

BIG BANK BOSS

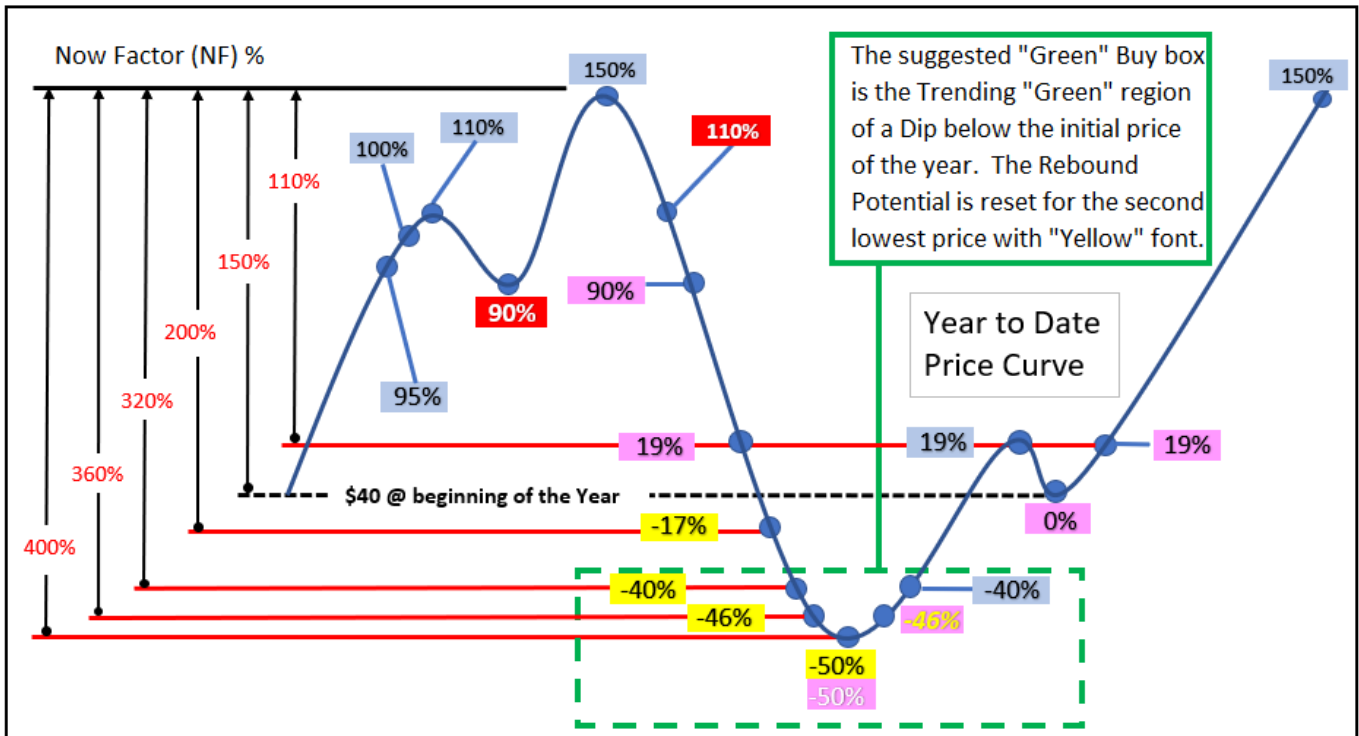
NEWS
LETTER
2025

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	N/A	23.81	320%	320%	ZERO
Week 8	19%	-17%	-40%	-46%	21.74	22.76	26.17	N/A	21.74	360%	360%	ZERO
Week 9	-17%	-40%	-46%	-50%	20.00	20.94	24.08	N/A	20.00	400%	400%	ZERO
Week 10	-40%	-46%	-50%	-46%	21.74	22.76	26.17	N/A	21.74	360%	360%	ZERO
Week 11	-46%	-50%	-46%	-40%	23.81	22.76	26.17	1	21.74	360%	320%	10%
Week 12	-50%	-46%	-40%	19%	47.60	22.76	26.17	1	21.74	360%	110%	119%
Week 13	-46%	-40%	19%	0%	40.00	22.76	26.17	1	21.74	360%	150%	84%
Week 14	-40%	19%	0%	19%	47.60	22.76	26.17	1	21.74	360%	110%	119%
Week 15	19%	0%	19%	150%	100.00	22.76	26.17	1	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, respectively. 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.

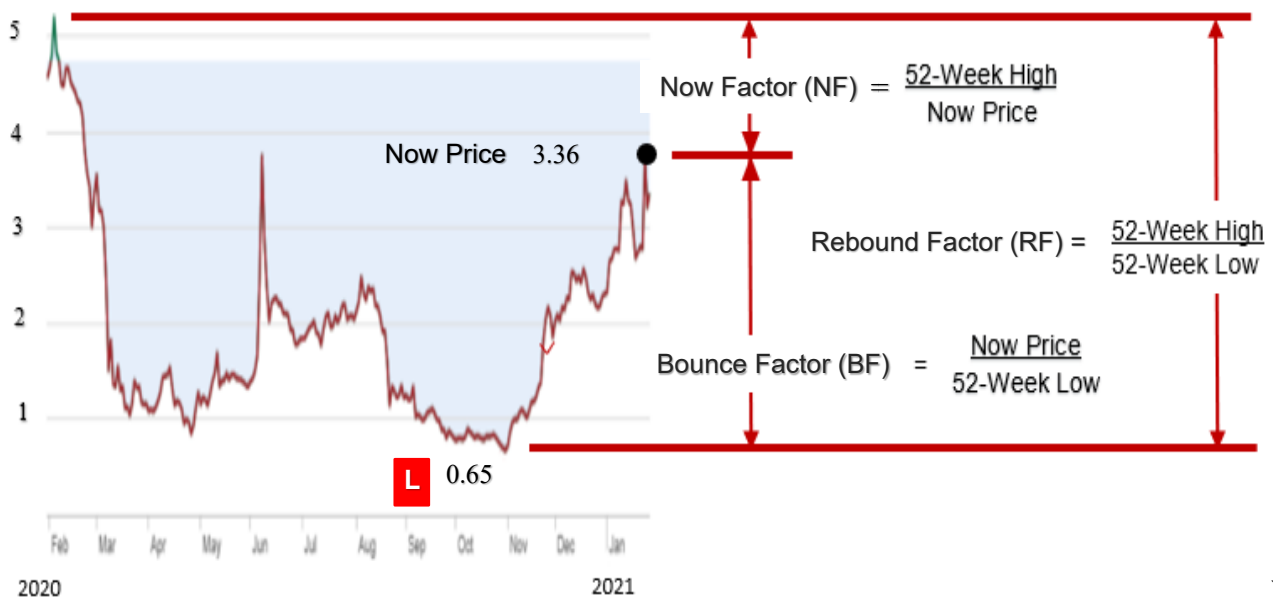
Big Bank Boss Triple Point Reference Frame

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:

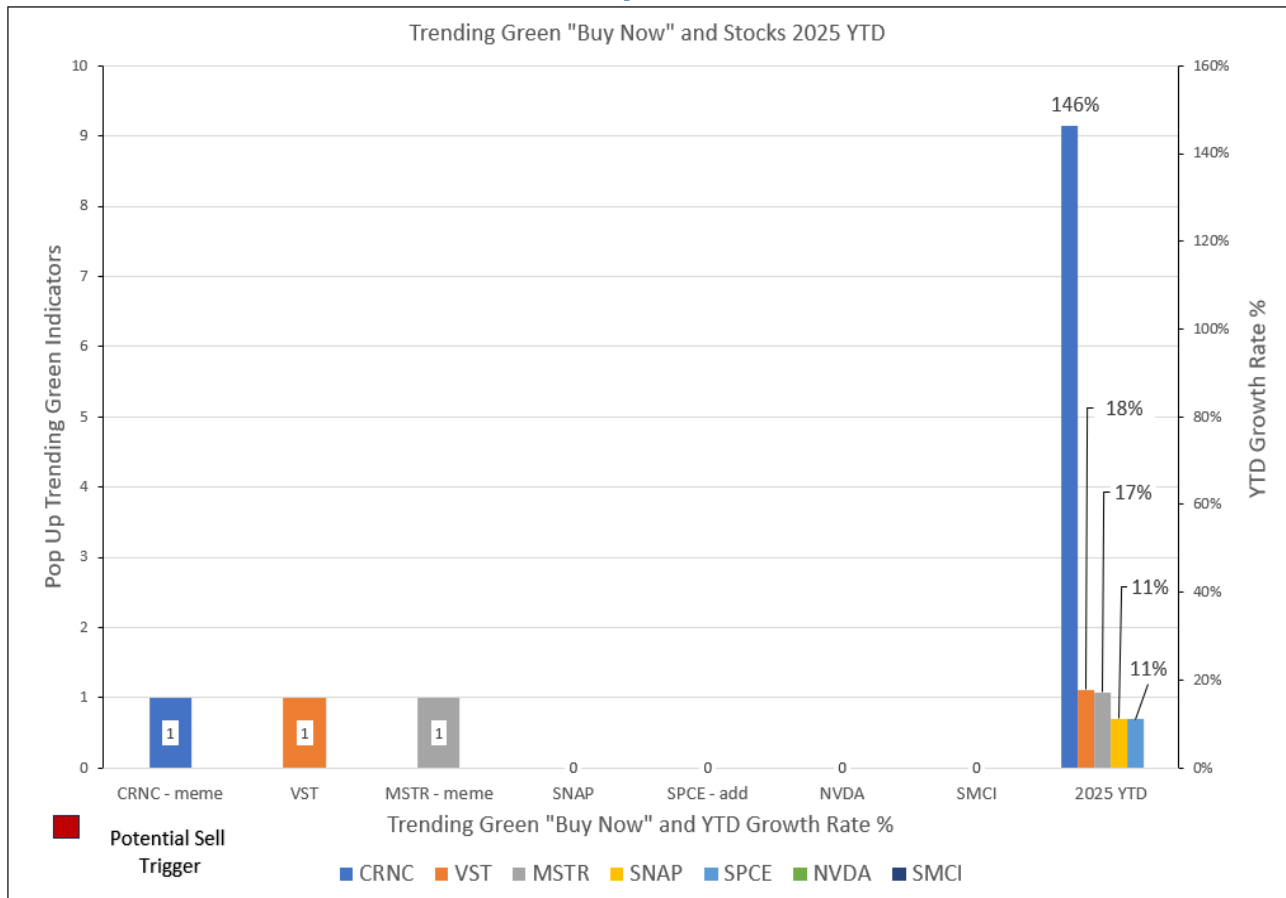
$$RF = 8.06 \text{ and } BF = 5.17$$

$$NF = 8.06 / 5.17 = 1.56$$

How to interpret the bar chart and the tables to build a knowledgeable purchasing decision:

1. This trending bar chart informs the investor of the Top 7 highest ranking from left to right growth securities each week. The names will change for the first couple of weeks, but the names should stabilize. No picks should be made with this bar chart alone.

Table 1. Actual Bubble Up Stock Trends after 1 week



2. The below table provides the benchmark securities with the highest average growth rate over several years. These are the stocks you should consider as security picks from the trending bar chart. This below table shows you the volatility of growth rates from year to year. This is provided to help shape your expectations of future growth rates. All active investors have to live with the up and down growth rates from year to year, but the sum of it all is a positive cumulative growth rate.

Table 2. Potential Stock Picks for 2025 w/ Year-To-Date Performances from 2024 - 2019 [Return](#)

Symbol	GROWTH RANKING 2024	YTD 2024	GROWTH RANKING 2023	YTD 2023	GROWTH RANKING 2022	YTD 2022	GROWTH RANKING 2021	YTD 2021	GROWTH RANKING 2020	YTD 2020	GROWTH RANKING 2019	YTD 2019	11-YR Growth Rate	11-YR Annualized Rate
<i>NVDA</i>	7	177%	5	239%	41	-51%	5	125%	16	122%	66	-41%	43542.1%	72.8%
<i>AVGO</i>	12	117%	16	100%	13	-16%	11	52%	32	48%	27	8%	4577.1%	41.4%
AMD	54	-15%	11	128%	46	-55%	10	57%	19	100%	2	78%	4059.7%	39.9%
SMCI	37	12%	4	246%	1	87%	19	39%	43	32%	65	-34%	2797.5%	35.4%
MSTR -meme	3	359%	7	150%	24	-32%	60	-40%	8	306%	16	20%	2616.1%	34.6%
<i>TSLA</i>	16	74%	14	102%	55	-66%	13	50%	1	743%	55	-13%	2591.3%	34.5%
HUBS-add	31	22%	15	101%	48	-56%	9	66%	13	140%	3	63%	2006.0%	31.6%
NFLX	14	86%	27	65%	40	-51%	36	11%	28	67%	11	26%	1697.1%	29.7%
SE	8	168%	61	-19%	61	-78%	35	12%	5	398%	20	14%	1468.4%	28.1%
PAYC	49	0%	63	-33%	18	-25%	51	-8%	24	71%	4	62%	1323.2%	27.0%
VRT	9	140%	3	252%	35	-45%	23	34%	25	70%	49	-1%	1267.8%	26.5%
<i>AAPL</i>	26	33%	33	48%	20	-27%	25	33%	21	81%	48	-1%	1266.1%	26.5%
<i>AMZN</i>	21	47%	20	81%	39	-50%	40	4%	22	76%	17	19%	1168.1%	25.7%
<i>MSFT</i>	36	14%	31	57%	21	-29%	12	51%	36	41%	28	7%	1099.1%	25.1%
<i>META</i>	18	69%	6	194%	54	-64%	30	23%	42	33%	53	-11%	946.3%	23.5%
VST	5	260%	23	72%	8	-2%	38	6%	64	-6%	33	0%	921.1%	23.3%
PLTR	4	346%	8	150%	49	-61%	59	-34%	60	0%	32	0%	788.9%	21.7%
DXCM	61	-35%	44	10%	14	-18%	16	45%	26	69%	1	142%	676.5%	20.3%
<i>GOOG</i>	25	38%	30	59%	29	-39%	8	68%	45	31%	50	-5%	564.8%	18.6%
APP - meme	2	722%	2	292%	68	-88%	27	32%	56	0%	31	0%	475.4%	17.1%
SQ	35	15%	37	27%	51	-62%	57	-26%	9	245%	5	52%	475.1%	17.1%
VRTX	48	0%	34	40%	4	32%	48	-7%	55	7%	19	14%	451.1%	16.6%
NOC	47	1%	60	-14%	3	41%	28	27%	65	-13%	61	-19%	284.5%	12.9%
ROKU	55	-16%	12	121%	63	-82%	58	-31%	14	134%	22	11%	278.0%	12.7%
SOUN - meme	1	831%	25	70%	64	-83%	44	0%	59	0%	30	0%	217.2%	10.9%
GME-meme	15	84%	51	-5%	43	-52%	2	688%	10	210%	64	-32%	198.0%	10.3%
HOOD	6	206%	32	57%	45	-54%	67	-54%	62	0%	34	0%	132.5%	7.9%
HUM	63	-44%	57	-11%	5	10%	34	13%	52	12%	24	10%	116.9%	7.2%
UAL	11	135%	50	-5%	9	-3%	39	6%	67	-50%	35	0%	108.7%	6.8%
KOSS-meme	10	139%	62	-32%	44	-54%	3	210%	15	127%	51	-5%	103.0%	6.6%
MRNA	65	-60%	66	-45%	22	-29%	4	143%	3	434%	25	10%	87.6%	5.8%
XOM	42	7%	54	-8%	2	78%	14	48%	66	-41%	56	-16%	10.8%	0.9%
CRNC	66	-60%	55	-9%	58	-74%	56	-21%	6	383%	68	0%	1.0%	0.1%
ZM	33	17%	45	9%	53	-64%	64	-45%	4	403%	41	0%	-1.3%	-0.1%
FVRR	32	18%	52	-7%	60	-74%	61	-42%	2	739%	40	0%	-1.6%	-0.1%
COIN	20	53%	1	391%	67	-86%	42	1%	58	0%	38	0%	-17.4%	-1.7%
SNAP	60	-35%	17	96%	62	-82%	47	-6%	11	207%	67	-51%	-18.7%	-1.8%
AMC-meme	59	-35%	68	-85%	66	-85%	1	1153%	68	-71%	18	14%	-98.8%	-32.7%

Symbols in italics are the Magnificent Eight Stocks

3. Now that you have a wholistic basis for your securities pick, you can now purchase your security when the trending now indicator is "Green". The trending "Green" indicator is active at growth rates up to ~ 30% Growth Rate YTD, so if you want to purchase a security later in the growth curve that is entirely up to you. This Bubble Up Trending "Green" table is entire driven by the stock market saying, "Buy Low and Sell High." All of the charts are provided to give the active investor real-time indicators to make stock market potential decision.

Table 3. Highest Bubble Up Performing Stocks YTD (as of 1-03-25) [Return](#)

Index	YTD 12/31/24	YTD 1/3/25	Price 1/3/25	Buy Low Price	Buy High Price	Trending Green (wks)	Spike Ratio	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
Dow Jones	0%	0%	42,732.13	46,798.64	48,925.85	N/A	0	42,544.22	6%	5%	0%
NASDAQ	0%	2%	19,621.68	21,241.87	22,207.41	N/A	0	19,310.79	3%	2%	2%
S&P 500	0%	1%	5,942.47	6,469.79	6,763.87	N/A	0	5,881.63	4%	2%	1%
Symbol	YTD 12/31/24	63	Price 1/3/25	3	3	Trending Green (wks)	Caution = 2	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
CRNC	0%	146%	19.33	9.03	9.81	1	0	7.85	161%	6%	146%
VST	0%	18%	162.36	158.55	172.34	1	2	137.87	20%	2%	18%
MSTR	0%	17%	339.66	333.06	362.03	1	2	289.62	46%	24%	17%
SNAP	0%	11%	11.97	12.39	13.46	N/A	0	10.77	58%	42%	11%
SPCE	0%	11%	6.53	6.76	7.35	N/A	0	5.88	733%	650%	11%
HOOD	0%	11%	41.35	42.85	46.58	N/A	2	37.26	12%	1%	11%
LYFT	0%	11%	14.27	14.84	16.13	N/A	0	12.90	56%	41%	11%
VRT	0%	11%	125.67	130.65	142.01	N/A	2	113.61	23%	12%	11%
BKTT	0%	9%	27.11	28.49	30.96	N/A	0	24.77	62%	48%	9%
SMCI	0%	9%	33.33	35.05	38.10	N/A	0	30.48	274%	242%	9%
COIN	0%	9%	270.65	285.55	310.38	N/A	0	248.30	38%	27%	9%
SQ	0%	8%	92.16	97.74	106.24	N/A	0	84.99	16%	7%	8%
APP	0%	8%	350.65	372.40	404.79	N/A	2	323.83	14%	6%	8%
NVDA	0%	8%	144.47	154.43	167.86	N/A	2	134.29	10%	2%	8%
UBER	0%	7%	64.59	69.37	75.40	N/A	0	60.32	43%	34%	7%
MU	0%	7%	89.87	96.78	105.20	N/A	0	84.16	68%	57%	7%
PLTR	0%	6%	79.89	86.97	94.54	N/A	2	75.63	7%	1%	6%
TSM	0%	6%	208.61	227.11	246.86	N/A	0	197.49	6%	0%	6%
CRWD	0%	5%	359.02	393.48	427.70	N/A	0	342.16	14%	9%	5%
AMAT	0%	5%	170.06	187.02	203.29	N/A	0	162.63	50%	43%	5%
DASH	0%	4%	174.96	192.91	209.69	N/A	0	167.75	8%	3%	4%
DXCM	0%	4%	81.07	89.44	97.21	N/A	0	77.77	79%	71%	4%
ANET	0%	4%	115.20	127.11	138.16	N/A	0	110.53	4%	0%	4%
ROKU	0%	4%	77.38	85.49	92.93	N/A	0	74.34	29%	24%	4%
LRCX	0%	4%	75.11	83.06	90.29	N/A	0	72.23	51%	45%	4%
SOUN	0%	4%	20.62	22.82	24.80	N/A	2	19.84	14%	10%	4%
AMD	0%	4%	125.37	138.91	150.99	N/A	0	120.79	72%	65%	4%
HUM	0%	3%	262.47	291.77	317.14	N/A	0	253.71	81%	75%	3%
META	0%	3%	604.63	673.34	731.89	N/A	0	585.51	7%	3%	3%
FVRR	0%	3%	32.64	36.49	39.66	N/A	0	31.73	11%	8%	3%
SHOP	0%	3%	109.25	122.28	132.91	N/A	0	106.33	11%	8%	3%
PYPL	0%	3%	87.60	98.15	106.69	N/A	0	85.35	7%	4%	3%
TTWO	0%	3%	188.75	211.69	230.10	N/A	0	184.08	3%	1%	3%
KOSS	0%	2%	7.56	8.49	9.23	N/A	2	7.38	81%	77%	2%
AMZN	0%	2%	224.19	252.30	274.24	N/A	0	219.39	4%	1%	2%
TSLA	0%	2%	410.44	464.42	504.80	N/A	0	403.84	8%	6%	2%
GDDY	0%	2%	200.39	226.98	246.71	N/A	0	197.37	5%	3%	2%
DJT	0%	2%	34.62	39.22	42.63	N/A	0	34.10	82%	79%	2%
WFC	0%	2%	71.31	80.78	87.80	N/A	0	70.24	8%	7%	2%
MRNA	0%	1%	42.18	47.82	51.98	N/A	0	41.58	301%	295%	1%
GOOG	0%	1%	193.13	219.01	238.05	N/A	0	190.44	1%	0%	1%
ZM	0%	1%	82.70	93.85	102.01	N/A	0	81.61	6%	4%	1%
NOW	0%	1%	1,073.77	1,219.14	1,325.15	N/A	0	1,060.12	6%	5%	1%
AXON	0%	1%	601.06	683.47	742.90	N/A	2	594.32	16%	14%	1%
ORCL	0%	1%	166.32	189.23	205.69	N/A	0	164.55	11%	10%	1%
AMC	0%	1%	4.02	4.58	4.98	N/A	0	3.98	54%	52%	1%
GME	0%	1%	31.65	36.04	39.18	N/A	0	31.34	1%	0%	1%
HUBS	0%	1%	702.85	801.29	870.96	N/A	0	696.77	7%	6%	1%
MSFT	0%	0%	423.35	484.73	526.88	N/A	0	421.50	11%	10%	0%
AVGO	0%	0%	232.55	266.62	289.80	N/A	2	231.84	0%	0%	0%
XOM	0%	0%	107.86	123.71	134.46	N/A	0	107.57	16%	16%	0%
SE	0%	0%	106.32	122.02	132.63	N/A	2	106.10	10%	10%	0%
EXPE	0%	0%	186.09	214.00	232.61	N/A	0	186.09	2%	2%	ZERO
NOC	0%	0%	467.82	537.99	584.78	N/A	0	467.82	15%	15%	ZERO
V	0%	0%	314.91	362.15	393.64	N/A	0	314.91	1%	1%	ZERO
RCL	0%	-1%	228.94	263.28	286.18	N/A	0	228.94	13%	13%	ZERO
CMG	0%	-1%	59.70	68.66	74.63	N/A	0	59.70	10%	10%	ZERO
NFLX	0%	-1%	881.05	1,013.21	1,101.31	N/A	0	881.05	6%	6%	ZERO
UAL	0%	-1%	95.67	110.02	119.59	N/A	2	95.67	5%	5%	ZERO
AAPL	0%	-3%	243.36	279.86	304.20	N/A	0	243.36	5%	5%	ZERO
NKE	0%	-3%	73.31	84.31	91.64	N/A	0	73.31	48%	48%	ZERO
ADBE	0%	-3%	430.57	495.16	538.21	N/A	0	430.57	47%	47%	ZERO
HNST	0%	-4%	6.67	7.67	8.34	N/A	2	6.67	24%	24%	ZERO

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
 11% 2nd Low-Price Indicator
 N/A No Suggested Buy In Price due to Max Potential < 44%
 XX% Rebound % back to recent high price

Table 4. Stocks Year to Date (YTD) Growth Rates (as of 1-03-25) [Return](#)

Index	Symbol	Price 1/3/25	Weekly 1/3/25	Monthly 1/3/25	YTD 12/20/24	YTD 12/31/24	YTD 1/3/25
Dow Jones	^DJI	42,732.13	0%	-5%	0%	0%	0%
NASDAQ	^IXIC	19,621.68	2%	2%	0%	0%	2%
S&P 500	^GSPC	5,942.47	1%	-1%	0%	0%	1%
Symbol	Company / Industry	Price 1/3/25	1/3/25 12/31/24	1/3/25 11/29/24	YTD 12/20/24	YTD 12/31/24	63
CRNC	(Cerence) - AI virtual assistant (IPO 9-16-19)	19.33	146%	163%	1%	0%	146%
VST	(Vistra) - Electric Utilities	162.36	18%	0%	1%	0%	18%
MSTR	(MicroStrategy) - AI Analytics Software (10:1-8/24)	339.66	17%	-12%	1%	0%	17%
SNAP	(SnapChat) - Communications	11.97	11%	1%	1%	0%	11%
SPCE	(Virgin Galactic) - Space (IPO 2019) (1:20-6/17/24)	6.53	11%	-11%	1%	0%	11%
HOOD	(Robinhood) - Crypto Exchange (IPO 7-29-21)	41.35	11%	10%	1%	0%	11%
LYFT	(Lyft) - Ride Share (IPO 5-28-19)	14.27	11%	-18%	1%	0%	11%
VRT	(Vertiv) - Computer Hardware Racks (IPO 6-12-18)	125.67	11%	-2%	1%	0%	11%
BKTT	(Bakkt Holdings) - Crypto Exchange (1:25-4-29-24)	27.11	9%	6%	1%	0%	9%
SMCI	(Supermicro) - Hardware (S&P 500-24) (10:1-24)	33.33	9%	2%	1%	0%	9%
COIN	(Coinbase) - Crypto Exchange (IPO 4-14-21)	270.65	9%	-9%	1%	0%	9%
SQ	(Block) - Payment Processing	92.16	8%	4%	1%	0%	8%
APP	(AppLovin Corp.) - Software advertisers (IPO 4-15-21)	350.65	8%	4%	1%	0%	8%
NVDA	(Nvidia) - Computer Chip Maker (4:1-'21) (10:1-'24)	144.47	8%	4%	1%	0%	8%
UBER	(Uber) - Ride Share (IPO 5-10-19)	64.59	7%	-10%	1%	0%	7%
MU	(Micron) - Semiconductors	89.87	7%	-8%	1%	0%	7%
PLTR	(Palantir) - Internet Services, Defense (IPO 9-30-20)	79.89	6%	18%	1%	0%	6%
TSM	(Nvidia) - Taiwan Chip Manufacture	208.61	6%	10%	1%	0%	6%
CRWD	(CrowdStrike) - Systems Software (IPO 6-12-19)	359.02	5%	4%	1%	0%	5%
AMAT	(Applied Materials) - Semiconductor	170.06	5%	-3%	1%	0%	5%
DASH	(DoorDash) - Food Delivery (IPO 12/9/20)	174.96	4%	-3%	1%	0%	4%
DXCM	(Dexcom) - Health Care Equipment (4:1-2022)	81.07	4%	4%	1%	0%	4%
ANET	(Arista Networks) - Computer Hardware (4:1-24)	115.20	4%	14%	1%	0%	4%
ROKU	(Roku) - Entertainment	77.38	4%	12%	1%	0%	4%
LRCX	(Lam Research) - Semiconductor Materials	75.11	4%	2%	1%	0%	4%
SOUN	(SoundHound) - AI Software Application (IPO 2021)	20.62	4%	124%	1%	0%	4%
AMD	(Advanced Micro Devices) Computer Chips	125.37	4%	-9%	1%	0%	4%
HUM	(Humana) - Managed Health Care	262.47	3%	-11%	1%	0%	3%
META	(Meta Platforms) - Interactive Media & Services	604.63	3%	5%	1%	0%	3%
FVRR	(Fiverr) - Internet Retail (IPO 6-13-19)	32.64	3%	0%	1%	0%	3%
SHOP	(Shopify) - Internet Retail	109.25	3%	-5%	1%	0%	3%
PYPL	(PayPal) - Payment Processing	87.60	3%	1%	1%	0%	3%
TTWO	(Take-Two Interactive) - Home Entertainment	188.75	3%	0%	1%	0%	3%
KOSS	(Koss Inc.) - Electronic Retail	7.56	2%	4%	1%	0%	2%
AMZN	Internet Retail (Amazon) (20:1-2022)	224.19	2%	8%	1%	0%	2%
TSLA	(Tesla) - Electric Auto Maker (3:1-2022)	410.44	2%	19%	1%	0%	2%
GDDY	(GoDaddy) - Internet Website Services	200.39	2%	1%	1%	0%	2%
DJT	(Trump Media) - Communication Services	34.62	2%	0%	1%	0%	2%
WFC	(Wells Fargo) - Bank	71.31	2%	-6%	1%	0%	2%
MRNA	(Moderna) - COVID-19 Drug	42.18	1%	-2%	1%	0%	1%
GOOG	(Alphabet) - Interactive Media (20:1-2022)	193.13	1%	13%	1%	0%	1%
ZM	(Zoom) - Virtual Meeting (IPO 4-18-19)	82.70	1%	0%	1%	0%	1%
NOW	(ServiceNow) - Systems Software	1,073.77	1%	2%	1%	0%	1%
AXON	(Axon Enterprise) - Aerospace & Defense	601.06	1%	-7%	1%	0%	1%
ORCL	(Oracle) - Software	166.32	1%	-7%	1%	0%	1%
AMC	(AMC) - Movie Theater (1:10-2023)	4.02	1%	-19%	1%	0%	1%
GME	(GameStop) - Computer Game Retail (4:1-2022)	31.65	1%	9%	1%	0%	1%
HUBS	(HubSpot) - Online Software Sales	702.85	1%	-3%	1%	0%	1%
MSFT	(Microsoft) - Systems Software	423.35	0%	0%	1%	0%	0%
AVGO	(Broadcom) - Semiconductors (10:1-7-15-24)	232.55	0%	43%	1%	0%	0%
XOM	(ExxonMobil) - Oil & Gas	107.86	0%	-9%	1%	0%	0%
SE	(Sea Limited) - Internet Retail	106.32	0%	-7%	1%	0%	0%
EXPE	(Expedia) - Hotels, Resorts & Cruise Booking	186.09	0%	1%	1%	0%	0%
NOC	(Northrop Grumman) - Aerospace & Defense	467.82	0%	-4%	1%	0%	0%
V	(Visa) - Payment Processing	314.91	0%	0%	1%	0%	0%
RCL	(Royal Caribbean Cruise) - Hotels, Resorts & Cruise	228.94	-1%	-6%	1%	0%	-1%
CMG	(Chipotle Mexican Grill) - Restaurants	59.70	-1%	-3%	1%	0%	-1%
NFLX	(Netflix) - Movies & Entertainment	881.05	-1%	-1%	1%	0%	-1%
UAL	(United Airlines) - Passenger Airlines	95.67	-1%	-1%	1%	0%	-1%
AAPL	(Apple) - Phones and Computer (4:1-2020)	243.36	-3%	3%	1%	0%	-3%
NKE	(Nike) - Apparel, Accessories & Luxury Goods	73.31	-3%	-7%	1%	0%	-3%
ADBE	(Adobe) - Software	430.57	-3%	-17%	1%	0%	-3%
HNST	(The Honest Comp.) - Pure Products (IPO 5-5-21)	6.67	-4%	-20%	1%	0%	-4%

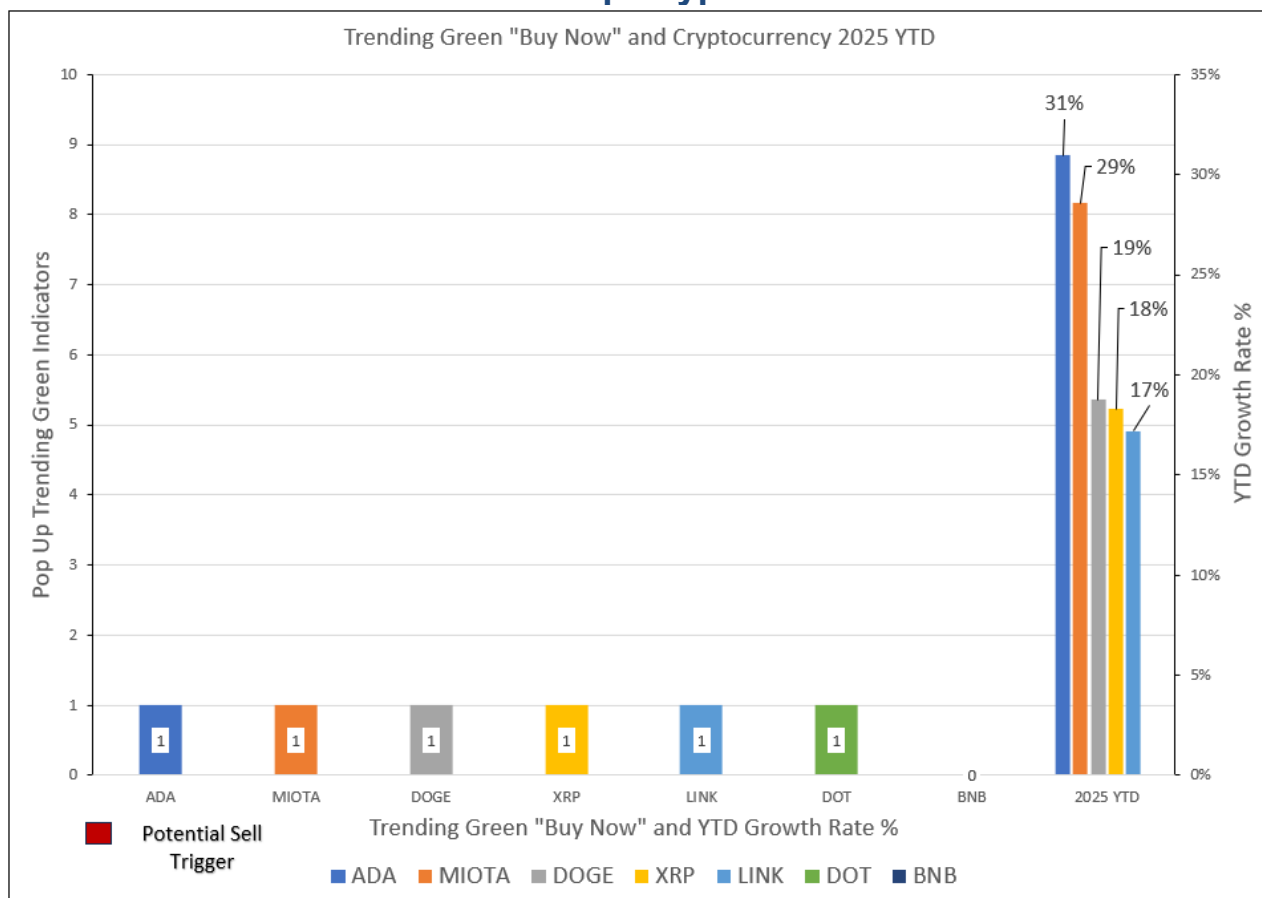
72% or 81% Dip Floor Indicator
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How to work the three data sets to build a knowledgeable purchasing decision:

1. This trending bar chart informs the investor of the Top 7 highest ranking from left to right growth securities each week. The names will change for the first couple of weeks, but the names should stabilize. No picks should be made with this bar chart alone.

Table 5. Actual Bubble Up Crypto Trends after 1 week



2. The below table provides the benchmark securities with the highest average growth rate over several years. These are the stocks you should consider as security picks from the trending bar chart. This below table shows you the volatility of growth rates from year to year. This is provided to help shape your expectations of future growth rates. All active investors have to live with the up and down growth rates from year to year, but the sum of it all is a positive cumulative growth rate.

Table 6. Potential Crypto Picks for 2025 w/ Year-To-Date Performances from 2024 - 2020 [Return](#)

Symbol	Crypto Name	GROWTH RANKING 2024	YTD 2024	GROWTH RANKING 2023	YTD 2023	GROWTH RANKING 2022	YTD 2022	GROWTH RANKING 2021	YTD 2021	GROWTH RANKING 2020	YTD 2020	7-YR Growth Rate	7-YR Annualized Rate
BNB	Binance Coin	4	121%	10	27%	2	-52%	2	1269%	8	172%	7599%	86.1%
LINK	Chainlink	8	39%	1	184%	8	-72%	8	74%	1	537%	3341%	65.9%
DOGE	Dogecoin	2	222%	9	33%	5	-60%	1	3528%	9	132%	2721%	61.2%
BTC	Bitcoin	3	124%	3	154%	6	-64%	9	60%	4	303%	832%	37.6%
ETH	Ethereum	6	45%	5	91%	7	-67%	4	399%	3	469%	196%	16.8%
XRP	Ripple	1	245%	7	82%	4	-58%	6	277%	12	16%	49%	5.8%
ADA	Cardano	7	44%	4	144%	10	-81%	3	628%	2	500%	39%	4.8%
DOT	Polkadot	14	-16%	6	91%	11	-84%	7	188%	6	220%	28%	3.6%
LTC	Litecoin	9	37%	12	8%	3	-54%	12	17%	7	202%	-44%	-7.9%
XMR	Monero	10	16%	11	14%	1	-36%	10	46%	5	251%	-46%	-8.4%
BCH	Bitcoin Cash	5	74%	2	163%	9	-78%	11	26%	11	68%	-73%	-16.9%
MIOTA	IOTA	11	3%	8	76%	12	-88%	5	357%	10	88%	-93%	-32.0%

3. Now that you have a holistic basis for your securities pick, you can now purchase your security when the trending now indicator is “Green”. The trending “Green” indicator is active at growth rates up to ~ 30% Growth Rate YTD, so if you want to purchase a security later in the growth curve that is entirely up to you. This Bubble Up Trending “Green” table is entire driven by the stock market saying, “Buy Low and Sell High.” All of the charts are provided to give the active investor real-time indicators to make stock market potential decision.

Table 7. Highest Bubble Up Performing Cryptocurrencies (as of 1-03-25) [Return](#)

Index	YTD 12/31/24	YTD 1/3/25	Price 1/3/25	Buy Low Price	Buy High Price	Trending Green (wks)	Spike Ratio	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
Dow Jones	0%	0%	42,732.13	46,798.64	48,925.85	N/A	0	42,544.22	6%	5%	0%
NASDAQ	0%	2%	19,621.68	21,241.87	22,207.41	N/A	0	19,310.79	3%	2%	2%
S&P 500	0%	1%	5,942.47	6,469.79	6,763.87	N/A	0	5,881.63	4%	2%	1%
Symbol	YTD 12/31/24	12	Price 1/3/25	6	6	Trending Green (wks)	Caution = 2	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
ADA	0%	31%	1.10	0.94	1.01	1	0	0.84	46%	11.8%	31%
MIOTA	0%	29%	0.36	0.314	0.34	1	0	0.28	75%	36.1%	29%
DOGE	0%	19%	0.38	0.36	0.38	1	0	0.32	38%	15.8%	19%
XRP	0%	18%	2.46	2.33	2.50	1	0	2.08	18%	0.0%	18%
LINK	0%	17%	23.44	22.40	24.00	1	0	20.00	45%	23.7%	17%
DOT	0%	16%	7.75	7.46	7.99	1	0	6.66	62%	38.8%	16%
BCH	0%	9%	474.00	486.08	520.80	N/A	0	434.00	51%	38.6%	9%
LTC	0%	9%	112.00	115.36	123.60	N/A	0	103.00	32%	21.4%	9%
ETH	0%	8%	3,603.00	3,729.60	3,996.00	N/A	0	3,330.00	20%	11.2%	8%
BTC	0%	5%	98,149.00	104,548.64	112,016.40	N/A	0	93,347.00	9%	3.3%	5%
BNB	0%	2%	715.00	785.12	841.20	N/A	0	701.00	4%	2.4%	2%
XMR	0%	0%	194.00	216.63	232.10	N/A	0	193.42	7%	6.8%	0%
USDC	0%	0%	1.00	N/A	N/A	N/A	0	1.00	0%	0.0%	0%
USDT	0%	0%	1.00	N/A	N/A	N/A	0	1.00	0%	0.0%	0%

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Table 8. Cryptocurrency (YTD) Growth Rates (as of 1-03-25) [Return](#)

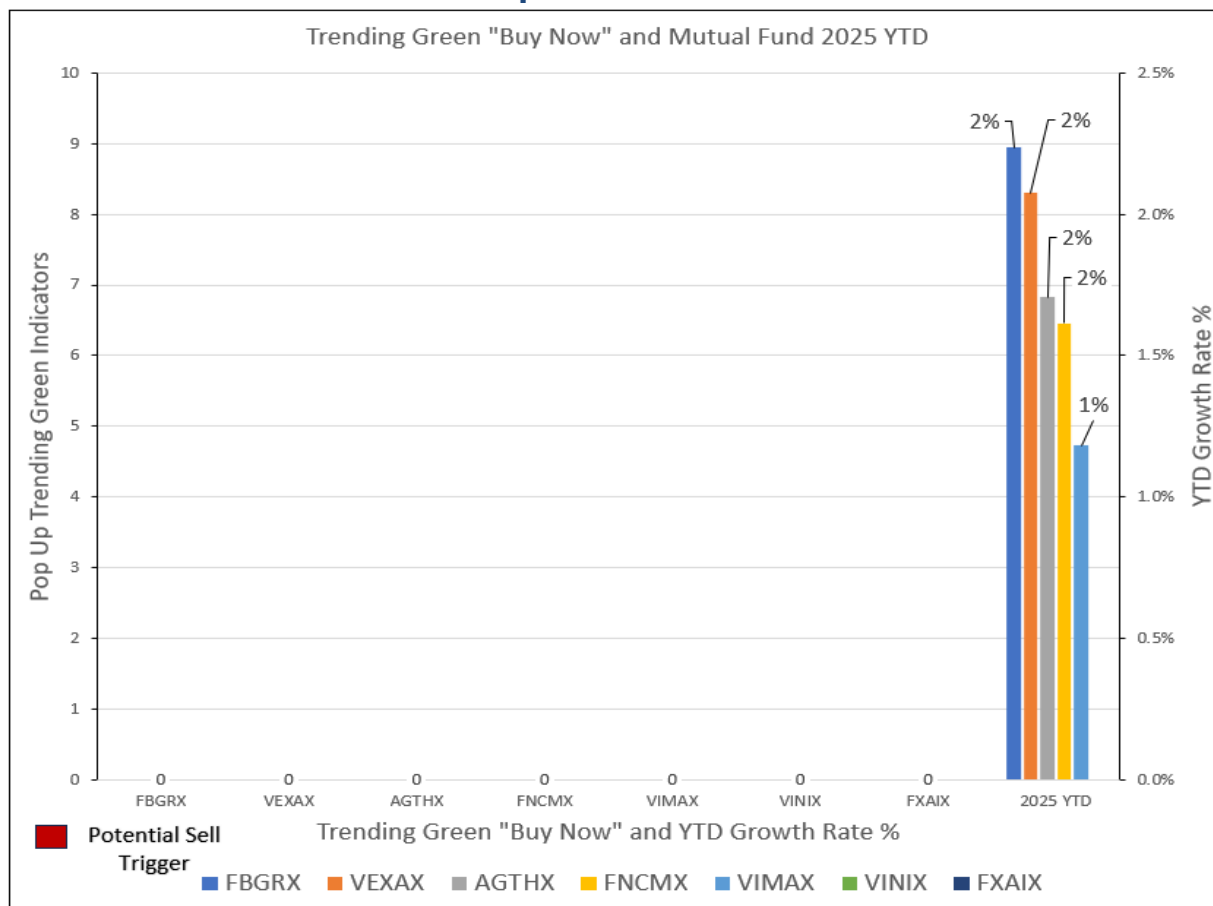
Index	Symbol	Price 1/3/25	Weekly 1/3/25	Monthly 1/3/25	YTD 12/20/24	YTD 12/31/24	YTD 1/3/25
Dow Jones	^DJI	42,732.13	0%	-5%	0%	0%	0%
NASDAQ	^IXIC	19,621.68	2%	2%	0%	0%	2%
S&P 500	^GSPC	5,942.47	1%	-1%	0%	0%	1%
Symbol	Security	Price 1/3/25	1/3/25 12/27/24	1/3/25 11/29/24	YTD 12/20/24	YTD 12/31/24	12
ADA	Cardano	1.10	31%	2%	1%	0%	31%
MIOTA	MIOTA	0.36	29%	33%	1%	0%	29%
DOGE	Dogecoin	0.38	19%	-12%	1%	0%	19%
XRP	Ripple	2.46	18%	37%	1%	0%	18%
LINK	Chainlink	23.44	17%	28%	1%	0%	17%
DOT	Polkadot	7.75	16%	-14%	1%	0%	16%
BCH	Bitcoin Cash	474.00	9%	-9%	1%	0%	9%
LTC	Litecoin	112.00	9%	7%	1%	0%	9%
ETH	Ethereum	3,603.00	8%	0%	1%	0%	8%
BTC	Bitcoin	98,149.00	5%	1%	1%	0%	5%
BNB	Binance Coin	715.00	2%	9%	1%	0%	2%
XMR	Monero	194.00	0%	22%	1%	0%	0%
USDC	USD Coin	1.00	0%	0%	1%	0%	0%
USDT	Tether	1.00	0%	0%	1%	0%	0%

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Table 9. Actual Bubble Up Mutual Funds Trends after 1 week



2. The below table provides the benchmark securities with the highest average growth rate over several years. These are the stocks you should consider as security picks from the trending bar chart. This below table shows you the volatility of growth rates from year to year. This is provided to help shape your expectations of future growth rates. All active investors have to live with the up and down growth rates from year to year, but the sum of it all is a positive cumulative growth rate.

Table 10. Potential Mutual Funds Picks for 2025 w/ Year-To-Date Performances from 2024 – 2019 [Return](#)

Symbol	GROWTH RANKING 2024	YTD 2024	GROWTH RANKING 2023	YTD 2023	GROWTH RANKING 2022	YTD 2022	GROWTH RANKING 2021	YTD 2021	GROWTH RANKING 2020	YTD 2020	GROWTH RANKING 2019	YTD 2019	11-YR Growth Rate	11-YR Annualized Rate
FNCMX	2	31%	2	44%	18	-33%	4	22%	2	44%	1	29%	362%	14.8%
FBGRX	1	34%	1	54%	20	-39%	6	13%	1	51%	4	27%	272%	12.5%
FXAIX	4	25%	5	24%	10	-19%	1	27%	7	16%	3	27%	228%	11.3%
VINIX	3	25%	6	22%	12	-21%	3	22%	11	14%	5	26%	202%	10.4%
VIMAX	8	14%	11	15%	11	-20%	2	23%	8	16%	2	28%	148%	8.5%
VEXAX	7	15%	4	25%	16	-27%	7	11%	4	30%	7	24%	136%	8.1%
VFIFX	6	16%	8	18%	9	-19%	13	3%	10	14%	9	21%	88%	5.9%
AGTHX	5	20%	3	28%	19	-33%	9	10%	3	32%	12	18%	80%	5.4%
ANWPX	11	13%	7	18%	17	-29%	10	10%	5	28%	6	24%	75%	5.2%
AWSHX	16	9%	17	10%	2	-14%	5	21%	19	4%	15	16%	64%	4.5%
ABALX	17	8%	15	11%	1	-14%	8	11%	16	6%	18	14%	45%	3.4%
VBTLX	20	-3%	20	3%	3	-15%	14	-4%	18	5%	20	6%	-12%	-1.1%
NASDAQ	1	31%	1	43%	3	-33%	2	21%	1	45%	1	33%	381%	15.2%
S&P 500	2	25%	2	24%	2	-19%	1	27%	2	17%	2	28%	235%	11.5%
Dow Jones	3	14%	3	14%	1	-9%	3	19%	3	8%	3	22%	174%	9.5%

3. Now that you have a wholistic basis for your securities pick, you can now purchase your security when the trending now indicator is "Green". The trending "Green" indicator is active at growth rates up to ~ 30% Growth Rate YTD, so if you want to purchase a security later in the growth curve that is entirely up to you. This Bubble Up Trending "Green" table is entire driven by the stock market saying, "Buy Low and Sell High." All of the charts are provided to give the active investor real-time indicators to make stock market potential decision.

Table 11. Highest Bubble Up Performing Mutual Fund (as of 1-03-25) [Return](#)

Index	YTD 12/31/24	YTD 1/3/25	Price 1/3/25	Buy Low Price	Buy High Price	Trending Green (wks)	Spike Ratio	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
Dow Jones	0%	0%	42,732.13	46,798.64	48,925.85	N/A	0	42,544.22	6%	5%	0%
NASDAQ	0%	2%	19,621.68	21,241.87	22,207.41	N/A	0	19,310.79	3%	2%	2%
S&P 500	0%	1%	5,942.47	6,469.79	6,763.87	N/A	0	5,881.63	4%	2%	1%
Symbol	YTD 12/31/24	20	Price 1/3/25	0	0	Trending Green (wks)	Caution = 2	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
FBGRX	0%	2%	232.25	236.26	240.80	N/A	0	227.17	4%	2.2%	2%
VEXAX	0%	2%	147.07	149.84	152.72	N/A	0	144.08	9%	6.3%	2%
AGTHX	0%	2%	75.73	77.44	78.93	N/A	0	74.46	13%	11.3%	2%
FNCMX	0%	2%	248.72	254.56	259.46	N/A	0	244.77	4%	2.1%	2%
VIMAX	0%	1%	330.73	339.94	346.48	N/A	0	326.87	8%	6.5%	1%
VINIX	0%	1%	483.90	498.06	507.63	N/A	0	478.90	5%	3.8%	1%
FXAIX	0%	1%	206.32	212.36	216.44	N/A	0	204.19	4%	2.8%	1%
ANWPX	0%	1%	62.64	64.59	65.84	N/A	0	62.11	9%	8.3%	1%
ABALX	0%	1%	34.60	35.71	36.40	N/A	0	34.34	8%	7.5%	1%
FBALX	0%	1%	29.78	30.74	31.33	N/A	0	29.56	5%	4.1%	1%
VFIFX	0%	1%	50.21	51.83	52.83	N/A	0	49.84	6%	5.3%	1%
VWELX	0%	1%	43.14	44.54	45.40	N/A	0	42.83	12%	11.2%	1%
AWSHX	0%	1%	61.96	64.04	65.27	N/A	0	61.58	7%	6.7%	1%
VFORX	0%	1%	43.48	44.95	45.81	N/A	0	43.22	6%	5.6%	1%
AEPGX	0%	1%	54.03	55.87	56.94	N/A	0	53.72	13%	12.3%	1%
VTTHX	0%	1%	24.11	24.94	25.42	N/A	0	23.98	7%	6.0%	1%
VTHRX	0%	0%	38.06	39.40	40.15	N/A	0	37.88	7%	6.4%	0%
VTTVX	0%	0%	18.76	19.44	19.81	N/A	0	18.69	11%	10.2%	0%
VTWNX	0%	0%	26.55	27.54	28.07	N/A	0	26.48	12%	11.7%	0%
VBTLX	0%	0%	9.47	9.85	10.04	N/A	0	9.47	5%	4.9%	ZERO

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

Table 12. Mutual Fund (YTD) Growth Rates (as of 1-03-25) [Return](#)

Index	Symbol	Price 1/3/25	Weekly 1/3/25	Monthly 1/3/25	YTD 12/20/24	YTD 12/31/24	YTD 1/3/25
Dow Jones	^DJI	42,732.13	0%	-5%	0%	0%	0%
NASDAQ	^IXIC	19,621.68	2%	2%	0%	0%	2%
S&P 500	^GSPC	5,942.47	1%	-1%	0%	0%	1%
Symbol	Mutual Fund	Price 1/3/25	1/3/25 12/27/24	1/3/25 11/29/24	YTD 12/20/24	YTD 12/31/24	20
FBGRX	Fidelity Blue Chip (Lrg-Grth)	232.25	2%	3%	1%	0%	2%
VEXAX	Vanguard (Mid-Grth)	147.07	2%	-5%	1%	0%	2%
AGTHX	American Funds (Lrg-Grth)	75.73	2%	-8%	1%	0%	2%
FNCMX	Fidelity (Mirrors the NASDAQ)	248.72	2%	2%	1%	0%	2%
VIMAX	Vanguard (Mid-Cap)	330.73	1%	-6%	1%	0%	1%
VINIX	Vanguard (Lrg-Blend)	483.90	1%	-3%	1%	0%	1%
FXAIX	Fidelity (Lrg-Blend)	206.32	1%	-2%	1%	0%	1%
ANWPX	American Funds (World Equity)	62.64	1%	-6%	1%	0%	1%
ABALX	American Funds (Moderate)	34.60	1%	-6%	1%	0%	1%
FBALX	Fidelity Balanced (Moderate)	29.78	1%	-3%	1%	0%	1%
VFIFX	Vanguard (Retirement 2050)	50.21	1%	-4%	1%	0%	1%
VWELX	Vanguard (Moderate)	43.14	1%	-9%	1%	0%	1%
AWSHX	American Funds (Lrg-Blend)	61.96	1%	-6%	1%	0%	1%
VFORX	Vanguard (Retirement 2040)	43.48	1%	-4%	1%	0%	1%
AEPGX	American Funds (EAFE)	54.03	1%	-7%	1%	0%	1%
VTTHX	Vanguard (Retirement 2035)	24.11	1%	-5%	1%	0%	1%
VTHRX	Vanguard (Retirement 2030)	38.06	0%	-5%	1%	0%	0%
VTTVX	Vanguard (Retirement 2025)	18.76	0%	-9%	1%	0%	0%
VTWNX	Vanguard (Retirement 2020)	26.55	0%	-10%	1%	0%	0%
VBTLX	Vanguard (Bonds)	9.47	0%	-2%	1%	0%	0%

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-13% 2nd Low-Price Indicator
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The explanation provided in the previous section was redundant on purpose. Active traders may have preference of one security over another, so I provide the same introduction for all of the securities. The legion and the layout of the table are the same to make it easier for the reader.

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.

Cerence AI shares double in one day on collab with Nvidia to advance LLMs.

Brandon Evans wrote this article for Seeking Alpha on Friday, January 3, 2025.

Cerence AI (NASDAQ:CRNC) shares **spiked nearly 100%** during market action on Friday as the voice artificial intelligence company expanded a collaboration with Nvidia (NASDAQ:NVDA).

Cerence announced it plans to advance the capabilities of its large language models, dubbed CaLLM or Cerence Automotive Large Language Model, through Nvidia AI Enterprise. Nvidia's cloud-native software platform will accelerate the computing power and implement agentic architecture for the models, Cerence said.

Cerence develops voice generative AI LLMs for the automobile industry. It reports more than 500M cars shipped utilize its AI voice technology.

"By optimizing the performance of our CaLLM family of language models, we are delivering cost savings and improved performance to our automaker customers, who are running quickly to deploy generative AI-powered solutions to their drivers," said Nils Schanz, executive vice president of product and technology at Cerence AI.

"Through this expanded collaboration, Cerence AI is deploying advanced NVIDIA AI and accelerated computing technologies to optimize its LLM development and deployment," said Rishi Dhall, Nvidia's vice president of automotive.

It's been a busy start to the new year, as Cerence announced a multi-year agreement with JLR to develop the luxury automotive's next-generation in-car experience on Thursday.

After closing **3% higher** on Thursday, Nvidia share **climbed 4%** during market trading on Friday.

Read the entire article in Business Insider: <https://stocks.apple.com/ATovFXqD-TW-AuhRAOBhHvA>

Overall comments for the week [Return](#)

The count for trending "Green" for the securities were stocks (3 out of 63), cryptocurrencies (6 out of 14), and mutual funds (0 out of 20).

The Weekly Winners were Cerence – Software Application (CRNC), Vistra – Electric Utilities (VST), MicroStrategy – AI Analytics Software (MSTR), SnapChat – Communications (SNAP), and Virgin Galactic – Space ravel (SPCE) with gains of 146%, 18%, 17%, 11%, and 11%, respectively.

The Weekly Losers were The Honest Company – Pure Cleaning Products (HNST), Adobe – Software (ADBE), Nike - Apparel, Accessories & Luxury Goods (NKE), Apple – Phones, Multimedia (APPL), and United Airlines – Airplane Travel (UAL) with losses of -4%, -3%, -3%, -3%, and -1%, respectively.

I continue to recommend that you do not purchase stocks within days before the quarterly report is posted. It is best to let the market absorb the news good or bad news. If the price drops, you get to purchase the stock at a discount instead of getting hit with an instant -20% loss or greater that will take weeks or months or a year to get back to even.

Most Popular Stocks with Upcoming Quarterly Reports (+/- a week posting date) [Return](#)

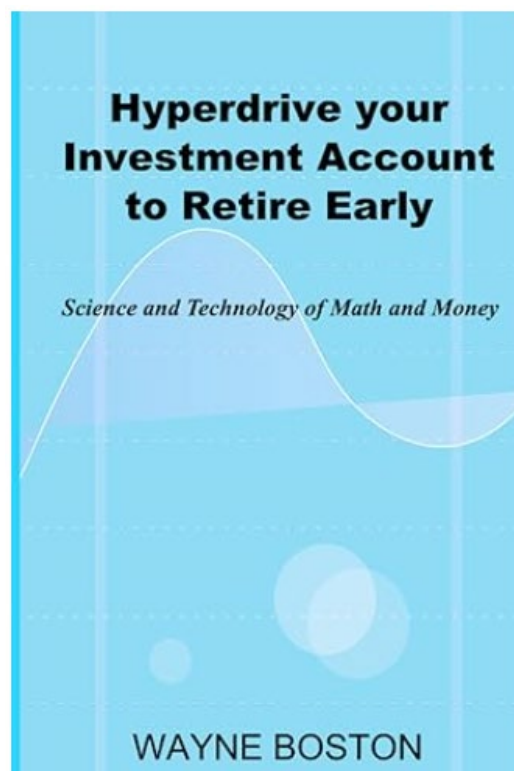
SMCI	Tech'y Hardware, Storage	1/2/2025
NFLX	Movies & Entertainment	1/21/2025
UAL	Passenger Airlines	1/23/2025
AMD	Semiconductors	1/28/2025
MSFT	Systems Software	1/28/2025
HUM	Managed Health Care	1/29/2025
LRCX	Semiconductor Materials	1/29/2025
NOW	Systems Software	1/29/2025
TMO	Life Sciences Tools & Services	1/29/2025
TSLA	Automobile Manufacturers	1/29/2025
AAPL	Tech'y Hardware	1/30/2025
NOC	Aerospace & Defense	1/30/2025
TEAM	Software - Application	1/30/2025
PLTR	Internet Services & Infrastructure	2/3/2025
VRTX	BioTech'y	2/3/2025
CRNC	Software - Application	2/4/2025
GOOG	Interactive Media & Services	2/4/2025
PYPL	Payment Processing Services	2/4/2025
SNAP	Communications	2/4/2025
V	Payment Processing Services	2/4/2025
MA	Payment Processing Services	2/5/2025
META	Interactive Media & Services	2/5/2025
PAYC	Human Resource	2/5/2025
UBER	Ride Share	2/5/2025
AMZN	Broadline Retail	2/6/2025
BABA	Internet Retail	2/6/2025
DXCM	Health Care Equipment	2/6/2025
KOSS	Electronic Retail	2/6/2025
TTWO	Interactive Home Entertainment	2/6/2025
XOM	Integrated Oil & Gas	2/7/2025

Next weekly Newsletter will be posted Sunday, January 12, 2025

[Return](#)



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