

Recently, the market bottomed on April 7, 2025 and bounced seemingly straight up. Mr. B&H and Mrs. AA somehow managed to buy at this bottom. Keep in mind this position is only seven months old.


Mr. B&H is looking good. That's some serious gains.


Total Amount Committed: \$50,000.00											Number of Shares To Buy At Start: 100						
<b>Buy &amp; Hold</b>											Initial Account Plus Additions: \$50,000.00		Number of Buys:				
											Highest Amount Deployed: \$50,150.00		Number of Sells:				
Ticker:	SPY		4/7/25	Force #	\$501.50		Action	Action	100		\$50,150.00	\$501.50	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		04/07/25		\$501.50	NEW				100	\$50,150.00	\$50,150.00	\$501.50		-\$150.00			
		11/07/25		\$670.97					100	\$67,097.00	\$50,150.00	\$501.50		-\$150.00	\$16,947.00		
																64.51%	

Total Amount Committed: \$50,000.00											Number of Shares To Buy At Start: 118						
<b>Buy &amp; Hold</b>											Initial Account Plus Additions: \$50,000.00		Number of Buys:				
											Highest Amount Deployed: \$49,882.14		Number of Sells:				
Ticker:	QQQ		4/7/25	Force #	\$422.73		Action	Action	118		\$49,882.14	\$422.73	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		04/07/25		\$422.73	NEW				118	\$49,882.14	\$49,882.14	\$422.73		\$117.86			
		11/07/25		\$609.74					118	\$71,949.32	\$49,882.14	\$422.73		\$117.86	\$22,067.18		
																86.55%	

Mrs. AA never got a chance to deploy all her funds. She has done some selling. She has about 1/2 the shares of UPRO she started with and less than 1/2 of the TQQQ shares that she started with.

As she and her Mr. B&H sit at the kitchen table, they begin to engage in quite a heated debate. Mrs. AA has beat her husband in regards to the annualized percent return. He says yes, but you don't have any shares left. She says markets don't go straight up forever, and she is ready to buy when the market does drop. She tried to show him that on UPRO, she has reduced her cost per share by 65% and has nearly as much cash as she started with - \$45,348 ready to buy. On TQQQ, the shares she has remaining are at a negative cost, and she has more cash than she started with. Mr. B&H doesn't quite know what to think. His eyes are glazed over. He's going back to the couch. Only time will tell.

Total Amount Committed: \$50,000.00											Number of Shares To Buy At Start: 498						
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.											Initial Account Plus Additions: \$49,968.82		Number of Buys:				
											Highest Amount Deployed: \$26,299.38		Number of Sells: 6				
Ticker:	UPRO		4/7/25	Force #	\$52.81		Action	Action	498		\$26,299.38	\$52.81	Action	Cash	Total Number of Trades: 6		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		11/07/25		\$112.05	Sell				254	\$28,460.70	\$4,619.88	\$18.19		\$45,348.94	\$23,840.82		
31 @	\$84.71																94.52%

Total Amount Committed: \$50,000.00											Number of Shares To Buy At Start: 640						
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.											Initial Account Plus Additions: \$49,977.60		Number of Buys:				
											Highest Amount Deployed: \$26,304.00		Number of Sells: 8				
Ticker:	TQQQ		4/7/25	Force #	\$41.10		Action	Action	640		\$26,304.00	\$41.10	Action	Cash	Total Number of Trades: 8		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		11/07/25		\$105.78	Sell				275	\$29,089.50	-\$783.51	-\$2.85		\$50,761.11	\$29,873.01		
34 @	\$78.25																122.38%


Next, our couple managed to place new positions at the market low of August 5, 2024. Let's take a look at our couple's account on 12/06/2024. This is the first interim top, after AA has completed selling and before any buying takes place.


Mr. B&H has done well.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 98							
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00			Number of Buys:				
										Highest Amount Deployed: \$49,940.80			Number of Sells:				
Ticker:	SPY		8/5/24	Force #	\$509.60		Action	Action	98		\$49,940.80	\$509.60	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		08/05/24		\$509.60	NEW				98	\$49,940.80	\$49,940.80	\$509.60		\$59.20			
		12/06/24		\$600.51					98	\$58,849.98	\$49,940.80	\$509.60		\$59.20	\$8,909.18		
																62.68%	

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 116							
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00			Number of Buys:				
										Highest Amount Deployed: \$50,161.88			Number of Sells:				
Ticker:	QQQ		8/5/24	Force #	\$432.43		Action	Action	116		\$50,161.88	\$432.43	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		08/05/24		\$432.43	NEW				116	\$50,161.88	\$50,161.88	\$432.43		-\$161.88			
		12/06/24		\$523.65					116	\$60,743.40	\$50,161.88	\$432.43		-\$161.88	\$10,581.52		
																76.77%	

Once again, Mrs. AA has done better. She's had a few sells, reduced her cost a bit, and added to her cash.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 413							
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$50,016.78			Number of Buys:				
										Highest Amount Deployed: \$26,324.62			Number of Sells: 2				
Ticker:	UPRO		8/5/24	Force #	\$63.74		Action	Action	413		\$26,324.62	\$63.74	Action	Cash	Total Number of Trades: 2		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		12/06/24		\$98.52	Sell				333	\$32,807.16	\$19,401.81	\$58.26		\$30,614.97	\$13,405.35		
41 @	\$64.67	31 @	\$100.62														102.31%


Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 497							
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$49,972.36			Number of Buys:				
										Highest Amount Deployed: \$26,301.24			Number of Sells: 3				
Ticker:	TQQQ		8/5/24	Force #	\$52.92		Action	Action	497		\$26,301.24	\$52.92	Action	Cash	Total Number of Trades: 3		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		12/06/24		\$86.87	Sell				357	\$31,012.59	\$15,660.18	\$43.87		\$34,312.18	\$15,352.41		
44 @	\$60.27	34 @	\$93.77														121.44%


Bringing the current scenario up to date, Mr. B&H, after nailing his original entry point at a major market low, has done really well. He's quite proud of himself and can't imagine his wife could have done any better.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 98						
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00			Number of Buys:			
										Highest Amount Deployed: \$49,940.80			Number of Sells:			
Ticker:	SPY	8/5/24	Force #	\$509.60		Action	Action	98		\$49,940.80	\$509.60	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash	
		08/05/24		\$509.60	NEW			98	\$49,940.80	\$49,940.80	\$509.60	\$59.20				
		11/07/25		\$670.97				98	\$65,755.06	\$49,940.80	\$509.60	\$59.20	\$15,814.26			
														24.43%		

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 116						
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00			Number of Buys:			
										Highest Amount Deployed: \$50,161.88			Number of Sells:			
Ticker:	QQQ	8/5/24	Force #	\$432.43		Action	Action	116		\$50,161.88	\$432.43	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash	
		08/05/24		\$432.43	NEW			116	\$50,161.88	\$50,161.88	\$432.43	-\$161.88				
		11/07/25		\$609.74				116	\$70,729.84	\$50,161.88	\$432.43	-\$161.88	\$20,567.96			
														31.52%		

Once again, Mrs. AA has bettered Mr. B&H's results. She has about 25% less shares than when she started. The shares of UPRO are at a cost that is 55% lower than when she started. The TQQQ shares are 88% lower in cost – nearly zero. All that and she nearly has her original \$50,000 in cash in each account.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 413						
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$50,016.78			Number of Buys: 2			
										Highest Amount Deployed: \$29,161.04			Number of Sells: 7			
Ticker:	UPRO	8/5/24	Force #	\$63.74		Action	Action	413		\$26,324.62	\$63.74	Action	Cash	Total Number of Trades: 9		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash	
		11/07/25		\$112.05	Sell			301	\$33,727.05	\$8,633.03	\$28.68	\$41,383.75	\$25,094.02			
37 @	\$84.81													38.17%		

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 497						
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$49,972.36			Number of Buys: 4			
										Highest Amount Deployed: \$35,843.10			Number of Sells: 10			
Ticker:	TQQQ	8/5/24	Force #	\$52.92		Action	Action	497		\$26,301.24	\$52.92	Action	Cash	Total Number of Trades: 14		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash	
		11/07/25		\$105.78	Sell			381	\$40,302.18	\$2,323.08	\$6.10	\$47,649.28	\$37,979.10			
47 @	\$78.15													56.76%		

Below we present a chart for our first two scenarios of buying at market lows. Our first scenario we entered the market on 04/07/2025. For our second scenario, we entered the market on 08/05/2024 and checked in on our married couple on 12/06/2024.




In our next scenario our favorite couple will buy at the major market bottom of October 24, 2023. Since the market basically went up until February of 2025, we're just going to show the final results.


Mr. B&H had excellent results.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 121							
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00			Number of Buys:				
										Highest Amount Deployed: \$49,968.16			Number of Sells:				
Ticker:	SPY		10/24/23	Force #	\$412.96		Action	Action	121		\$49,968.16	\$412.96	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		10/24/23		\$412.96	NEW				121	\$49,968.16	\$49,968.16	\$412.96		\$31.84			
		11/07/25		\$670.97					121	\$81,187.37	\$49,968.16	\$412.96		\$31.84	\$31,219.21		
																26.83%	

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 130							
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00			Number of Buys:				
										Highest Amount Deployed: \$50,021.40			Number of Sells:				
Ticker:	QQQ		10/24/23	Force #	\$384.78		Action	Action	130		\$50,021.40	\$384.78	Action	Cash	Total Number of Trades:		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		10/24/23		\$384.78	NEW				130	\$50,021.40	\$50,021.40	\$384.78		-\$21.40			
		11/07/25		\$609.74					130	\$79,266.20	\$50,021.40	\$384.78		-\$21.40	\$29,244.80		
																25.31%	

Even in this scenario Mrs. AA had better results than Mr. B&H. She has 1/2 the shares that she started with. She also has a huge negative cost on those shares. She also has more cash than she started with.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 677							
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$49,985.62			Number of Buys: 3				
										Highest Amount Deployed: \$26,308.22			Number of Sells: 12				
Ticker:	UPRO		10/24/23	Force #	\$38.86		Action	Action	677		\$26,308.22	\$38.86	Action	Cash	Total Number of Trades: 15		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		11/07/25		\$112.05	Sell				327	\$36,640.35	-\$5,931.42	-\$18.14		\$55,917.04	\$42,571.77		
40 @	\$82.06	31 @	\$127.67														35.24%

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 763							
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$50,000.15			Number of Buys: 6				
										Highest Amount Deployed: \$26,315.87			Number of Sells: 15				
Ticker:	TQQQ		10/24/23	Force #	\$34.49		Action	Action	763		\$26,315.87	\$34.49	Action	Cash	Total Number of Trades: 21		
Next BUY At	Next SELL At	Date	Shares	Price	Action	Action	Amount	Shares	Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		11/07/25		\$105.78	Sell				432	\$45,696.96	-\$12,694.35	-\$29.39		\$62,694.50	\$58,391.31		
53 @	\$78.23	41 @	\$121.71														46.09%


The ultimate test for AA will be buying at the October 13, 2022 low – the beginning of a 2 ½ year bull market. If buying at a market low isn't going to work for AA, this should be the test.


Mr. B&H has done well. He bought at the bottom of a huge bear market and has hung on.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 142						
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00		Number of Buys:				
										Highest Amount Deployed: \$49,873.24		Number of Sells:				
Ticker:	SPY	10/13/22	Force #	\$351.22		Action	Action Amount	Action Shares	142		\$49,873.24	\$351.22	Action	Cash	Total Number of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price				Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		10/13/22		\$351.22		NEW			142	\$49,873.24	\$49,873.24		\$126.76			
		11/07/25		\$670.97					142	\$95,277.74	\$49,873.24		\$126.76	\$45,404.50		
															23.41%	

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 190						
<b>Buy &amp; Hold</b>										Initial Account Plus Additions: \$50,000.00		Number of Buys:				
										Highest Amount Deployed: \$50,116.30		Number of Sells:				
Ticker:	QQQ	10/13/22	Force #	\$263.77		Action	Action Amount	Action Shares	190		\$50,116.30	\$263.77	Action	Cash	Total Number of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price				Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		10/13/22		\$263.77		NEW			190	\$50,116.30	\$50,116.30		-\$116.30			
		11/07/25		\$609.74					190	\$115,850.60	\$50,116.30		-\$116.30	\$65,734.30		
															31.43%	

When just looking at the Annualized Return, this was close, but Mrs. AA has done better than Mr. B&H once again. Notice she never used any of her \$25,000 in dry powder. She has a bit more than 30% of the shares she started with. She has a huge negative cost on those shares. In addition to the shares at a negative cost, she now has cash in the account that is greater than the total account was worth when she started. She sleeps very well at night.

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 900						
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$50,017.50		Number of Buys: 3				
										Highest Amount Deployed: \$26,325.00		Number of Sells: 15				
Ticker:	UPRO	10/13/22	Force #	\$29.25		Action	Action Amount	Action Shares	900		\$26,325.00	\$29.25	Action	Cash	Total Number of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price				Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		11/07/25		\$112.05		Sell			331	\$37,088.55	-\$15,105.14	-\$45.63	\$65,122.64	\$52,193.69		
40 @	\$82.00														26.20%	

Total Amount Committed: \$50,000.00										Number of Shares To Buy At Start: 1,422						
Automated Investing With Discipline.  The Strategy That Adjusts. Automatically.										Initial Account Plus Additions: \$49,983.30		Number of Buys: 7				
										Highest Amount Deployed: \$26,307.00		Number of Sells: 21				
Ticker:	TQQQ	10/13/22	Force #	\$18.50		Action	Action Amount	Action Shares	1422		\$26,307.00	\$18.50	Action	Cash	Total Number of Trades:	
Next BUY At	Next SELL At	Date	Shares	Price				Shares	Market Value	Deployed	Avg Cost	Override	Available	Total Gain \$	Annualized %	+/- Cash
		11/07/25		\$105.78		Sell			459	\$48,553.02	-\$34,887.21	-\$76.01	\$84,870.51	\$83,440.23		
56 @	\$78.31														37.67%	

Below we present a chart for our last two scenarios of buying at market lows. For our third scenario we entered the market on 10/24/2023. For our fourth scenario, we entered the market on 10/13/2022.



We now have four scenarios where our couple entered positions at market bottoms. Once again, Mrs. AA did better than her husband's (the market) in each scenario. Her annualized rate of return was a minimum of one-third better than Mr. B&H's in all but the 10/13/2022 scenario. In each scenario above, Mrs. AA has decreased the average cost of her shares and increased her cash position. Even in the 10/13/2022 scenario, on the surface, Mrs. AA bested Mr. B&H by "only" 2.79% on UPRO and "only" 6.24% on TQQQ. However, her position is totally different from her husband's. Mr. B&H still has his original \$50,000 on the line. His cost hasn't changed. Mrs. AA has gotten all of her original investment back and more. Her cost per share is negative. On a market downturn Mr. B&H will lose any gains. Mrs. AA has the cash to buy more shares... a lot more.