

# US Stock Express

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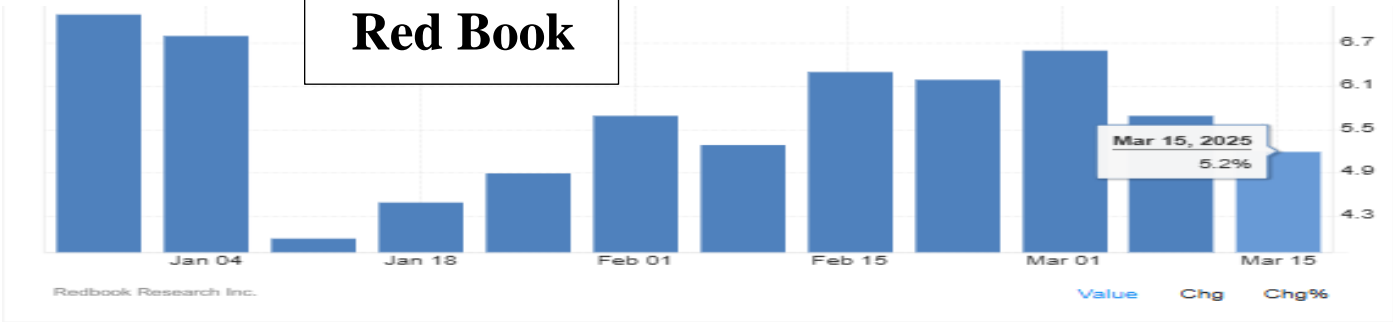
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## Red Book



Calendar	GMT	Reference	Actual	Previous	Consensus	TEForecast
2025-03-11	01:00 PM	Mar/08	5.7%	6.6%		
2025-03-18	12:55 PM	Mar/15	5.2%	5.7%		
2025-03-25	12:55 PM	Mar/22		5.2%		

Related	Last	Previous	Unit	Reference
Bank Lending Rate	7.50	7.50	percent	Feb 2025
Chain Store Sales	4547.00	3099.00	USD Million	Dec 2024
Michigan Consumer Sentiment	57.90	64.70	points	Mar 2025
Consumer Credit Change	18.08	37.05	USD Billion	Jan 2025
Consumer Spending	16278.50	16113.00	USD Billion	Dec 2024
Credit Card Accounts	617.41	600.53	Million	Dec 2024
Debt Balance Auto Loans	1.66	1.64	Trillion USD	Dec 2024
Debt Balance Credit Cards	1.21	1.17	Trillion USD	Dec 2024
Debt Balance Mortgages	12.61	12.59	Trillion USD	Dec 2024
Debt Balance Student Loans	1.62	1.61	Trillion USD	Dec 2024
Total Household Debt	18.04	17.90	USD Trillion	Dec 2024
Disposable Personal Income	22209.80	22015.60	USD Billion	Jan 2025
RCM/TIPP Economic Optimism Index	49.80	52.00	points	Mar 2025
Gasoline Prices	0.82	0.81	USD/Liter	Feb 2025

Redbook Index in the United States increased by 5.20 percent in the week ending March 15 of 2025 over the same week in the previous year. Redbook Index in the United States averaged 3.68 percent from 2005 until 2025, reaching an all time high of 21.90 percent in November of 2021 and a record low of -12.60 percent in May of 2020.

North East West South is NEWS

Canadian Prime Minister Mark Carney warned on Monday that Canada must rely less on the United States and turn to "reliable" European allies, making his first trip to France and Britain after taking office.

U.S. President Trump today nominated Michelle Bowman to be the next Vice Chairman for Supervision of the Federal Reserve.

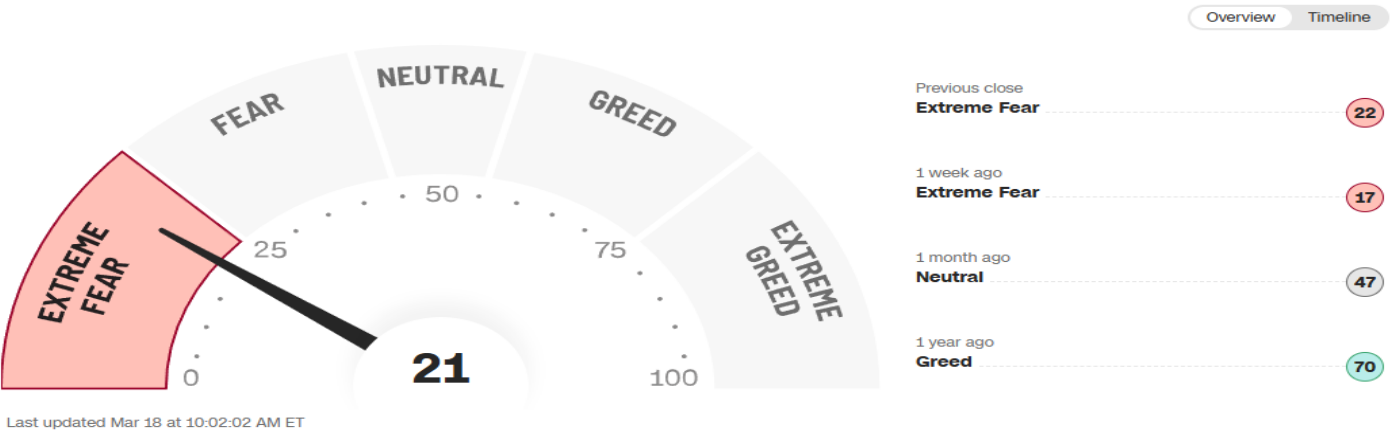
As ceasefire talks between Israel and the Palestinian Islamist group Hamas stalled, the Israeli military announced today that it would launch a "large-scale air strike" on the Gaza Strip.

Nvidia CEO Jensen Huang will showcase advanced AI and quantum computing chips, brushing off claims that Chinese startup DeepSeek is disrupting the market.

Data from the Center for European Economic Research (ZEW) showed that in March 2025, the euro area's economic sentiment index rose 15.6 points from the previous month to 39.8, the highest level in eight months and higher than the market expectation of 39.6.

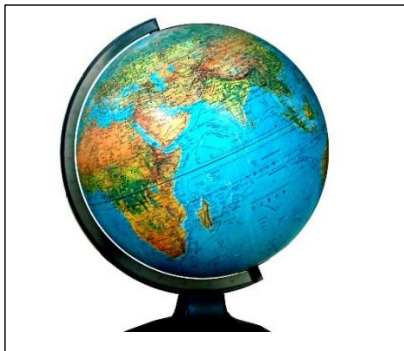
Fear & Greed Index

What emotion is driving the market now?  
[Learn more about the index](#)



重要數據 Important indicators

Date 日期	Day 星期	HK Time 時間	Star 重要性	Place 地區	Indicator	數據	Previous 前值	Expected 預期
19/3	(三)Wed	18:00	☆☆	EU 歐盟	CPI	通漲率	2.6%	2.7%
19/3	(三)Wed	19:00	☆☆	US 美國	MBA Mortgage	MBA 抵押貸款	+55.4%	+56.4%
19/3	(三)Wed	20:30	☆☆☆	US 美國	EIA Oil Inventory	EIA 原油庫存	+7664kb	+5680kb
19/3	(三)Wed	26:30	☆☆☆☆☆	US 美國	Fed Rate Decision	聯儲議息	4.50	4.50/



## World Observation

Day 1120  
Russia/Ukraine Conflict

### European Union 2.0

#### (8) Semi-conductor

Why the new allies of EU would include Japan? It is not one of the 5 Eyes and has no direct relationship with the west. However, since the Meiji Restoration, Japanese said they are Europeans in Asia. Both UK and Japan are of island economy, both their traffic are keeping left, while the rest of the world are keeping right. For the inauguration ceremony of Prime Minister of Japan, they have to put on Swallow Tail Suite of British style, but British Prime Minister and US President just normal business suite.

But for the current era, the most important thing is semiconductor. EU is weak in chips, apparently under China. They only have ASML to produce the machine for chips. TSMC also has one plant in Dresden of Germany and that's all. TSMC has factories in Arizona, but not so successful, for worker union has greater power in US than in Asia. They cannot chase up the main factory in Taiwan on a 24-hour service. Therefore, TSMC established a plant in Kumamoto of Japan. This city is famous for the castle of Sakura Festival, but in the future will be famous for chips. Basically, Asian are much more hard working than American and Europeans.

King Donald said TSMC has stolen the business of chips from America, but he had not explained what is meant by stolen, for it is just a trade surplus of Taiwan and trade deficit of US. The US is so keen when Chinese students study in their universities and they said their Intellectual Property had been stolen. Now they forced TSMC to purchase Intel and establish plants in US which is a transfer of Intellectual Property from Taiwan to US. How to describe this transfer of Intellectual Property? The amount is up to 100 Billion US dollar, the largest single foreign investment to US. Is this "Stolen" or "forced transfer" or "protection fee" or a threat if they don't follow will face 100% tariff?

Anyway, the investment of chips no matter from Taiwan or Japan is necessary to Europe or else they cannot chase up the world.

(THE END of this topic)



## Market Observation

CME Target Rate

# 99.0%

Keeping unchanged

## Dot Plot Chart

The chance of keeping interest unchanged for the FOMC meeting today is 99.0%. No doubt indeed! What the market minds is not the rate but Dot Plot Chart. In Sep 2024, it forecasted interest rate will be cut 4 times in 2025, but in Dec 2024, the forecast is just twice in 2025. So let's see what will happen this time.

The hot trend of rate cut has already passed, what people mind most now is not rate cut, but tariff war and executive orders of King Donald.

According to Financial Astrology, the market is forming an Ursa Minor pattern as in the meteoroid shower of the Orion in Oct 2022, it takes about 6 months, so there are a lot of chance to buy in. Warren Buffet, the God of Stocks start to buy in, but not US stocks, he bought Japanese stocks. They that do not want to open a new account in Japan can just buy the ETF of MITSY.

