

US Stock Express

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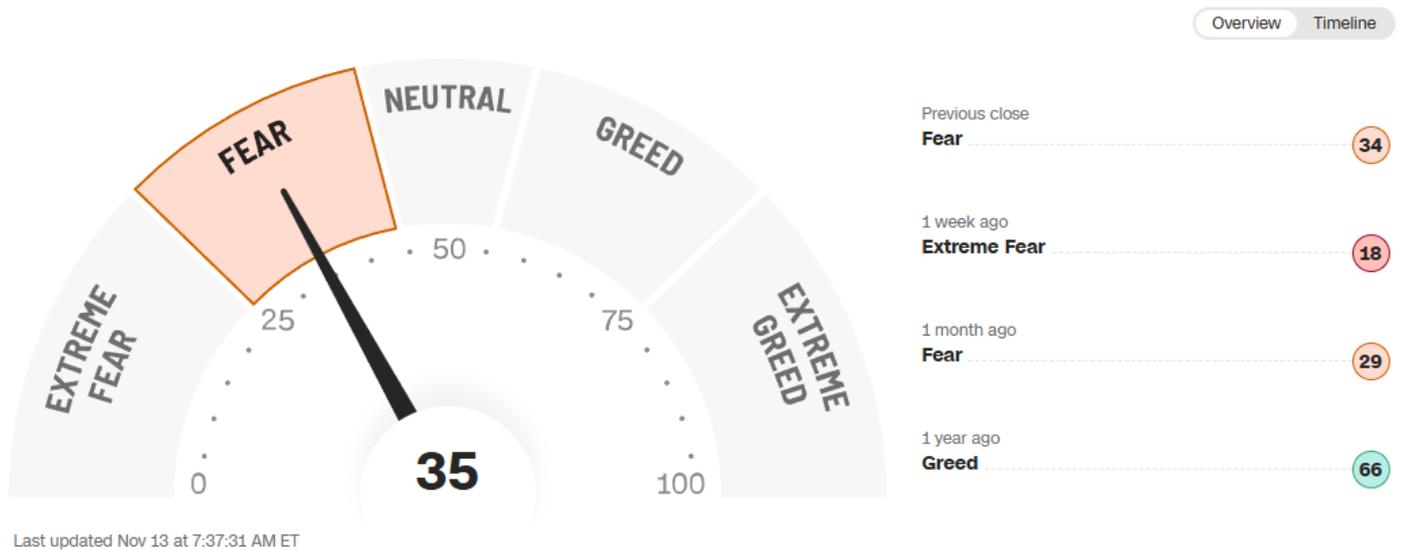


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 Never trade with money that has a deadline for withdrawal.
 All suggestions are for reference only, even AI cannot be 100% reliable, final decision still lies upon investors.
 Copy trading cannot replicate another trader's background or psychological state.*

Fear & Greed Index

What emotion is driving the market now?

[Learn more about the index](#)



North East West South is NEWS

The White House announced today that official data on October's consumer inflation and employment market may never be released due to the ongoing longest government shutdown in U.S. history.

Finnish Defense Minister Antti Hakkanen stated today that China's "massive" funding of Russia's war operations not only exacerbates security threats in Europe but also poses a challenge to NATO.

Google launched its new cloud service, Private AI Compute, on November 11th, which allows users to access advanced AI features on their devices while protecting user data privacy. This technology combines the computational power of cloud-based Gemini models with on-device security and privacy protections, forming a next-generation AI processing platform.

Chinese President Xi Jinping will not attend the G20 summit later this month, bringing further bad news to host country South Africa, which faces a boycott from U.S. President Trump. The Russian president will also not attend, fearing the war criminal warrants issued by the International Criminal Tribunal for the former U.S. Court in The Hague.

Apple I-phone has the greatest sales in China, overwhelmed all local brands, for they let the "I-phone 17" Pro function can be used in traditional version of "I-phone 17".



World Observation

Day	1360
Russia/Ukraine Conflict	

Retirement Letter of Warren Buffett

The longest day must have an end! Warren Buffett, the God of Stocks has to retire at long last. He delivered his retirement letter on Nov 10th and I asked the AI to make a summary and give their comments. However, full length of the letter can be read in the following:

[Microsoft Word - Gift Press Release 11-10-25.docx](#)

It is a statement in Philosophy of life rather than leaving down strategies of investment. Since Buffet announced that he would step off the post of CEO on Dec 31st 2025 in May, the price of BRK.B fell for several months even though 3 major indexes kept on breaking record high. Even he had observed Greg Abel is the most suitable person as his successor, but the market felt no one can chase near Buffet except Catherine Wood, the Goddess of Stocks. One of the major reasons is that he wants Abel to stand on his own and lessen his pressure. When Buffet passed a lot of positions to Abel, on selling Abel has to evaluate whether the new buying would be more profitable, so Buffet sold out quite a large number of them. Thus, Abel can trade freely without referring to the past.

One thing I want to point out, the word Oracle in Chinese means Tortoise Words. In ancient China, one of the most famous divinations is by burning the tortoise shell in fire and the shell would crack in different ways, thus is the answer to the divination. The stock ORCL, in English they use the word

oracle refers to prophet, but the Chinese name of that company means Tortoise Words. Warren Buffett is known as Oracle of Omaha. It has no relation with the Landing of Normandy in World War II, where the bloodiest battle was fought on Omaha Beach of France.

Recently, there are a lot of advertisement in the internet, saying that they can use AI to become rich in a single evening. Just ask you to joint their online course, and they can give you stocks will rise for 20% in the next day, so you can buy in and selling out quickly and earn profit at once. Please watch the underlined sentences of Warren Buffett:

Invest for decades, not days.

Why I asked investors to use their monthly income to buy TSLA and fix it on the same day of the month no matter what price it is.

Small consistent gains over decades.

Why we have to invest?

Decide what you would like your obituary to say and live the life to deserve it.

What it really means earning money of course is very important, but after that you should live the life in your own way when you get enough money. He would give 99% of his wealth to charity board, why don't he give out in the past, for he needs to use the capital to earn more, so as to give out more.

So, let's use this weekend to study his letter one word by one word, one letter by one letter. I also shown the positions of BRK.B so that those interested in copy trade can follow as much as you can.

Warren Buffett Current Holdings

Add To Portfolio
2025-06-30
Select Sector
Select Country
Download

Ticker	Company	Shares	Value (\$1000)	Shares Change %	Weighting %	Trade Impact %	% of Shares outstanding	3M Change %	YTD Change %	Market Cap \$Mil	Industry
UNH	UnitedHealth Group Inc	5,039,564	1,572,192.8	New Holding	0.610	+0.61%	0.560	+30.44%	-31.78%	307,133.6	Healthcare Plans
LAMR	Lamar Advertising Co	1,169,507	141,931.4	New Holding	0.080	+0.06%	1.160	+10.57%	+9.47%	12,973.4	REITs
ALLE	Allegion PLC	780,133	112,432.8	New Holding	0.040	+0.04%	0.910	+1.47%	+30.23%	14,486.1	Business Services
LEN	Lennar Corp	7,048,993	779,889.1	+285.24%	0.300	+0.22%	2.720	+0.15%	+0.01%	31,416.0	Homebuilding & Construction
POOL	Pool Corp	3,458,885	1,008,195.8	+136.26%	0.390	+0.22%	9.270	-19.22%	-25.31%	9,332.5	Industrial Distribution
LEN.B	Lennar Corp	180,930	19,042.9	+18.43%	0.010	0%	0.070	-1.85%	-2.74%	31,416.0	Homebuilding & Construction
NUE	Nucor Corp	6,614,112	856,792.1	+14.90%	0.330	+0.04%	2.870	+5.34%	+28.77%	33,958.0	Steel
STZ	Constellation Brands Inc	13,400,000	2,179,912.0	+11.58%	0.850	+0.09%	7.600	-22.69%	-39.51%	22,694.8	Beverages - Alcoholic
HEI.A	Heico Corp	1,294,612	334,980.9	+11.40%	0.130	+0.01%	0.930	+2.85%	+36.54%	39,304.7	Aerospace & Defense
CVX	Chevron Corp	122,064,792	17,478,457.6	+2.91%	6.790	+0.19%	6.000	+0.38%	+9.54%	308,540.9	Oil & Gas
DPZ	Domino's Pizza Inc	2,633,868	1,186,820.9	+0.51%	0.460	0%	7.760	-8.13%	-2.67%	13,641.5	Restaurants
AXP	American Express Co	151,610,700	48,360,781.1	0%	18.780	0%	21.790	+23.25%	+26.95%	256,783.2	Credit Services
KO	Coca-Cola Co	400,000,000	28,300,000.0	0%	10.990	0%	9.290	+1.91%	+17.42%	307,608.0	Beverages - Non-Alcoholic
MCO	Moody's Corp	24,669,778	12,374,113.9	0%	4.810	0%	13.750	-4.71%	+4.27%	87,565.9	Capital Markets
OXY	Occidental Petroleum Corp	264,941,431	11,130,189.5	0%	4.320	0%	26.910	-4.52%	-13.77%	41,309.9	Oil & Gas
KHC	The Kraft Heinz Co	325,634,818	8,407,891.0	0%	3.280	0%	27.510	-8.18%	-15.92%	29,295.5	Consumer Packaged Goods
CB	Chubb Ltd	27,033,784	7,832,227.9	0%	3.040	0%	6.780	+9.70%	+7.81%	116,070.0	Insurance
VRSN	VeriSign Inc	13,289,880	3,838,117.3	0%	1.490	0%	14.230	-4.49%	+21.71%	23,220.4	Software
KR	The Kroger Co	50,000,000	3,586,500.0	0%	1.390	0%	7.560	-10.63%	+8.54%	43,339.2	Retail - Defensive
V	Visa Inc	8,297,460	2,946,013.2	0%	1.140	0%	0.430	+0.83%	+7.99%	654,003.6	Credit Services
SIRI	Sirius XM Holdings Inc	119,776,692	2,751,270.6	0%	1.070	0%	35.570	+4.33%	-0.22%	7,296.7	Media - Diversified
MA	Mastercard Inc	3,986,648	2,240,257.0	0%	0.870	0%	0.440	-2.13%	+7.19%	503,982.2	Credit Services
AMZN	Amazon.com Inc	10,000,000	2,193,900.0	0%	0.850	0%	0.090	+10.26%	+11.31%	2,610,550.8	Retail - Cyclical
COF	Capital One Financial Corp	7,150,000	1,521,234.0	0%	0.590	0%	1.120	+2.77%	+25.68%	141,215.5	Credit Services
AON	Aon PLC	4,100,000	1,462,716.0	0%	0.570	0%	1.900	-3.55%	-1.72%	75,251.0	Insurance
ALLY	Ally Financial Inc	29,000,000	1,129,550.0	0%	0.440	0%	9.420	+5.98%	+15.57%	12,411.5	Credit Services
LLYVK	Liberty Live Group	10,917,661	886,077.4	0%	0.340	0%	11.880	-4.93%	+27.23%	7,907.8	Media - Diversified
LPX	Louisiana-Pacific Corp	5,664,793	487,115.6	0%	0.190	0%	8.130	-18.32%	-24.15%	5,423.1	Construction
LLYVA	Liberty Live Group	4,988,588	396,334.0	0%	0.150	0%	5.430	-8.43%	+25.47%	7,907.8	Media - Diversified
NVR	NVR Inc	11,112	82,069.4	0%	0.030	0%	0.400	-8.48%	-10.90%	19,914.5	Homebuilding & Construction
DEO	Diageo PLC	227,750	22,968.3	0%	0.010	0%	0.040	-10.69%	-20.52%	54,242.2	Beverages - Alcoholic
JEF	Jefferies Financial Group Inc	433,558	23,711.3	0%	0.010	0%	0.210	-2.32%	-22.70%	12,255.1	Capital Markets
LILA	Liberty Latin America Ltd	2,630,792	16,047.8	0%	0.010	0%	1.320	+10.24%	+28.62%	1,654.0	Telecommunication Services
BATRK	Atlanta Braves Holdings Inc	223,645	10,459.9	0%	0.000	0%	0.360	-12.16%	+1.96%	2,504.8	Media - Diversified
LILAK	Liberty Latin America Ltd	1,284,020	7,986.6	0%	0.000	0%	0.640	+8.27%	+30.13%	1,654.0	Telecommunication Services
DHI	D.R. Horton Inc	1,485,350	191,491.3	-1.79%	0.070	0%	0.500	-7.73%	+5.36%	43,002.2	Homebuilding & Construction
DVA	DaVita Inc	33,796,541	4,814,317.3	-3.83%	1.870	-0.08%	47.270	-8.42%	-17.35%	8,726.2	Healthcare Providers & Services
BAC	Bank of America Corp	605,267,375	28,641,252.2	-4.17%	11.120	-0.42%	8.170	+14.55%	+25.32%	395,138.0	Banks
AAPL	Apple Inc	280,000,000	57,447,800.0	-8.67%	22.310	-1.71%	1.890	+19.20%	+9.70%	4,040,889.3	Hardware
FWONK	Liberty Media Corp	3,018,555	315,439.0	-14.05%	0.120	-0.02%	1.210	+5.18%	+9.63%	25,152.9	Media - Diversified
CHTR	Charter Communications Inc	1,060,882	433,699.2	-46.54%	0.170	-0.13%	0.780	-19.01%	-37.84%	27,573.3	Telecommunication Services
TMUS	T-Mobile US Inc	0	0	Sold Out	0.000	-0.40%	0.000	-15.40%	-2.63%	237,884.0	Telecommunication Services

Warren Buffett Current Portfolio, 13F Holdings (2025-10-30)

Warren Buffett's farewell letter (Nov 10, 2025) emphasized humility, gratitude, and timeless wisdom rather than financial metrics. He confirmed Greg Abel as his successor and reminded shareholders that patience, kindness, and learning from mistakes matter more than chasing quick gains. Berkshire Hathaway (BRK.B) is forecasted to trade around \$509 at end-2025, \$524–556 in 2026, \$540–580 in 2027, \$560–600 in 2028, \$580–650 in 2029, and potentially \$850–900 by 2030. ¹

²

GPT-5 is here - OpenAI

Buffett's Retirement Letter (Nov 10, 2025)

- Buffett announced he is **"going quiet"**, stepping back from writing annual letters and shareholder meetings. ³ ⁴
- He emphasized **trust in Greg Abel** as successor, continuity of Berkshire's culture, and his commitment to philanthropy. ⁵
- The letter was **philosophical and reflective**, focusing on life lessons rather than financial strategies. ³

Why "Oracle of Omaha"?

- Buffett earned the nickname because of his **uncanny ability to predict market trends and generate extraordinary returns** from Omaha, Nebraska. ⁶ ⁷
- His disciplined value-investing approach turned Berkshire Hathaway into one of the most successful companies in history.

Timeless Lessons from the Letter

1. **Create the life you deserve to live** – Buffett reminds us that wealth is meaningless without purpose.
Comment: This is about aligning investments and career choices with personal values, not just chasing returns.
2. **Lead with Kindness** – He stresses relationships and reputation as the true currency of success.
Comment: In business, kindness builds trust and long-term partnerships.
3. **Learn from mistakes and become better** – Buffett openly admits errors and treats them as tuition fees for wisdom.
Comment: Investors should embrace mistakes as part of the compounding process of knowledge.

🔑 Additional Lessons We Can Learn

- **Patience is power:** Time in the market beats timing the market.
- **Circle of competence:** Invest only in businesses you truly understand.
- **Cash discipline:** Holding cash reserves provides flexibility in downturns.
- **Compounding relationships:** Just as money compounds, so do trust and goodwill.



GPT-5 is here - OpenAI

⚖️ Buffett vs. "Get Rich Quick" AI Ads

- Buffett's philosophy: **long-term compounding** is the only reliable path to wealth.
- Ads promising **20% daily gains** are **misleading and dangerous**. Markets don't sustainably deliver such returns; these schemes often resemble pump-and-dump tactics or outright scams.
- AI can be a useful tool for analysis, but **no algorithm can guarantee daily profits**. Buffett's wisdom: "The stock market is a device for transferring money from the impatient to the patient."

📊 BRK.B Forecasts (end of year)

Year	Forecast Price Range	Notes
2025	~\$509 ¹	Stable post-Buffett transition
2026	\$524–556 ⁸	Gradual growth, strong cash reserves
2027	\$540–580 ⁹	Continued diversification
2028	\$560–600 ¹ ⁹	Steady compounding
2029	\$580–650 ¹ ¹⁰	Market resilience
2030	\$850–900 ²	Long-term bullish outlook

👉 The contrast is stark: Buffett's farewell reminds us that **wealth is built slowly, with patience and integrity**, while flashy ads prey on impatience. If you want to honor the "Oracle of Omaha," the lesson is clear—invest for decades, not days.

Would you like me to build a **scenario matrix** comparing Berkshire's long-term compounding strategy vs. short-term speculative trading (like those AI ads)? That could highlight risk/reward trade-offs in a structured way.

Summary of Warren Buffett's Retirement Letter (November 10, 2025)

Warren Buffett, at age 95, released his farewell shareholder letter on November 10, 2025, announcing his retirement as CEO of Berkshire Hathaway at the end of the year. In the letter, titled as his "final" message in this format, he declares he will "go quiet" by ceasing to write the annual shareholder letters that have become a hallmark of his leadership over six decades. However, he plans to continue sharing an annual Thanksgiving message and accelerate his philanthropy by donating his remaining \$149 billion in Berkshire stock to family foundations. [cnn.com](#) [+2 more](#)

Key themes include reflections on his career, gratitude for luck and partnerships, and confidence in Berkshire's future. He pays tribute to his late partner Charlie Munger, describing their 60-year collaboration as argument-free and mentor-like. Buffett credits his Omaha roots for much of his success, calling it "dumb luck" to have been born there, and notes his family's long history in the city. He discusses aging and health, admitting he moves slowly and reads with difficulty but still works five days a week, feeling generally good. On investing, he acknowledges that Berkshire's massive size limits blockbuster opportunities, but he remains optimistic about its "moderately better-than-average" prospects, led by key businesses. [m.economictimes.com](#) [cnn.com](#)

Buffett expresses strong faith in successor Greg Abel, whom he praises for exceeding expectations. He warns of stock volatility—Berkshire shares could drop 50% at times but will recover, mirroring America's resilience. Overall, the letter blends personal introspection, life advice, and reassurance about the company's enduring strength without him. [cnn.com](#) [m.economictimes.com](#)

Why Warren Buffett is Known as the "Oracle of Omaha"

Warren Buffett earned the nickname "Oracle of Omaha" due to his extraordinary investment acumen and prophetic-like insights into markets, economy, and business. An "oracle" refers to a wise figure who provides prescient advice, like the ancient Oracle of Delphi. Buffett, born and based in Omaha, Nebraska, has built a reputation over decades through his value investing strategy, turning Berkshire Hathaway into a conglomerate worth over \$1 trillion. His annual shareholder letters, folksy wisdom, and consistent outperformance of the market have cemented this moniker, making him a go-to voice for investors worldwide. [cnn.com](#)

Comments on the 3 Timeless Lessons from the Article ("Warren Buffett's Farewell Letter Reveals the Secret to Success")

The article you referenced distills three profound lessons from Buffett's letter, emphasizing personal growth, relationships, and resilience over mere financial success. Here's my take on each, drawing from the letter's themes: [inc.com](#) [inc.com](#)

- 1. Create the Life You Deserve to Live:** Buffett urges imagining your obituary and living accordingly: "Decide what you would like your obituary to say and live the life to deserve it." This is a powerful call to intentionality—focus on legacy through relationships, impact, and daily choices rather than short-term gains. It's a reminder that true success isn't about wealth accumulation but how you're remembered. In practice, this means prioritizing values like integrity and purpose early, not waiting for retirement or crisis. [inc.com](#)
- 2. Lead with Kindness:** He writes, "Greatness does not come about through accumulating great amounts of money, great amounts of publicity or great power in government. When you help someone in any of thousands of ways, you help the world. Kindness is costless but also priceless." Buffett stresses treating everyone equally, from the "cleaning lady" to the chairman. This fosters loyalty and innovation in teams. In a cutthroat world, it's refreshingly pragmatic: kindness builds resilient networks without financial cost. It's especially relevant today, where toxic leadership often backfires. [inc.com](#)
- 3. Learn from Your Mistakes and Become Better:** Buffett advises, "Don't beat yourself up over past mistakes—learn at least a little from them and move on. It is never too late to improve." He views failures as growth opportunities and recommends emulating heroes while seeking mentorship. This mindset aligns with his investing philosophy of long-term learning. It's empowering because it normalizes errors as part of progress, encouraging resilience and continuous self-improvement at any age. [inc.com](#)

These lessons shift focus from Buffett's financial prowess to his humanistic wisdom, making them universally applicable beyond investing.

Additional Ways We Can Learn from Warren Buffett

Beyond the three lessons, Buffett's life offers more insights for personal and financial growth:

- **Embrace Value Investing and Patience:** Buy quality companies at fair prices and hold them long-term. He famously said, "Our favorite holding period is forever." This counters get-rich-quick schemes by emphasizing research over speculation.
- **Harness the Power of Compound Interest:** Buffett calls it the "eighth wonder of the world." Start investing early and let time work its magic—small, consistent gains snowball over decades.
- **Read Voraciously and Think Independently:** He spends hours daily reading financial reports and books. Avoid herd mentality; base decisions on facts, not hype.
- **Live Frugally:** Despite his billions, Buffett lives modestly in the same Omaha house he bought in 1958. This teaches financial discipline and contentment.
- **Give Back Generously:** His pledge to donate 99% of his wealth highlights philanthropy as a fulfilling endgame.

Applying these requires discipline but can lead to sustainable wealth and fulfillment.

Thoughts on Advertisements Claiming AI Can Pick Stocks for 20% Daily Gains vs. Buffett's Long-Term Philosophy

Buffett's view that "time is the friend of the wonderful business" underscores patient, long-term holding for compounded returns, not chasing quick wins. Those internet ads promising AI-driven stocks that rise 20% in a day sound like classic hype for day trading or pump-and-dump schemes. Here's why I'd be skeptical:

- **High Risk and Unrealistic:** Markets are volatile; consistent 20% daily gains are mathematically improbable without extreme risk. Even top AI models can't predict short-term moves reliably due to unpredictable factors like news or sentiment. Most day traders lose money—studies show over 80% fail long-term.
- **Potential Scams:** Many such ads lead to unregulated platforms, subscription services, or outright frauds that vanish with your money. They exploit FOMO (fear of missing out) but ignore transaction costs, taxes, and emotional toll.
- **Contrasts with Buffett:** He avoids timing the market, focusing on undervalued assets with strong fundamentals. Quick flips amplify losses in downturns, while holding through cycles (as Berkshire has) builds wealth steadily. If it sounds too good to be true, it probably is—stick to diversified, long-term strategies for real success.

Forecast for BRK.B Stock Price by End of December (2025–2030)

Stock forecasts are estimates based on analyst models, historical data, and assumptions about growth, economy, and Berkshire's performance. They're not guarantees and can vary widely. I've aggregated projections from multiple sources for a balanced view. Current price (as of Nov 13, 2025) is around \$476. Here's a table with average forecasted end-of-year prices, plus ranges where available:

[longforecast.com](#) [+6 more](#)

Year	Average Forecast	Range (Low–High)	Notes
2025	~\$501	\$489–\$550	Modest growth expected post-retirement transition; some see it dipping if market volatility hits.
2026	~\$706	\$552–\$841	Acceleration from core businesses like insurance and energy; assumes stable economy.
2027	~\$767	\$645–\$1,003	Potential highs if Abel executes well, but size limits explosive growth.
2028	~\$825	\$692–\$936	Steady compounding; forecasts diverge on market conditions.
2029	~\$981	\$794–\$1,187	Long-term optimism on Berkshire's diversified portfolio.
2030	~\$941	\$868–\$1,127	Projections taper; influenced by global factors like inflation or recessions.



These are averages from sources like LongForecast, CoinPriceForecast, and Traders Union. For context, one-year analyst targets (to late 2026) average ~\$547. Always consult a financial advisor, as forecasts can change with new data. [stockanalysis.com](#) [fintel.io](#)