

# US Stock Express

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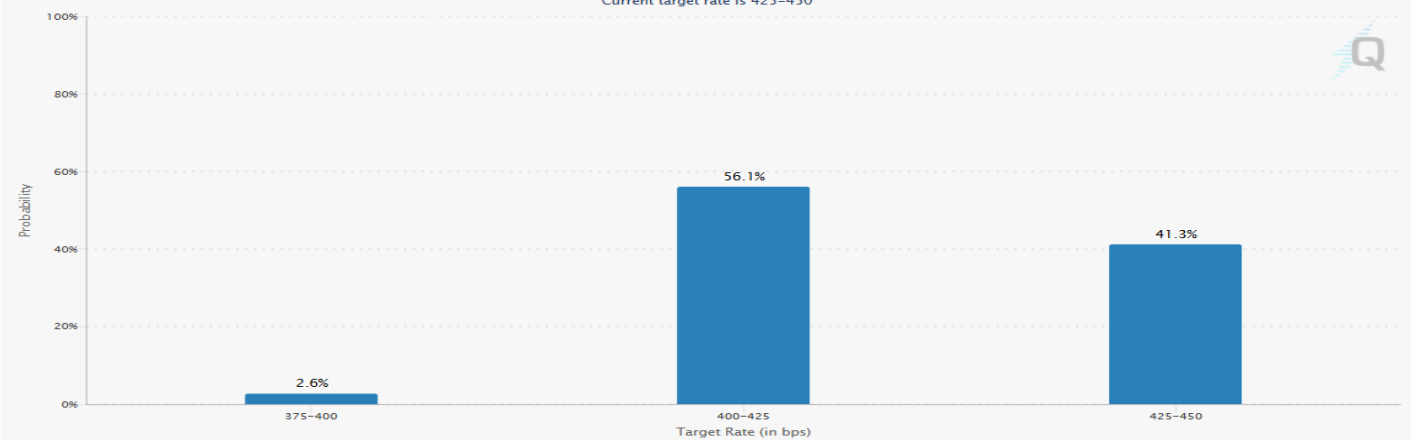


30 七月 25 17 九月 25 29 十月 25 10 十二月 25 28 一月 26 18 三月 26 29 四月 26 17 六月 26 29 七月 26 18 九月 26 28 十月 26 9 十二月 26

MEETING INFORMATION					PROBABILITIES			
MEETING DATE	CONTRACT	EXPIRES	MID PRICE	PRIOR VOLUME	PRIOR OI	EASE	NO CHANGE	HIKE
17 九月 2025	ZQUS	30 九月 2025	95.7475	10.402	201,938	58.7%	41.3%	0.0%

Target Rate Probabilities for 17 九月 2025 Fed Meeting

Current target rate is 425-450



TARGET RATE (BPS)	PROBABILITY(%)			
	NOW*	1 DAY 17 七月 2025	1 WEEK 11 七月 2025	1 MONTH 18 六月 2025
350-375	0.0%	0.0%	0.0%	0.2%
375-400	2.6%	2.1%	3.0%	7.5%
400-425	56.1%	50.8%	57.4%	56.3%
425-450 (Current)	41.3%	47.1%	38.0%	36.0%

## CME FEDWATCH TOOL - CONDITIONAL MEETING PROBABILITIES

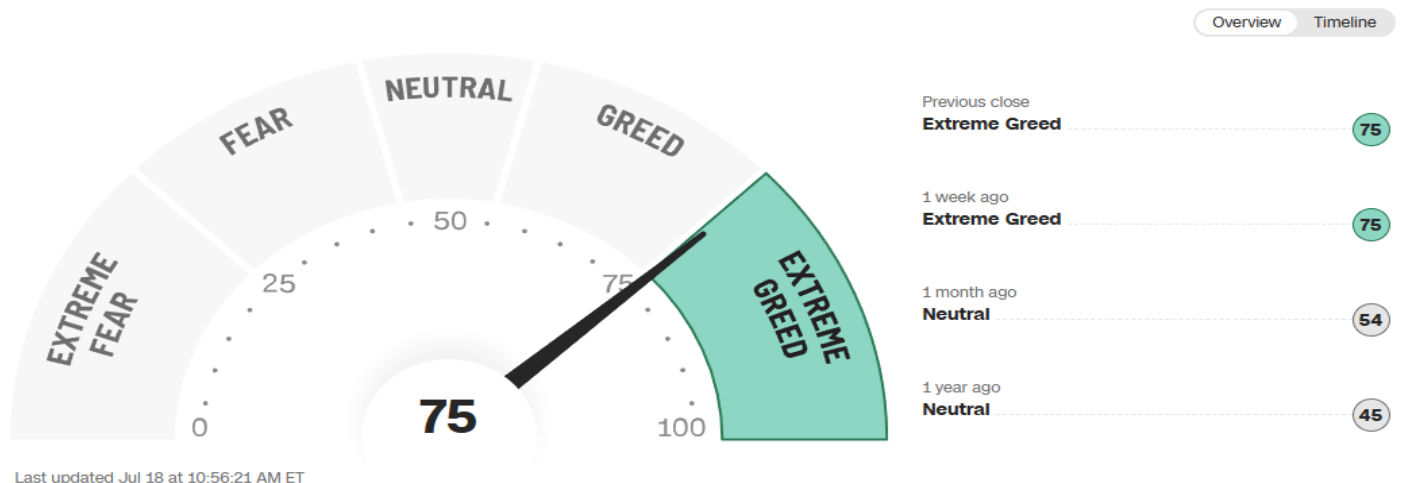
MEETING DATE	200-225	225-250	250-275	275-300	300-325	325-350	350-375	375-400	400-425	425-450
2025/7/30					0.0%	0.0%	0.0%	0.0%	4.7%	95.3%
2025/9/17	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.6%	56.1%	41.3%
2025/10/29	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%	30.1%	48.5%	20.1%
2025/12/10	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	20.8%	42.5%	29.3%	6.5%
2026/1/28	0.0%	0.0%	0.0%	0.0%	0.4%	9.7%	30.4%	36.7%	19.2%	3.6%
2026/3/18	0.0%	0.0%	0.0%	0.2%	5.7%	21.5%	34.0%	26.7%	10.3%	1.6%
2026/4/29	0.0%	0.0%	0.1%	2.1%	11.1%	25.7%	31.5%	21.1%	7.3%	1.0%
2026/6/17	0.0%	0.0%	1.2%	7.2%	19.4%	29.0%	25.6%	13.3%	3.8%	0.4%
2026/7/29	0.0%	0.5%	3.3%	11.5%	22.8%	27.8%	21.3%	9.9%	2.6%	0.3%
2026/9/16	0.2%	1.6%	6.5%	15.9%	24.7%	25.3%	16.9%	7.1%	1.7%	0.2%
2026/10/28	0.4%	2.2%	7.7%	17.1%	24.8%	24.2%	15.6%	6.4%	1.5%	0.2%
2026/12/9	0.7%	3.2%	9.3%	18.4%	24.7%	22.7%	14.0%	5.6%	1.3%	0.1%

The chance of cutting interest rate on Sep 17th FOMC meeting is 56.1%

# Fear & Greed Index

What emotion is driving the market now?

[Learn more about the index](#)



Last updated Jul 18 at 10:56:21 AM ET

*Since July, Fear & Greed Index entered into Extreme Greed zone, both S&P and NASDAQ are breaking record high, investors dared not chase high for its really too risky, but various stocks keep on breaking record high, what should we do besides just watching them rocketing up? Answer on Market Observation of page 6.*

## North East West South is NEWS

Microsoft announced at the beginning of the month that it would lay off about 9,000 employees, most of whom were from the Xbox gaming division. Although the plan was controversial, the stock price hit a record high of \$511.7 per share, with a market value of more than \$3.8 trillion, reflecting investors' confidence in the company's restructuring strategy.

According to the Financial Times, the total value of the global cryptocurrency market has exceeded \$4 trillion for the first time. Investors expect the US Congress to pass a landmark digital asset bill, which is expected to attract billions of dollars of funds from Wall Street to flow into the cryptocurrency field. Bitcoin hit a record high of more than \$123,000 this week, and other cryptocurrencies such as Ethereum and Solana also rose sharply.

Russia's full-scale war of aggression against Ukraine has lasted for more than three years. EU member states agreed to impose the 18th round of economic sanctions on Russia since the outbreak of the war, hoping to put more pressure on the Kremlin by lowering the upper limit of Russian oil export prices.

US Treasury Secretary Scott Bessent said that it is still possible for the United States and Japan to reach a trade agreement.

The One Big Beautiful Bill Act, which was pushed through by US President Trump during his tenure, is about to come into effect. According to the new regulations, all travelers who need a non-immigrant visa to enter the United States will be charged a non-exempt "Visa Integrity Fee" with a minimum amount of US\$250.



Why is the price of TEM still so low even though many think tanks are giving it a positive outlook? It's because the number of members joining the system is still relatively small. Once membership grows, it may already be too late to buy. (See page 6.)

## Federal Reserve Chairs

9		William McChesney Martin (1906–1998)	April 2, 1951	January 31, 1970	18 years, 304 days	Harry S. Truman Dwight D. Eisenhower John F. Kennedy Lyndon B. Johnson Richard Nixon
10		Arthur Burns (1904–1987)	February 1, 1970	January 31, 1978 <sup>[f]</sup>	7 years, 364 days	Richard Nixon
11		William Miller (1925–2006)	March 8, 1978	August 6, 1979	1 year, 151 days	Jimmy Carter
12		Paul Volcker (1927–2019)	August 6, 1979	August 11, 1987	8 years, 5 days	Jimmy Carter Ronald Reagan
13		Alan Greenspan (born 1926)	August 11, 1987 <sup>[g]</sup>	January 31, 2006	18 years, 173 days	Ronald Reagan George H. W. Bush Bill Clinton George W. Bush
14		Ben Bernanke (born 1953)	February 1, 2006	January 31, 2014	7 years, 364 days	George W. Bush Barack Obama
15		Janet Yellen (born 1946)	February 3, 2014	February 3, 2018	4 years, 0 days	Barack Obama
16		Jerome Powell (born 1953)	February 5, 2018 <sup>[h]</sup>	Incumbent	7 years, 162 days	Donald Trump Joe Biden

The longest term record is held by William Martin who served 5 presidents in 18 years and 304 days, while Alan Greenspan comes second which had 18 years and 173 days and served 4 presidents.

[https://en.wikipedia.org/wiki/Chair\\_of\\_the\\_Federal\\_Reserve](https://en.wikipedia.org/wiki/Chair_of_the_Federal_Reserve)



## World Observation

Day 1244  
Russia/Ukraine Conflict

# Federal Reserve

## (6) How to control the head of Fed

Every investor knows that the Federal Reserve operates independently of the White House and the president. No one can control the Fed chair unless he is willing to compromise his own beliefs and ideals. In practice, not all presidents share the same economic and monetary views as the Fed chair, so how do they manage such situations?

In countries with authoritarian systems, it can be difficult to understand why the head of state cannot control the central bank. This independence is perhaps one of the key reasons why the United States has become the world's strongest economy. To surpass such a system, one must first understand how it achieved its strength. The following is a clear example of what happens when the president holds opposing views to the Fed chair.

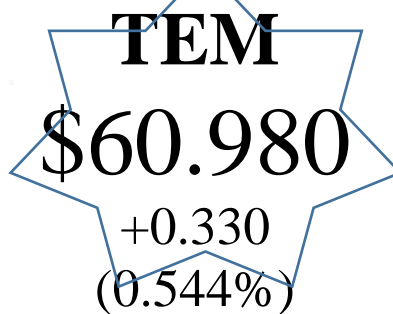
From the table on the previous page, we see that Ben Bernanke served under both George Bush. The Bush family is renowned for their success in warfare but often regarded as weak in economic management. During their terms, the Dow Jones fell sharply, unlike under other presidents when it rose significantly. When George W. Bush nominated Bernanke as Fed chair, he introduced him as a specialist on the Great Depression of the 1930s. Many questioned why Bush replaced the prestigious and experienced Greenspan. The reason was simple: Bush knew his own strength was in military strategy, not economics. He foresaw the possibility of a major economic downturn and brought Bernanke out of Princeton University to head the Fed. At that time, Bernanke was a tenured professor—a lifetime appointment that guaranteed him a salary even if he were bedridden. Clearly, Bernanke did not take the Fed position for financial gain.

Unfortunately, the Great Recession (the “Financial Tsunami”) struck in 2008. When Barack Obama took office, he found Bernanke’s pace of monetary easing too aggressive. Both men supported Quantitative Easing (QE), but Obama preferred a slower approach, while Bernanke wanted a faster one. To balance this, Obama nominated Janet Yellen as vice chair. She shared Obama’s preference for a more cautious pace and frequently offered advice to Bernanke. Of course, the Fed chair retained the authority to accept or reject her suggestions. Still, the vice chair holds influence within the Fed since policy decisions require votes. If a vote results in a tie, the chair casts the deciding vote. Placing an ally in the vice chair role was a smart strategy—far more effective than resorting to public outbursts or the infamous “You’re fired!” Ultimately, Yellen succeeded Bernanke as Fed chair.



## Market Observation

### Record High Strategy



If you missed to buy semiconductor stocks like NVDA which has record high or TSM, if you missed to buy data collection stocks like PLTR, if you missed to buy financial stocks like SOFI, if you missed to buy Mars Landing stocks like RTX or BA, if you missed to buy crypto concept stocks like COIN or CRCL..... never mind, there is still one more you can buy at low now.

It is Tempus AI (TEM). It's a healthcare business. They are using AI for treatment, but have to collect large amount of data first. The trial is on cancer first and will extend to other diseases. They collect patients of same disease in different stages and mark down what medicines had been used. So in the future they would pick up the most suitable medicine according to different patients and family heritage background. Besides, their record will use centralized system. So even you have your immigration or travelling, no matter for studying or business trip, short term or long term of staying aboard, your record can be observed at once by doctors who joined the program. AI will chose the most effective way of curing. Nowadays, all these data are treated under privacy system, and other hospitals or clinics cannot get your record. The selling of data to think tanks and research institution is also major part of their business.

This is called precision medicine services. Now they are extending their network aboard to Japan to work with the Tokyo University and soon will have a worldwide network. Why the price is still at low? Because it only went public in NASDAQ in June 2024, even the company was established in 2015. Why it is still at low? Because they do not have any profits now. Their target is ambitious and the trend of AI treatment and precision medicine will the major trend in the next decades.

Let's see Nancy Pelosi and Catherine Wood also bought in tremendously even others are having short selling in options. I have purchased for 5 times in the past months for I said with effective from March 2025, there should be a buying period of 6 months and later extended to 9 months. If it is just one month, the positions established is not so much, but 9 months should have more capital to buy for individual investors.