

US Stock Express

Daniel Yue

Email: info@ihandbook.org

www.ihandbook.org

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主要央行利率 Major Central Bank Rates 2025/08/08

| 國 家 Country | 最新利率 Rate | 先前變動 Change | 變動日期 Date |
|--------------|---------------|-------------|------------|
| 美國 US | 4.25% – 4.50% | -0.25 | 2024/12/10 |
| 歐洲 EU | 2.00% | -0.25 | 2025/06/11 |
| 日本 Japan | 0.50% | +0.25 | 2025/01/25 |
| 英國 UK | 4.00% | -0.25 | 2025/08/08 |
| 澳洲 Australia | 3.85% | -0.25 | 2025/05/21 |
| 紐西蘭 NZ | 3.25% | -0.25 | 2025/05/28 |
| 加拿大 Canada | 2.75% | -0.25 | 2025/03/12 |

利率變動通常於宣布後翌日實施，但歐洲央行則於一周後實施。

此表列出乃生效日期而非宣布日期。

Interest Rate changes normally come to effect the following day after announcement, but European Central Bank is one week after announcement. This table shows the effective day and not announcement date.

*Market focus goes back to interest rate as peace talk of Ukraine will be within a fortnight.
Federal Reserve Chair Jerome Powell is scheduled to deliver his speech at the Jackson Hole Economic Policy Symposium on **Friday, August 23 at 10:00 a.m. Eastern Daylight Time (EDT)**.
His keynote address will be livestreamed on the Kansas City Fed's YouTube channel.*

美國聯儲局利率 The Federal Reserve Board Rate

| 日期 Date | 加息點數 Increase | 減息點數 Decrease | 實際利率 Actual |
|------------|---------------|---------------|-------------|
| 2024/12/10 | | 0.25 | 4.25-4.50% |
| 11/08 | | 0.25 | 4.50-4.75% |
| 09/19 | | 0.50 | 4.75-5.00% |
| 2023/07/27 | 0.25 | | 5.25-5.50% |
| 05/04 | 0.25 | | 5.00-5.25% |
| 03/23 | 0.25 | | 4.75-5.00% |
| 02/02 | 0.25 | | 4.50-4.75% |
| 2023/05/04 | 0.25 | | 5.00-5.25% |
| 03/23 | 0.25 | | 4.75-5.00% |
| 02/02 | 0.25 | | 4.50-4.75% |
| 2022/12/16 | 0.50 | | 4.25-4.50% |

| | | | |
|------------|------|---------|--------------|
| 11/03 | 0.75 | | 3.75-4.00% |
| 09/22 | 0.75 | | 3.00-3.25% |
| 07/28 | 0.75 | | 2.25-2.50% |
| 06/16 | 0.75 | | 1.50-1.75% |
| 05/04 | 0.50 | | 0.75-1.00% |
| 03/16 | 0.25 | | 0.25-0.50% |
| 2020/03/16 | | 1.00 | 0.00 - 0.25% |
| 2020/03/03 | | 0.25 | 1.00 – 1.25% |
| 2019/10/31 | | 0.25 | 1.50 – 1.75% |
| 09/19 | | 0.25 | 1.75 – 2.00% |
| 07/31 | | 0.25 | 2.00 - 2.25% |
| 2018/12/29 | 0.25 | | 2.25 – 2.50% |
| 09/26 | 0.25 | | 2.00 – 2.25% |
| 06/13 | 0.25 | | 1.75 – 2.00% |
| 03/21 | 0.25 | | 1.50 – 1.75% |
| 2017/12/13 | 0.25 | | 1.25 – 1.50% |
| 06/14 | 0.25 | | 1.00 – 1.25% |
| 03/16 | 0.25 | | 0.75 – 1.00% |
| 2016/12/14 | 0.25 | | 0.50 - 0.75% |
| 2015/12/16 | 0.25 | | 0.25 - 0.50% |
| 2008/12/16 | | 75 -100 | 0.00 – 0.25% |
| 10/29 | | 50 | 1.00% |
| 10/08 | | 50 | 1.50% |
| 04/30 | | 25 | 2.00% |
| 03/19 | | 75 | 2.25% |
| 01/30 | | 50 | 3.00% |
| 01/22 | | 75 | 3.50% |
| 2007/12/11 | | 25 | 4.25% |
| 10/31 | | 25 | 4.50% |
| 09/18 | | 50 | 4.75% |
| 2006/06/29 | 25 | | 5.25% |
| 05/10 | 25 | | 5.00% |
| 03/28 | 25 | | 4.75% |
| 01/31 | 25 | | 4.50% |
| 2005/12/13 | 25 | | 4.25% |
| 11/01 | 25 | | 4.00% |
| 09/20 | 25 | | 3.75% |
| 08/09 | 25 | | 3.50% |
| 06/30 | 25 | | 3.25% |
| 05/03 | 25 | | 3.00% |
| 03/22 | 25 | | 2.75% |
| 02/03 | 25 | | 2.50% |
| 2004/12/14 | 25 | | 2.25% |

| | | | |
|------------|----|----|-------|
| 11/10 | 25 | | 2.00% |
| 09/21 | 25 | | 1.75% |
| 08/10 | 25 | | 1.50% |
| 06/30 | 25 | | 1.25% |
| 2003/06/25 | | 25 | 1.00% |
| 2002/11/06 | | 50 | 1.25% |
| 2001/12/11 | | 25 | 1.75% |
| 11/06 | | 50 | 2.00% |
| 10/02 | | 50 | 2.50% |
| 09/17 | | 50 | 3.00% |
| 08/21 | | 25 | 3.50% |
| 06/27 | | 25 | 3.75% |
| 05/15 | | 50 | 4.00% |
| 04/18 | | 50 | 4.50% |
| 03/20 | | 50 | 5.00% |
| 01/31 | | 50 | 5.50% |
| 01/03 | | 50 | 6.00% |
| 2000/05/16 | 50 | | 6.50% |
| 03/21 | 25 | | 6.00% |
| 02/02 | 25 | | 5.75% |
| 1999/11/16 | 25 | | 5.50% |
| 08/24 | 25 | | 5.25% |
| 06/30 | 25 | | 5.00% |
| 1998/11/17 | | 25 | 4.75% |
| 10/15 | | 25 | 5.00% |
| 09/29 | | 25 | 5.25% |
| 1997/03/25 | 25 | | 5.50% |
| 1996/01/03 | | 25 | 5.25% |
| 1995/12/19 | | 25 | 5.50% |
| 07/06 | | 25 | 5.75% |
| 02/01 | 50 | | 6.00% |

Fear & Greed Index

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



*Risk disclosure: Price can go up and down at any moment, use free money to trade and bear the risk according to your own capital;
Never trade with money that has a deadline for withdrawal.
All suggestions are for reference only, even AI cannot be 100% reliable, final decision still lies upon investors.
Copy trading cannot replicate another trader's background or psychological state.*

North East West South is NEWS

Morgan Stanley's latest report indicates that the productivity leaps and cost-effectiveness brought about by the AI revolution are expected to add a massive \$13 trillion to \$16 trillion in market value to the S&P 500, meaning the benchmark index's market capitalization will increase by another 29%.

Putin said will meet Zelensky within two weeks after 7 leaders of Europe met Trump in the Oval House and Trump paused the meeting to have phone call with Putin.

Starship will have the 10th trial on Aug 24th, 2025.

A senior member of the Palestinian Islamist group Hamas said today that Hamas has accepted a new Gaza ceasefire proposal. Egypt and Qatar, with US support, have been working as mediators to broker a lasting truce.

Trump's proposal to abolish electronic voting machines and mail-in ballots could take effect before the 2026 midterm elections.

Different Kinds of AI

| Term | Full Name | Scope | Current Status | Example |
|------|---------------------------------|---------------|------------------|---|
| AI | Artificial Intelligence | Broad | Widely used | Chatbots, recommendation engines |
| AGI | Artificial General Intelligence | Human-level | Not yet achieved | Hypothetical future AI |
| ANI | Artificial Narrow Intelligence | Task-specific | Common today | Spam filters, image classifiers |
| AGIC | AGI with Consciousness | Conscious AGI | Speculative | Sci-fi characters like Data from <i>Star Trek</i> |



World Observation

Day 1274
Russia/Ukraine Conflict

Riding the AI Waves

(6) Future Development of AI

As the current AI platforms still have quite a number of setbacks, so the development of AI is aiming at clearing those disadvantages. Please refer to the attached table made by Microsoft AI on page 4.

- 1) The first level is the one that we are commonly using, this is the standard level of AI. The definition is “A broad term for machines or software that can perform tasks that typically require human intelligence.”
- 2) AGI is what we called super-AI, actually it is Artificial General Intelligence which is up to human level and can think. The definition is “A type of AI that can understand, learn, and apply knowledge across a wide range of tasks—just like a human.”
- 3) ANI (Artificial Narrow Intelligence). Definition “AI that is specialized in one task or a narrow set of tasks”. (like chess playing or film production)
- 4) Artificial General Intelligence with Consciousness (AGIC). A speculative concept referring to AGI that also possesses **consciousness**—self-awareness, subjective experience, and possibly emotions.

For AGIC, like the current peace talk of Ukraine, the current AI can only analyze the situation, which side is in favorable condition and the possible outcome of failure and success of the talk. If you do not ask, they will not tell you it is against the charter of United Nations, for the establishment of UN is not to allow anyone to use military power to change the borderline of a country. Thus the invader should be punished or those who sign any agreement with him will be illegal and invalid..... However, with effective from tomorrow, we will go back to investment side and discuss with AI on the top most popular blue chip stocks of the market.