                | 11%          | 10%         | 12%          | 9%           | 10%          | 11%          |
| AGTHX     | American Funds (Lrg-Grth)     | 74.30          | -0.1%             | -8%               | 19%          | 15%         | 19%          | 6%           | 10%          | 10%          |
| ANWPX     | American Funds (World Equity) | 66.41          | 0.5%              | -5%               | 15%          | 13%         | 16%          | 6%           | 9%           | 10%          |
| VWELX     | Vanguard (Moderate)           | 48.53          | -6.2%             | -4%               | 14%          | 14%         | 16%          | 15%          | 17%          | 9%           |
| FBALX     | Fidelity Balanced (Moderate)  | 30.37          | 0.5%              | 1%                | 6%           | 5%          | 8%           | 5%           | 7%           | 7%           |
| VFIFX     | Vanguard (Retirement 2050)    | 46.90          | -10.8%            | -9%               | 13%          | 12%         | 15%          | 13%          | 16%          | 3%           |
| VBTLX     | Vanguard (Bonds)              | 11.19          | 0.0%              | -1%               | -3%          | -3%         | -3%          | -3%          | -4%          | -4%          |
| VFORX     | Vanguard (Retirement 2040)    | 42.03          | -16.6%            | -15%              | 12%          | 11%         | 14%          | 12%          | 14%          | -5%          |
| VTHRX     | Vanguard (Retirement 2030)    | 38.42          | -14.5%            | -13%              | 9%           | 9%          | 11%          | 9%           | 11%          | -5%          |
| VTTHX     | Vanguard (Retirement 2035)    | 23.84          | -15.9%            | -15%              | 11%          | 10%         | 12%          | 11%          | 12%          | -5%          |
| VTTVX     | Vanguard (Retirement 2025)    | 20.34          | -13.6%            | -13%              | 8%           | 8%          | 9%           | 8%           | 9%           | -6%          |
| AEPGX     | American Funds (EAFE)         | 64.79          | 1.1%              | -3%               | -3%          | -5%         | -3%          | -10%         | -8%          | -7%          |
| VTWNX     | Vanguard (Retirement 2020)    | 31.02          | -16.1%            | -15%              | 7%           | 6%          | 8%           | 7%           | 8%           | -10%         |

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## Purchase or Not Purchase [Return](#)

Before you decide to purchase, you must assure yourself that you are purchasing a stock that is popular now, services or product is in great demand, beating up on the little guys in the same business, and they set the industry standard in their business area. This company attributes can be confirmed by customer growth, new acquisitions to grow business, increasing quarterly profit and you hear positive news related to their business. It is suggested to make purchases in a dip in the price trend to increase the overall YTD performance.

It is suggested that you make multiple investments in the companies you own throughout the year. This strategy will help you own a better yearly average ownership that will ultimately improve your growth rate of return.

## Trading Insight [Return](#)

I have created a game to show you the potential of purchasing stocks from the data showed in these figures. Please click on the link below to join the game of see the results of the players.

Special Note: The game ends after 1-year, so it does not give a true picture of the significance of owning stocks, or mutual funds. We are presently in a Stock Market Correction (Bear Market), so prices are falling. Given enough time and using the technique of Averaging Down, the present negative portfolios would eventually show positive growth rates. Money needs time to grow. Also, the short game length may cause you the investor to take on a Day Trader behavior to obtain illusive quick positive gains. You should never chase gains. It is recommended that you Average Down in stocks you own at intervals of -40% drops from your initial purchase price.

## A Bird in the Hand is Worth Two in the Bush Meaning

This concept is something that is noteworthy and very relevant for investing. I have copied this article from the Writing Explained site and the author is unknown.

**Definition:** Having something for certain is better than the possibility of getting something better.

A bird in the hand is a sure thing; it's in your hand. You already have the bird. If you try to catch another, however, you risk losing the bird in your hand and also whatever it was you were trying to catch. Now you have no bird in hand, and there is no guarantee that you will get the two in the bush. In other words, it's better to be sure about something smaller than to be unsure about something bigger.

This idiom can be used to talk about actual things, relationships, or even concepts like advantages and disadvantages.

It is better to have one certain relationship rather than risk it by cheating with more; it is better to have a lesser but more certain advantage than the possibility of a greater one that may not actually come to fruition; it is better to take a smaller but certain return on investment than the possibility of a greater one that may never come to be.

The moral of this idiom is to not be greedy. Stick with what you have instead of going after something you'll probably never get.

<https://writingexplained.org/idiom-dictionary/bird-in-the-hand>

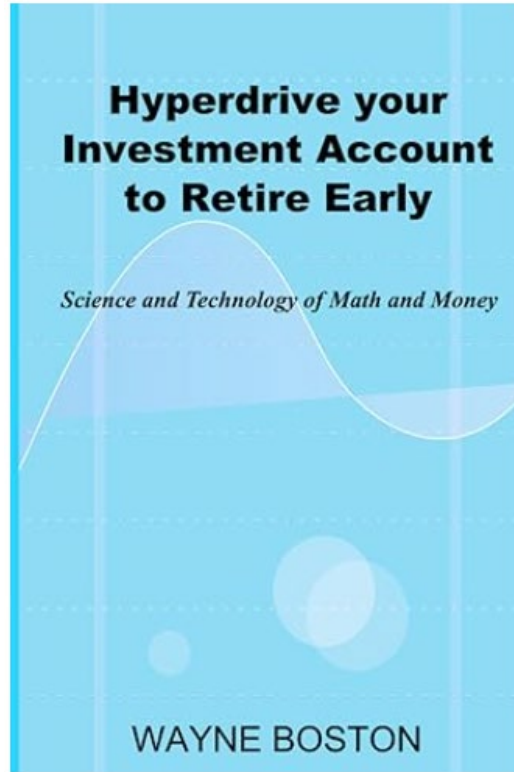


Next weekly Newsletter will be posted Sunday, January 9, 2022

[Return](#)



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