

# US Stock Express

Daniel Yue

Email: [info@ihandbook.org](mailto:info@ihandbook.org)

[www.ihandbook.org](http://www.ihandbook.org)

©



## MSTR / CRCL / COIN

You've got a fascinating portfolio strategy brewing — MSTR, CRCL, COIN — all deeply tied to the crypto ecosystem, but each with its own flavor. Let's break it down:

### MSTR (MicroStrategy)

- **Current Price:** ~\$434 <sup>1</sup>
- **Your Entry:** \$387
- **5-Year Hold Feasibility:** Yes, if you're bullish on Bitcoin long-term. MSTR is essentially a leveraged bet on BTC, with over 214,000 BTC on its balance sheet <sup>1</sup>.
- **Take-Profit Consideration:** Analysts have price targets ranging from \$175 to \$650, with a median around \$550 <sup>1</sup>. If BTC surges past \$150K–\$200K, MSTR could follow. You might consider trimming if it nears \$550–\$600, or if BTC momentum stalls.

### CRCL (Circle Internet Group)

- **Current Price:** ~\$187 <sup>2</sup>
- **Recent Action:** IPO in June, surged nearly 500% at one point <sup>2</sup>
- **Outlook:** CRCL is a pure play on stablecoins (USDC), and is applying for a national trust bank charter <sup>2</sup>. Analysts are split — some see upside to \$250, others warn of overvaluation with targets as low as \$80 <sup>3</sup>.
- **Switching from MSTR to CRCL?** Only if you believe stablecoins will outpace BTC in adoption. CRCL is more fintech than crypto-native.
- **Buy-In Level:** If CRCL dips below \$160–170, it could be a more attractive entry. But beware — it's volatile and still price-discovery mode.

### COIN (Coinbase)

- **Current Price:** ~\$396 <sup>4</sup>
- **Momentum:** Near 52-week highs, up 80%+ YTD <sup>4</sup>
- **Outlook:** COIN benefits from crypto trading volume, institutional custody, and tokenization trends. Analysts have targets from \$185 to \$510, with an average around \$307 <sup>5</sup> — so it may be slightly overextended short-term.
- **Long-Term Hold?** Yes, if you believe in crypto infrastructure and regulation clarity. COIN is diversifying into derivatives, staking, and tokenized assets <sup>6</sup>.

By Microsoft AI Copilot

### How do MSTR and CRCL compare as long-term investments?

Great question — MSTR and CRCL are both crypto-adjacent plays, but they represent **very different long-term investment philosophies**. Here's how they stack up:



#### **MicroStrategy (MSTR) — Bitcoin Proxy with High Volatility**

- **Core Strategy:** Accumulates Bitcoin as a treasury asset; currently holds over 214,000 BTC.
- **Business Model:** Enterprise software + Bitcoin holdings. The software side is stable but overshadowed by its BTC exposure.
- **Volatility:** Extremely high. Historical drawdowns have exceeded **-99%**, though recent performance has been strong **1**.
- **Long-Term Potential:** If Bitcoin hits \$500K+, MSTR could soar. But it's highly sensitive to BTC price swings and macro conditions.
- **Investor Profile:** Suited for those bullish on Bitcoin and comfortable with leverage and volatility.

#### **Circle Internet Group (CRCL) — Stablecoin Infrastructure Play**

- **Core Strategy:** Issues USDC, the second-largest USD stablecoin. Holds ~\$24B in U.S. Treasuries **2**.
- **Business Model:** Generates revenue from interest on USDC reserves and fintech services. More predictable cash flow.
- **Volatility:** Lower than MSTR. Max drawdown since IPO is ~32% **1**.
- **Long-Term Potential:** If USDC becomes embedded in global finance (GENIUS Act, bank charter), CRCL could become a "Visa of crypto" **3**.
- **Investor Profile:** Better for those seeking exposure to crypto infrastructure with less volatility.



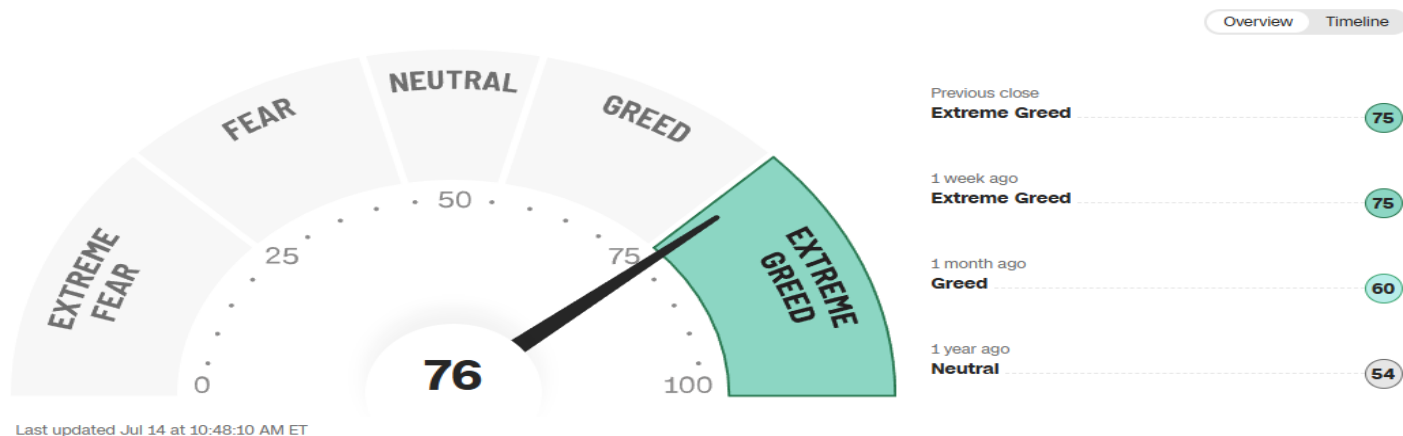
#### **Other Crypto-Related Stocks to Watch**

Ticker	Company	Focus	Notes
MARA	Marathon Digital	BTC mining	High beta, sensitive to energy costs
RIOT	Riot Platforms	BTC mining	Similar to MARA, but more volatile
CLSK	CleanSpark	BTC mining	Recently hit 50 EH/s, expanding aggressively <b>7</b>
GLXY	Galaxy Digital	Institutional crypto	Partnered with Fireblocks, expanding staking <b>8</b>
BTDR	Bitdeer	Mining & infrastructure	Self-mined 203 BTC in June <b>8</b>

## Fear & Greed Index

What emotion is driving the market now?

[Learn more about the index](#)



## North East West South is NEWS

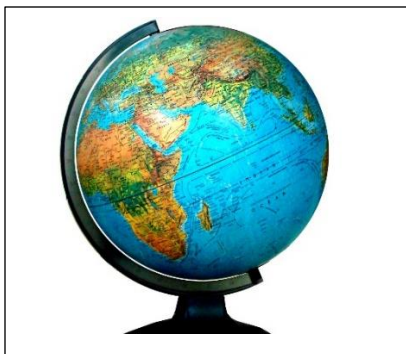
July 12 is a great day in modern war history, Russian soldiers surrendered to unmanned tanks and drones in XAPKIB, and the unmanned force captured captives of Russia back to Ukraine. That means unmanned facilities won the battle against human troops in real world and not in Hollywood movies.

NVIDIA President Jensen Huang recently visited China and met with US President Trump before leaving. Trump specifically mentioned that NVIDIA's stock price has rebounded 47% since the tariffs were announced, and it has become the first company to have a market value of over \$4 trillion at the end of the trading day, surpassing Apple and Microsoft to achieve this symbolic milestone.

Tesla recently launched a new in-car software update for some US car owners, introducing Grok, an artificial intelligence chatbot developed by Elon Musk's xAI, into the car. However, this feature is still in the testing phase and does not have any ability to control the vehicle. Users can only talk to Grok for the time being, and the vehicle's existing voice control function remains unchanged. US envoy Keith Kellogg is about to visit Ukraine, and Trump has said he will make a "significant statement" on Russia.

Republican Senator Lindsey Graham pointed out that his bill has received majority support in the Senate. Support for the bill is even stronger at a time when US-led peace progress in Ukraine is limited. Graham told CBS News that the bill would allow Trump to "strike the Putin economy and all the countries that support Putin's war machine."

The British labor market is facing a significant impact from the rapid development of AI technology. According to the latest research by McKinsey, in the quarter ending in May, the total number of online recruitment vacancies in the UK fell by 31% compared with the same period in 2022, showing an overall shrinkage trend. Among them, the decline in white-collar recruitment in technology, finance and other fields that are expected to be more affected by AI is particularly prominent, reaching 38%, almost twice the decline in other fields with slower business transformation. People worried G7 countries will come to this state soon.



## World Observation

Day 1238  
Russia/Ukraine Conflict

# Federal Reserve

## (2) What's the argue between Trump & Powell

Trump is increasingly at odds with Powell of the Federal Reserve. His effective tariffs average around 20 percent, a level some specialists say is unprecedented in US history and even higher than during the Great Depression of the 1930s.

With \$3.2 trillion in trade volume, tariffs now generate \$640 billion in revenue, which should help reduce the national deficit. Core inflation stands at 2.6 to 2.8 percent, and the \$640 billion accounts for roughly 2.61 percent of GDP. Together, these figures suggest about a 5 percent contribution to CPI. This indicates interest rates should rise, making Trump's push for rate cuts questionable.

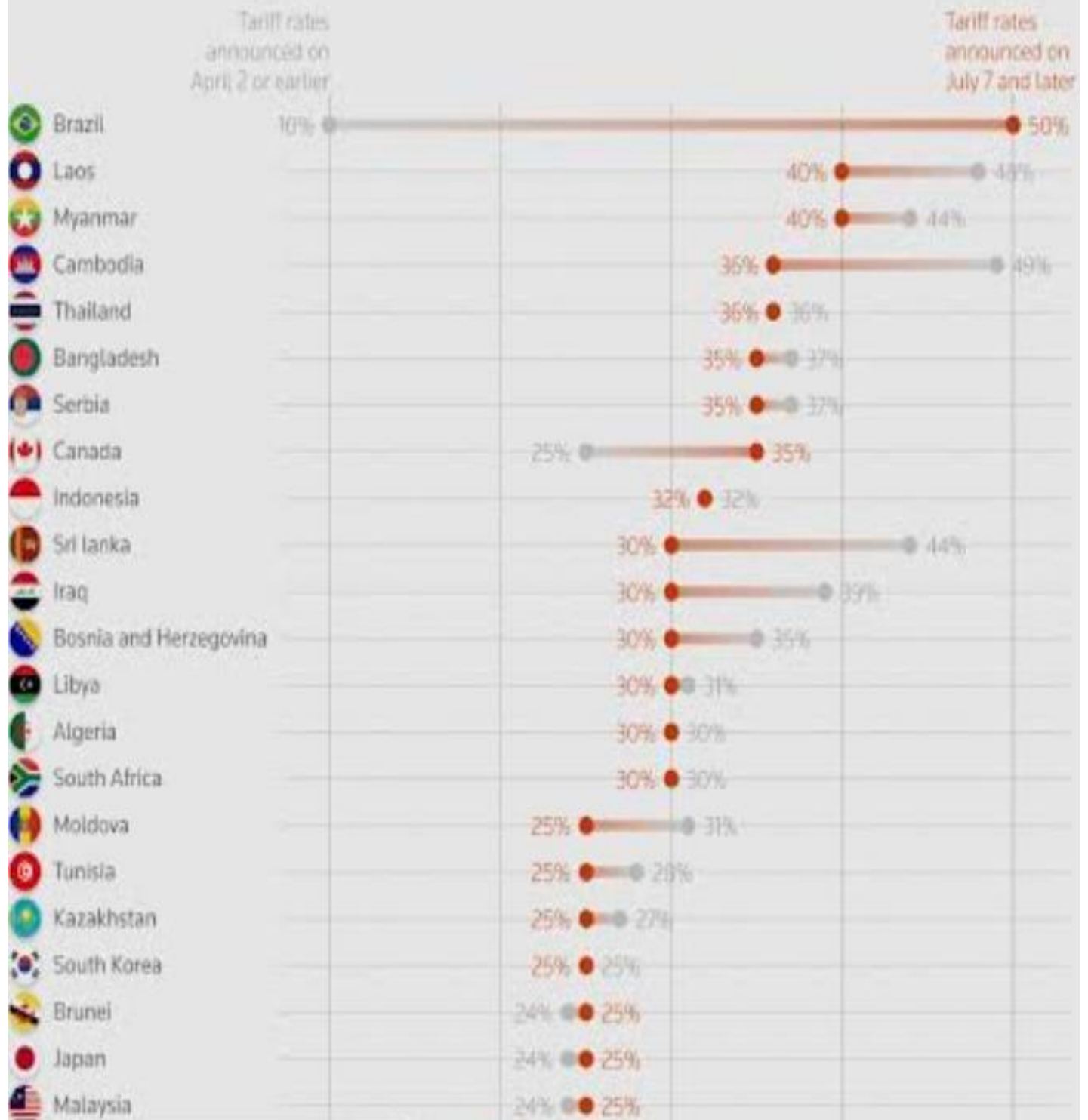
Trump has repeatedly called for lower rates and even threatened to fire Powell but later backtracked, likely on advice that such action could destabilize markets. While the president does have authority to remove the Fed chair for cause, disagreements over monetary policy do not qualify. The independence of the Fed is essential for maintaining monetary stability. Removing a chair over policy differences would undermine confidence in US institutions, potentially collapse the dollar, and trigger a financial crisis.

Trump is now reportedly trying to portray Powell as extravagant, citing alleged unnecessary luxury spending on refurbishing the Federal Reserve Building. Investors should monitor these developments closely, focusing not just on CPI but also on political risks to central bank independence.



## Trump announces fresh tariffs

As of July 10, U.S. President Donald Trump has announced new tariff rates for 23 economies and extended the tariff deadline to August 1, 2025.





## Market Observation

### What will come next?

**BITCOIN**  
**\$120196.8**  
 +1511.5  
 (1.27%)

Is the tariff over? Not yet, even the fierce part has already gone away.

At least two major partners not yet finished discussions that is India and Taiwan. India wants to replace China as factories of the world and their wages are cheaper than China. Taiwan no need to say holds the development of 90% of high end chips of the world. Anyway, we still need to see the result.

Jensen Huang is going to China and he went to meet Trump first which means he wants to have favor from both China and US. China is developing an AI center and using H100 which is sanction by US. H20 is also under sanction, and he may announce a new product of H30 soon so as to make both Trump and Xi happy.

After the tariff war, surely war on semiconductor will be in its height, no doubt it will be the major trend of next years. But NVDA, TSM, MSFT, META ..... are all too high, not just these, even PLTR, SOFI, ARKW, CRCL ..... are all too high. You wish to wait for retreat, but they keep on rising and what you can do is just watching everyday and regret every day.

Among all major media and comments of the world, no matter east or west, north or south, no one is talking or emphasizing Mars Landing stocks like The US Stock Express so many times. It has been repeated so many times since the bottom of April 7. Its time to prepare well for those stocks before it is too late. If landing really can be done in 2030/2029, don't buy them in 2028 or 2027, it may be too late, or even in 2026 will go up every day. People will just say too high and too risky for related stocks, better wait for the retreat, but they keep on making record high, then you will regret everyday as is now regretting on NVDA, TSM, MSFT..... PLTR, SOFI, ARKW, MSTR.....