



NATIONAL ASSOCIATION OF INVESTORS

BETTER INVESTING™

Educating Investors Since 1951

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Central PA Chapter of BetterInvesting
c/o Liz Rodda, Editor
PO Box 651
Dauphin, PA 17018
www.betterinvesting.org/centpenn

Central PA Chapter Directors Bruce Kennedy (standing, front, left) and Brenda Kirschman (standing, left, back row) visit Megabucks Investment Club at Hershey Library.

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NON-PROFIT • VOLUNTEER BASED • MEMBER DRIVEN

Educational Event

<https://www.betterinvesting.org/chapters/central-pennsylvania/local-events>

Saturday, April 19, 2025
8:30 AM

**Stock Selection Guide Analysis of Stocks
Using On-line Tool SSG Plus**

Giant Food Store Community Room
3301 Trindle Road, Camp Hill, PA 17011
\$20 to attend. Details page 3.

Visit Central PA Chapter's Two Model Investment Clubs

Learn and Earn Model Investment Club

Meets second Saturday of each month at Giant Food Store Community Room, Camp Hill, 9 AM to 11 AM.
Free and open to the public.

Centre Region Model Investment Club

Meets second Monday of each month at South Hills School of Business and Technology, State College, 6:30 PM to 8:30 PM.
Free and open to the public.
www.crmic.org

President's Column By *Kate Grenke*

The end of a year is typically a time of reflection: a time to look back on the previous year and a time to look forward to the upcoming year. Consider what has worked and what can be changed.

As the new president of the Central PA Chapter of BetterInvesting (CPAC), I ponder these questions and wonder how I can help the chapter have another successful year. Also, how can CPAC further help other investment clubs in the new year?

One reason CPAC was so successful last year was because of the dedication of the former president, Liz Rodda. Even during trying times when her husband, Steve Wisegarver, faced health issues, Liz remained steadfast in her duties as president. She is a fine example of what leadership is all about.

During the past year, CPAC was busy. Directors visited five investment clubs to present anniversary certificates. They also held two successful events, the Stock Selection Guide (SSG) class and the Keystone Strategies Contest event.

CPAC already has plans underway to hold these two events in the upcoming year. The SSG class is scheduled for April 19, 2025, and the Keystone Strategies Contest is scheduled for August 2, 2025.

Two areas that I see as problematic are how to encourage others to volunteer and how to encourage younger people to invest. Both are vital to keeping investment clubs and the chapter thriving for years.

It is my hope that we as a chapter can address these needs and find viable solutions.

I am honored to serve as the chapter president this year. I am optimistic that we, as a team, will again have a successful year. \$\$\$



Kate Grenke is the new president of CPAC. She earned her Business Administration in 2011 from University of Phoenix. She retired from the Administrative Office of PA Courts/Minor Judiciary Education Board in 2018 so she could assume the position of grandmother to her grandson. She resides west of Chambersburg in Franklin County.

This newsletter is a publication of the Central PA Chapter of BetterInvesting (CPAC), a non-profit, volunteer organization dedicated to investment education. The BetterInvesting (BI) mission is to provide a program of sound investment information, education and support that helps create successful lifetime investors. The Central PA Chapter website is: www.betterinvesting.org/centpenn

Investments mentioned in this publication are meant for educational purposes only and are not to be considered an endorsement.

Officers are:

Kate Grenke, President

president@centpenn.betterinvesting.net

Vacant, Vice President

John Varner, Treasurer

treasurer@centpenn.betterinvesting.net

John deGroot, Secretary

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BetterInvesting Awards Central PA Chapter for Club Visits

CPAC has been awarded 3rd place in the medium-sized Chapter group for the high volume of investment club visits in 2024 as well as “special recognition” for new club visits.

According to the January 24, 2025, issue of Chapter Advance, the home-office weekly e-publication to volunteers, “*Special recognition goes to the Chapters that made an extra effort to help their new clubs during their formative years.*”

There are 179 Chapters in BetterInvesting, according to the Chapter Advance article.

CPAC President Kate Grenke applauds the multiple dedicated Chapter directors who travelled to the investment clubs in Central PA. “The credit goes to our Chapter volunteer directors who serve as liaisons with home office, broadening investment education in our counties.” \$\$\$



Stock Selection Guide Analysis of Stocks Using the online tool “SSG Plus”

Saturday, April 19, 2025, from 9:00 AM to 12:00 Noon

Giant Food Store Community Room
3301 Trindle Road, Camp Hill, PA 17011

Cost: \$20 per student, payable in advance
This includes Continental Breakfast (starting at 8:30 AM)
and assorted beverages all morning.

Many investors are not confident about their ability to do accurate Stock Selection Guide analysis of quality growth stocks. They tend to rely too much on historical data to forecast future sales and earnings growth. They also make mistakes in predicting future P/E Ratios. These errors in judgment often result in inaccurate calculation of Upside/Downside Ratios, resulting in poor investing decisions. If this sounds like **YOU**, then please register to attend this educational event. The Directors of the Central PA Chapter of BetterInvesting will cover all sections of the Stock Selection Guide (SSG) and answer any questions you may have.

Name: _____

Email address: _____

Make checks payable to “CPAC”

Send to event registrar: Bruce Kennedy, 506 Indiana Ave, Lemoyne, PA 17043

Phone: 717-629-9886 email: brucelkennedy816@outlook.com

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Performance of Past Stocks Studied

By John Diercks, CRMIC President

A stock to study is presented by a partner at each meeting of the Centre Region Model Investment Club (CRMIC). A stock is selected by a partner as a possible option for the club to purchase at the meeting or at a future meeting.

The stock may be an undervalued, a momentum mover, or a cyclic stock. Background information, financial data, a stock selection guide, and why the stock was selected for possible purchase by the club are reviewed by the partner.

All stocks presented are placed on the club's myICLUB watchlist. There are 58 stocks on the list that cover five years of club meetings.

Recently, I reviewed the performance of stocks placed on the watchlist. The review was performed to see how club partners have performed in selecting stocks for study and potential purchase.

The list includes 34 stocks with positive percentage changes and 24 with negative changes.

The length of time the stocks have been on the watchlist vary from almost five years to just two months. A double asterisk indicates a purchase by the club.

The following tables show the 10 best (below) and 10 worst performers (page 5) by percentage since the date of purchase.

Best performers:

Stock	Date Presented	Price on Date Presented	Price on December 29th	Percentage Gain	Name
SFM	2/8/2021	\$22.53	\$128.50	470.35%	Sprouts Farmers Market**
NVDA	2/14/2022	\$24.27	\$137.01	464.59%	Nvidia
NFLX	5/9/2022	\$173.10	\$907.55	424.29%	Netflix
USLM	5/8/2023	\$32.85	\$135.58	312.72%	United States Lime and Mineral**
CTAS	12/9/2019	\$63.45	\$183.37	188.99%	Cintas
MSFT	5/13/2020	\$179.75	\$430.53	139.52%	Microsoft**
SNA	8/10/2020	\$150.09	\$343.55	128.90%	Snap-on
TTD	3/13/2023	\$54.25	\$121.39	123.76%	The Trade Desk
GRMN	7/13/2020	\$96.49	\$209.36	116.96%	Garmin

CRMIC Portfolio

11 partners

11 holdings

Alphabet Inc. (GOOGL)

Apple Inc. (AAPL)

Amazon.com Inc. (AMZN)

Berkshire Hathaway Inc. (BRK.B)

Costco Wholesale Corp. (COST)

Kinsale Capital Group (KNSL)

Microsoft Corp. (MSFT)

Trex Company (TREX)

Ulta Beauty (ULTA)

United States Lime and Mineral (USLM)

Vanguard Small-Cap ETF (VB)

CRMIC 2025 Officers:

John Diercks, President

Pratibha Vakharia, VP

Ailan Cheng, Secretary

John Varner, Treasurer

CRMIC

Performance of Past Stock Studied, continued from page 4

The Worst Performers:

Stock	Date Presented	Price on Date Presented	Price on December 29th	Percentage Gain	Name
BWA	5/10/2021	\$46.59	\$32.19	-30.91%	BorgWarner
GNRC	9/12/2022	\$232.73	\$155.67	-33.11%**	Generac Holdings
CLFD	3/13/2023	\$50.20	\$31.12	-38.01%	Clearfield
TFSL	6/14/2021	\$21.13	\$12.61	-40.32%	TFS Financial
CE	2/13/2023	121.95	\$68.76	-43.62%	Celanese
MBUU	11/8/2021	\$74.86	\$36.59	-51.12%	Malibu Boats
INMD	9/11/2023	\$37.79	\$17.02	-54.96%	InMode
FOXF	11/14/2022	\$101.96	\$29.62	-70.95%	Fox Factory Holding
FLWS	8/9/2021	\$31.17	\$7.78	-75.04%	FLWS-1
TTEC	1/9/2023	\$45.27	\$4.90	-89.18%	TTEC Holdings

The club generally has a partner follow one stock; so, we attempt to limit the number of stocks owned by the club to the number of partners. CRMIC currently has 11 partners, 10 stocks, and 1 ETF.

The club made great decisions in purchasing United States Lime and Mineral (USLM, small revenue), Sprouts Farmers Market (SFM, mid revenue), and Microsoft (MSFT, mega revenue).

However, the club sold SFM before the full gain was realized. On the loss side, the club purchased Generac Holdings (GNRC, mid revenue) twice and has sold both holdings for a small profit and a loss.

CRMIC is currently doing very well with large unrealized capital gains. It is also worthwhile to take a look back to see how good the club’s decisions were on purchasing or passing on purchases of stocks studied by the club.

Overall, CRMIC has made sound purchasing decisions while limiting the number of equities to the number of partners, but we have also let a ten bagger or two, like Netflix (NFLX), pass by without purchase for our portfolio. \$\$\$



John Diercks is a Director with BetterInvesting’s Central Pennsylvania Chapter. John is a member of two investment clubs and serves as president for Centre Region Model Investment Club. With three degrees in meteorology, John spent 26 years in the Air Force and 16 years as an instructor of meteorology at The Pennsylvania State University before retirement.

LEMIC Portfolio

19 partners
 16 holdings
 99.2% invested in equities
 .8% holdings in cash

- Adobe Systems (ADBE)*
 - Alphabet (GOOG)*
 - Corpay Inc. (CPAY)*
 - Costco (COST)*
 - Five Below (FIVE)*
 - Globus Medical (GMED)*
 - Microsoft (MSFT)*
 - Nice Ltd ADR (NICE)*
 - Novo Nordisk (NVO)*
 - Nvidia Corp (NVDA)*
 - Rollins (ROL)*
 - Schlumberger Ltd (SLB)*
 - Sysco Corp (SYY)*
 - United Health Group (UNH)*
 - VISA Inc.(V)*
 - Veeva Systems (VEEV)*
- LEMIC 2024 Officers:**
 Dennis Low, President
 Ken Heil, Vice President
 Kate Mobley, Secretary
 Dave Moore, Treasurer

Keystone Strategies Portfolio Contest 2025

By Richard Lindsay



Richard Lindsay, pictured above, manages the Keystone Strategies Portfolio Contest.

Richard consistently credits Central PA entrants as being “excellent stock pickers.”

2024 Portfolio Contest Winners

- 1st Place,
Kermit Bell
- 2nd Place,
Bruce Kennedy
- 3rd Place,
Donna Diercks
- 4th Place,
Tim Kreider

Investment Club Contest Winner, Learn & Earn Model Investment Club

The 16th Annual Keystone Strategies Portfolio Contest was launched December 2, 2024. The paper portfolios start with a \$5,000 investment.

Eight investment clubs entered the contest again this year. The leader is River Oaks followed by LEMIC (one of the Chapter’s two model investment clubs) and the Capital Investment Club. The commonality amongst the three investment clubs on the leader board is the Technology sector.

River Oaks has a portfolio that is mostly weighted to the Technology sector with its portfolio choices being KLAC, ASML, NVDA, FTNT and AMZN. The portfolio, at \$5,346, has a nice 7% return in just 7 weeks since the start of the contest.

LEMIC, the second-place club, has a well-rounded portfolio that includes GOOG, GMED, MSFT, NVDA, NICE and is up a modest amount of 2.4%.

The Capital Investment Club is the third investment club on the leader board, having invested in 5 holdings: NVDA, GOOG, AMZN, CPAY and CPRT and is up just 2.2%.

Mervin Peters leads in individual portfolios, thanks to a unique and an aggressive choice of only 2 holdings: HOOD and WMT. HOOD has advanced nicely from \$37.92 to up about 30% at \$49.27 per share which puts his portfolio at a very nice 17% gain in 7 weeks.

In second place is one of the portfolios of Dwayne Salem. Dwayne is a member of LEMIC. His portfolio is a good, well-balanced portfolio covering 4 different sectors. The 5 stocks KTOS, AMZN, PLTR, NVDA and VMC have gained 6.6% so far.

The third leading portfolio is from Howard Kaplan, a member of Capital Investment Club. His portfolio includes NVDA, AMZN, META, MSFT and GOOG. Howard’s portfolio gained 6.4% since the contest started.

Members can check their portfolios and also look at the list of the 2025 Keystone Strategy Stock Picks for ideas over the next several months of stocks to study further. Contest ends in August 2025, just prior to Keystone Strategies Education Event at which time all winners will be announced.

For more information and to see all the portfolios go to www.bivio.com/keystonestrategies. \$\$\$

Gen Z Investing in Crypto

By Abigail Lindsay, Guest Contributor

Gen Z: A generation that can be summed up as self-driven, as deeply caring for others and as striving to have a diverse community.

Yet, according to research published in the January 2022 Stanford Report, Gen Z is a generation that also has a problematic attitude in wanting to change issues such as global warming.

As a part of this drive, approximately six in ten (56%) of Gen Z-aged individuals 18 to 25, reported to own some form of investments, with two in ten (19%) of these investment vehicles coming from cryptocurrency, according to a 2023 study done by the Financial Industry Regulatory Authority (FINRA). The average age that Gen Z individuals begin investing is 19, which is significantly younger than previous generations. The average age of Millennials who began investing was 25. This change is credited with easy access to financial resources that make investing understandable. But this financial investing isn't going into traditional stocks and bonds, as Gen Z is moving towards primarily investing in cryptocurrency.

Thanks to intense exposure to digital content and social media platforms, GenZers prefer immediate engagement and satisfaction. Investing vehicle of choice? Cryptocurrency.

Gen Z's investment into cryptocurrency, over traditional forms of investment, is credited with growing up in the age of technology, with mobile apps making investing just a click away.

Several studies indicate the average attention span of a Gen Z individual is eight seconds. It is safe to say they are a bit impatient, and thus don't want to wait for the time it may take to mature; they want as close to instant satisfaction as possible. While Gen Z is investing more at a younger age compared to other generations, it is not for the desire to save money for retirement. It is to satisfy their curiosity. They are seeing social media influencers who grow their wealth through cryptocurrency, specifically BitCoin. These influencers promote a way to "get rich quick". And, with Gen Z's fear of missing out, they want to have their hand in it.

While traditional forms of investing will still remain to some level, its especially important for financial advisors to recognize the rising generation's favorable forms of investing to be able to appeal to future clientele. It also leaves an opening for other forms of investing to rise to the level of accessibility, immediate engagement and instant gratification in order to match the wants of Gen Z. \$\$\$



Abigail Lindsay, is a recent graduate of Elizabethtown College where she earned her B.A. in Journalism. She is the Communications & Event Coordinator for the PA Breast Cancer Coalition. She is pursuing her M.S. in Strategic Communications at Shippensburg University. Abigail is also the proud granddaughter of CPAC Director Richard Lindsay

BetterInvesting

We are all about education.

August 2, 2025 – Keystone Strategies Education Event and Annual Meeting, 8:30 AM to 1:30 PM at the Giant Food Stores, 3301 Trindle Road, Camp Hill, Pennsylvania 17011.

BetterInvesting National Convention 2025: BINC 2025 will be held virtually during the month of May 2025. BINC is organized by the BetterInvesting Volunteer Advisory Board (BIVAB) and as such, all proceeds benefit BIVAB. Your attendance at BINC helps support the mission of BIVAB and BetterInvesting by providing resources to local chapters and volunteers.

Free Stock to Study Webinar

Texas Roadhouse (TXRH) Tuesday, February 18, 2025 at 7:00 PM EDT.

Texas Roadhouse. operates three moderately priced, full-service restaurant chains. It offers an assortment of specially seasoned and aged steaks hand-cut daily on premises and cooked to order. The chain also offers ribs, fish, chicken, and vegetable table plates. As of 6/25/24, the company had 762 restaurants in 49 U.S. states and 10 foreign countries, including 566 company-owned and 95 franchised locations operating under the Texas Roadhouse banner. According to Value Line, it also operates 41 Bubba's 33 sports bars and 7 Jaggers. Texas Roadhouse is in the Restaurants Industry and the Consumer Cyclical Sector. It is a mid-revenue company.

Presenter: John Diercks

Investment Club Visit

Nubian Ladies Investment Club, Harrisburg
CPAC Director Bruce Kennedy (right, center)



Of Bulls and Bears and Birds

By Chuck Berthoud, LEMIC Partner

Saturday at the monthly LEMIC meeting, I was wearing a t-shirt I purchased from the PA Society of Ornithology. There are 4 species of birds on the shirt and each species is in the state for different amounts of time. Only one of them lives in the state all year long.

Finding birds in PA has some similarity to finding great stocks--you have to know where to look, when to look and evaluate whether you want to make the effort/investment. It takes a lot of research to find good stocks and the same goes for finding birds across your county and the entire state.

In both pursuits it is more enjoyable to associate with others who are more knowledgeable and have experience in finding what you are looking for.

May we find grace, peace, gratefulness and satisfaction in 2025! \$\$\$

2025 Schedule of Education Classes, Central Pennsylvania Chapter

**Contact for registration: John Diercks, 814 234-8775
contact@centpenn.betterinvesting.net**

2025				
Date of Course	Day	Time	Course Name	Course Instructor
	Second Saturday of each month	9:00 - 11:00 am	Learn and Earn Model Investment Club Giant Food Store Community Room, Camp Hill, PA Go to Meeting link for online attendance: https://www2.gotomeeting.com/join/412656818 Open to the public, free	
	Second Monday of each month	6:30 – 8:30 pm	Centre Region Model Investment Club South Hills School of Business and Technology State College, PA Go to Meeting link for online attendance: https://www2.gotomeeting.com/join/164983994 Open to the public, free	
Feb 18, 2025	Tuesday	7:00 – 8:00 pm	Stock Study Texas Roadhouse, Inc. (TXRH) Webinar, cost free	John Diercks
April 19, 2025	Saturday	8:30 am - 12:00 Noon	Stock Selection Guide Analysis of Stocks Using the Online Tool "SSG Plus" Cost \$20 Giant Food Store Community Room, Camp Hill, PA	CPAC Directors
July 17, 2025*	Thursday	7:00 - 8:00 pm	Stock Study TBA Webinar, cost free	John Diercks
August 2, 2025	Saturday	8:30 am - 1:00 pm	Keystone Strategies Education Event Giant Food Store Community Room Camp Hill, PA, open to public, no charge	CPAC Directors
October 15, 2025*	Wednesday	7:00 - 8:15 pm	Stock Study TBA Webinar, cost free	John Diercks

Please note: The Chapter maintains an **email list** to notify members of upcoming events, including workshops, webinars, education days, and other investing opportunities. Contact John Diercks at contact@centpenn.betterinvesting.net if you would like to receive timely notification of these events via email. In general, you will only receive one or two emails a month from the Chapter. Encourage other members in your investment club who are not receiving our emails to request joining the Chapter list.

An asterisk (*) indicates a tentative date or subject.