**Husson Stock Index**

**Week ended Friday, September 19, 2025**

For the week ending September 19, 2025, the Husson Stock Index (HSI) closed at 256.37. Although it is a 1.02% decrease over the previous week, the overall increase year to date is 10.84%. The S&P 500 increased 1.22% over the last week and has currently increased 13.31% year to date. Lastly, the Dow Jones Industrial Average (DJIA) increased by 1.05% over the last week and has increased a total of 8.86% year to date.

**Summary**

The best performer of the week was Valero Energy Corporation (VLO), posting a 3.76% increase, moving from $156.72 to $162.62 per share. Valero Energy produces transportation fuels as well as renewable energy to the markets of the United States, Mexico, and the United Kingdom. It is the world's largest petroleum refinery. This week, Valero touched its 52-week high after just reaching its previous high on September 3rd, 2025. There was also big news around a new member on the board of directors, which could have further boosted the confidence of investors. On top of this, VLO got three new notable price target changes from major research firms (EverCore, Mizuho, and Bank of America). All of these target changes went up to around $180 per share, giving the company some serious momentum.

The second-best-performing stock in the HSI index goes to Bank of America Corporation (BAC), which rose by 3.30% over the past week, climbing from $50.58 to $52.25. BAC is in the same boat as Valero in terms of hitting a 52-week high this week. On a macroeconomic level, the Federal Reserve Bank cut interest rates by 25 basis points on Wednesday. This is great news for all banks to help cut spending on lending costs. Wells Fargo also had increased its price target to $60 this week, and according to MarketBeat, “The company recently approved a $40 billion share repurchase plan and increased its quarterly dividend from $0.26 to $0.28, signaling confidence in its financial health.” (2025) To top it all off, BAC announced this week that their minimum wage for all employees is going up to $25 per hour, far exceeding its competitors and increasing their public perception.

On the other hand, the worst-performing stock of the week goes to Darden Restaurants (DRI), which fell by a staggering 13.11%, dropping from $212.61 to $184.73. Darden Restaurants covers an umbrella of many well-known food establishments, such as Olive Garden and LongHorn Steakhouse. The main reason why the stock plummeted was due to the major concern that investors had over the rising costs of beef and shrimp, combined with the narrowly missed EPS goal of $2, falling at $1.97. This week had the largest weekly decline in the past 3 years and was the first negative reaction to any of the profitability reports in the past 6 reports. In other words, investors were not expecting a loss in the report, which probably resulted in some investors panicking and selling.

Lastly, the second worst performer was Bar Harbor Bank Shares (BHB), which declined by 3.86%, falling from $32.39 to $31.14. BHB was not a major subject in any of the newslines this week, just quietly existing after having quite a mediocre year so far. Some investors might think that the stock is reaching its ceiling and might want to sell off some of the gains they had previously made. Looking at the stock price over the past year, it has always been extremely volatile and continuously jumping up and down, which might put off investors looking for a smoother and easier-to-predict stock. According to Zacks Equity Research, “Given the way analysts feel about Bar Harbor Bankshares right now, this huge implied volatility could mean there’s a trade developing. Oftentimes, options traders look for options with high levels of implied volatility to sell premium.” (2025) While options traders may use this to generate income by selling expensive options, the volatility itself can add to negative sentiment and downward pressure on the stock. This could explain why we could see some weeks where the stock will slide due to the options that seasoned investors are selling during high volatility times, but it does not necessarily mean that the stock is underperforming.

**Overview**

The HSI was developed by Marie Kenney, while a student at Husson University, in

consultation with Associate Professor J. Douglas Wellington. The index is currently being

tracked and analyzed by Husson students Ray Intwari and Hugh Jack under the supervision of the Associate Professor of Finance, Dr. Jia Liu. The HSI currently tracks and analyzes the stocks of 25 companies that are considered to affect the Maine economy. These companies are either based in Maine or have an influence on the Maine economy through employment or consumer spending. This price-weighted index offers a numerical breakdown of Maine’s economy. The analysis investigates the events of the week and finds the likely reasons the index went up or down. This index and analysis help provide a better understanding of Maine’s economy as well as explain significant changes in stock prices of the companies that comprise the HSI.

References

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Composition of Husson Stock Index (HSI)

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| Ticker symbol: Exchange | Stock  | Maine Affiliation | Sector |
| BAC: NYSE | Bank of american corp | presence | Financials |
| BHB: NYSE | Bar Harbor Bank | Maine-based | Financials |
| CAC: NASDAQ | Camden National Corporation | Maine-based | Financials |
| CHRT: NASDAQ | Charter Communications, Inc. | presence | Communication Services |
| CL: NYSE | Colgate-palmolive Company | Maine-based | Consumer Staples |
| DRI: NYSE | Darden Restaurants, Inc. | presence | Consumer Discretionaries  |
| FNLC: NASDAQ | The First Bancorp, Inc. | Maine-based | Financials |
| GD: NYSE | General Dynamics Corporation | presence | Financials |
| HLT: NYSE | Hilton Worldwide Holding, Inc. | presence | Consumer Discretionaries  |
| HD: NYSE | The Home Depot, Inc. | presence | Consumer Discretionaries  |
| ICC: NASDAQ | ImmuCell Corporation  | Maine-based | Health Care  |
| IDXX: NASDAQ | IDEXX Laboratories, Inc. | Maine-based | Health Care  |
| LOW: NYSE | Lowe’s Companies, Inc. | presence | Consumer Discretionaries  |
| MCD: NYSE | McDonalds Corporation | presence | Consumer Discretionaries  |
| NBN: NASDAQ | Northeast Bank | Maine-based | Financials |
| PENN: NASDAQ | Penn National Gaming, Inc. | presence | Consumer Discretionaries  |
| RTX: NYSE | Raytheon Technologies Corporation | presence | Industrials |
| TD: NYSE | The Toronto-Dominion Bank | presence | Financials |
| TMUS: NASDAQ | T-Mobile US, Inc. | presence | Consumer Services |
| UPS: NYSE | United Parcel Service, Inc.  | presence | Industrials |
| UNM: NYSE | UNUM Group | presence | Financials |
| VLO: NYSE | Valero Energy Corporation | presence | Energy |
| WMT: NYSE | Walmart, Inc. | presence | Consumer Services |
| WEX: NYSE | WEX, Inc.  | presence | Information Technologies |
| WBA: NASDAQ | Walgreens Boots Alliance, Inc. | presence | Consumer Staples |