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Always Free

Market News

After twelve interesting weeks of financial ups and downs, the OPL Market is now closed. We saw memes make millionaires, inflation scares, Capitol Hill drama, celebrity billionaires shaking the market with tweets, and watched the world slowly recover from the pandemic. The market jittered, but didn't tumble and quite a few all-time highs were toppled.

Congratulations to MARSHMELLO, our 2021 champion! STOCKITUP went into the week with a small lead, but a poor performance from Tesla set him behind. MARSHMELLO is the first OPL Market champion to make multiple trades: in fact, she made 5 trades turning over 60% of her portfolio! There was some good timing on these moves with every trade making a gain, including a big 17% on WWE (currently WWE is down 3% since that sale). She even made 7% on Chewy, a stock that lost 40% on the session, selling it on a bounce. MARSHMELLO's only losing stock was former favorite AAPL that clocked a ~2% loss. Nicely done!

Our Test Your Knowledge challenge winner was YODAGROUP with LILYPOP, BLUESPHERE, and POKEDEX tying for second.

Overall, this was the worst year for the OPL Market. As a whole we were up 1.91%, lagging far behind both the S&P 500 and the DJIA. This is the first year that the OPL Market has underperformed the S&P 500, ending a six-year streak that most professional fund managers would be jealous of. The OPL Market just had too much tech, a group that has been hot for years and finally cooled down this spring.

TROIBOI, last year's champion, was unable to find repeat success. His tech heavy portfolio gave him a decisive victory in the Covid dominated market of 2020, but this year those same winners failed to continue their gains. Past success doesn't guarantee future success, though it is also important to remember that 12 weeks is a very short time span for stocks and these same picks might be big winners again next year, or even later this year.

The OPL Market saw interest in tons of new stocks this year. NLSN, LLY, HYMTF, PFE, REGN, MMM, CAG, RBGLY, BRKS, PYPL, ZM, MRNA, RBLOX, and PTON were all new to the OPL Market as our investors branched out their interests in an everchanging world.

If you were one of our winners, please check your email in the near future as I contact you to arrange for your prize. I hope you enjoyed the program and will join us again next year as explore the ever changing, never dull world of finance!

Finance News

Markets fell early in the week as inflation fears continued, but rallied on Thursday and Friday to lessen the losses. Again, growth stocks underperformed as investors moved money into established companies.

Elon Musk announced that Tesla would not accept Bitcoin for car order going forward, stating his worries about the environment effects of mining. This is a sharp turn for the company that made news buying over \$1 bn. of the cryptocurrency earlier this year. Bitcoin prices dropped significantly on the news, but partially recovered over the week. Musk also tweeted positively about Dogecoin, causing prices to rally 40%.

Eighteen states have decided to opt out of federally funded unemployment programs starting next month, essentially giving people 30 days to find work. Unemployment rates are at about 6.1%, far above the 3.6% last January before the pandemic, but much lower than the pandemic peak of 14.8% last April.

Struggling theater operator AMC sold \$428 million in shares, cashing in on the inflated stock price it has gained thanks to the retail investor frenzy for the stock. AMC was all over Reddit and social media as people attempted to pump the stock and spark a short squeeze similar to the one that propelled Game Stop to rise over 2000% on the year. The stock soared in early trading on Friday, but fizzled to a modest gain of less than 2%.

Indexes and other Investments

As of market 5/14/2021

Name	Type	Value	% Weekly Change
S&P 500	US Large	4,173.85	-1.39%
Dow Jones Industrial Average	US Large	34,382.13	-1.14%
NASDAQ	US Tech	13,429.98	-2.34%
Russel 2000	US Small	2,224.63	-2.07%
Nikkei 225	Japan	28,084.47	-4.34%
FTSE100	UK	7,043.61	-1.21%
Hang Sang	Hong Kong	28,027.57	-2.04%
Crude Oil	Commodity	65.37	+0.72%
10 Year US Treasury	Bond	1.64	+3.80%
Gold	Metal	1,842.80	+0.54%
Bitcoin	Crypto	50,267.63	-12.87%

The Best and Worst of the OPL Market

Symbol	Name	Holders	Change*
GME	Gamestop	1	+293.99%
UPS	United Parcel Service	3	+34.78%
SEE	Sealed Air	1	+29.75%
BAC	Bank of America	1	+23.16%
FDX	Fedex	3	+21.77%
FB	Facebook	1	+20.93%
NLSN	Nielsen	1	+20.11%
XLF	SPDR Financials	1	+17.38%
MMM	3M	1	+15.77%
MDLZ	Mondelez	1	+15.42%
MRNA	Moderna	1	-7.65%
NFLX	Netflix	4	-8.67%
NTDOY	Nintendo	0	-13.32%
PYPL	Paypal	2	-14.16%
TSLA	Tesla	4	-24.52%
ZM	Zoom	1	-26.21%
PTON	Peloton	1	-30.87%
CNBS	CNBS	0	-31.07%
SPOT	Spotify	1	-38.69%
CHWY	Chewy	0	-40.54%

*Includes dividends

OPL by the Weeks

Date	Value	Best Stock	Week Change	Total Change
2/19	\$18,000,000.00			
2/26	\$17,300,664.66	GME	-3.89%	-3.89%
3/5	\$17,132,325.57	GME	-0.97%	-4.82%
3/12	\$17,648,076.82	GME	+3.01%	-1.96%
3/19	\$17,547,945.70	FB	-0.57%	-2.51%
3/26	\$17,511,549.91	BJ	-0.21%	-2.71%
4/2	\$17,813,021.61	BRKS	+1.72%	-1.04%
4/9	\$18,432,854.73	AAPL	+3.48%	+2.40%
4/16	\$18,757,808.86	MRNA	+1.76%	+4.21%
4/23	\$18,543,898.29	CSX	-1.04%	+3.02%
4/30	\$18,690,869.49	UPS	+0.79%	+3.84%
5/7	\$18,685,352.53	SEE	-.03%	+3.81%
5/14	\$18,344,082.29	PTON	-1.87%	+1.91%

Test Your Knowledge Challenge

Answer to last week:

- 1) 1929: Down. This was the big stock market crash that started the Great Depression.
- 2) 2020: Up. In spite of a crash in March due to Covid-19 and the shutdowns, the market rallied and made gains for the year.
- 3) 1981: Up. The massive inflation of the 70s lead to high interest rates which began to be lowered in the 80's, leading investors to pour money back into stocks.
- 4) 2000: Down. This was the burst of the dot.com bubble.
- 5) 1945: Up. This was the end of World War II, which left much of the industrial world severely damaged, leaving the US as the premier manufacturer.
- 6) 1995: Up. The 90's were a period of huge growth for the stock market.
- 7) 1974: Down. The oil crisis of the 1970's led to inflation and a struggling stock market.
- 8) 2008: Down. This was the financial crisis that saw multiple large investment banks fail.
- 9) 2009: Up. After a crash as massive as 2008, its hard to go lower. This was the beginning of the recovery.
- 10) 1954: Up. This was one of the best years for the stock market ever, with gains of over 40%.

Weekly Big Movers

As of market close 5/14/2021

Name	Symbol	Value	% Change
Peloton	PTON	96.58	+15.24%
Roblox	RBLX	70.95	+4.49%
Zoom	ZM	307.89	+4.28%
Mattel	MAT	20.67	-5.40%
Disney	DIS	173.7	-6.03%
Spotify	SPOT	223.59	-6.61%
Brooks Automation	BRKS	92.11	-7.12%
CNBS	CNBS	23.6	-9.51%
Tesla	TSLA	589.74	-12.29%
Hannes Brands	HBI	19.18	-14.26%

Opl versus the Street

Name	Which Market?	Holdings	Final Value*	Value on 2/19	Change
OPL	Ossining Library	54	18,344,082.29	18,000,000	+1.91%
SPY	S&P500	500	417.76	390.03	+7.11%
DIA	DJIA	30	345.01	314.92	+9.55%
QQQ	NASDAQ	100	326.78	331.02	-1.28%
IWM	Russell 2000	2000	221.24	225.19	-1.75%

*Includes dividends and distributions

Leader Board

As of market close 5/14/2021

Fund	Market Value	Change	Largest Holding
MARSHMELLO	1,141,356.07	-0.39%	Regeneron
STOCKITUP	1,098,756.73	-4.18%	UPS
KITTYCAT	1,088,969.18	-1.52%	Apple
OKAPI	1,087,355.18	-0.77%	eBay
KOPIMON	1,070,415.93	-0.26%	UPS
AYUNSTOCK	1,065,316.17	0.59%	Regeneron
CHAIR	1,043,530.30	-1.90%	Amazon
BLUESPHERE	1,032,910.31	-0.97%	Moderna
URAPEASENT	1,032,337.06	-4.79%	Ford
KAYFUND	1,027,593.69	-3.14%	Amazon
POKEDEX	1,025,756.69	-3.18%	Mattel
GR4VITY09	1,024,508.32	-1.33%	Bank of America
KARMA	975,440.44	-1.44%	Amazon
YODAGROUP	959,069.78	-2.14%	Pfizer
NESTEGG	918,981.60	-0.04%	BFIT
TROYBOI	918,775.76	-2.49%	Amazon
LILLYPOP	916,998.16	-2.16%	Amazon
HJRCAPITAL	916,010.92	-2.63%	Roblox

Dividends Paid

XOM - .87, LLY - .85, AAPL - .22

Most Popular OPL Market Stocks

As of market close 5/14/2021

Name	Symbol	Owners	Shares	Value	% Change
Amazon	AMZN	9	716	3222.9	-2.09%
Apple	AAPL	6	11301	127.45	-2.12%
Alphabet	GOOG	5	429	2316.16	-3.44%
United Parcel Service	UPS	3	4021	216.38	-0.51%
Tesla	TSLA	4	1135	589.74	-12.29%

Know Your Stocks: Who Should Own Stocks?

So now that you've played around with fantasy money, it might lead you to wonder if you should invest real money in the stock market. I can't tell you the answer to that. I am not responsible for your financial future and I am not going to take the blame for any money you lose. Owning stocks is a long-term decision that carries risks. You need to look at your own situation to make that decision. With that said, here are some important things to keep in mind for people thinking about investing in equities.

Don't invest money you can't afford to lose.

The market can go down and no one knows when it will. The reason you make money when you invest is that you are willing to take a risk. Historically the market goes up and the stock market is a great way to grow wealth, but it takes time and along the way there are going to be bumps. If you think you will need to spend this money in the short term, you shouldn't be putting it in the stock market. If you are relying on this money to pay a bill or make a vital purchase, you definitely shouldn't be putting it in the stock market. Not only can you lose money you need, people who invest more than they should increase their stress and are more likely to panic sell when the market is down, losing the gains when the market recovers.

Don't think you are going to beat the market.

Most professional fund managers don't beat the market. You probably won't either. That's fine, because you don't have to beat the market to grow your wealth. Stressing over trying to beat the market or getting rich fast can easily lead to bad financial decisions. Low-cost index funds that match the market are a fine option.

Don't treat the market as a casino

Trying to pick stocks, make short term trades, and time the market is exciting. You can make a lot of money doing it. But it can also be extremely destructive. Gambling is addictive and most people don't stop, even if they get ahead. If you are going to try to make a quick gain trading (which you really shouldn't), not only should it not be with money you can afford to lose, but it should be with money you EXPECT to lose.

Manage your risk

Just because the stock market has risks doesn't mean that all risks are equal. Make sure to keep learning about techniques you can use to mitigate risks. Diversification is a simple thing anyone can do to lower their risk, as well as changing your types of investments to reflect when you plan on using that money. You should also not use any sort of leverage like options or margin loans as these things add a great deal of risk.

Avoid hype

There are tons of people out there who are going to tell you what to do with your money. People telling you which stocks to buy and people promising you huge gains if you let them manage your money. It is very important to remember that no one can see the future and even if someone could, there's no way for you to know who does. Again, professional fund managers don't regularly beat the market. People giving stocks picks on TV or on the internet are wrong just as often as they are right. When figuring out the best plan for your investments you shouldn't get caught up with what people are trying to sell you and focus on making a strategy that makes sense based on the facts. Read up on good financial habits and portfolio planning, then apply that information. Chasing hype can quickly turn into gambling and for most it is doomed to fail. The only reason some people make millions trading is because many more people lose thousands on thousands.