

US Stock Express

Daniel Yue

Email: info@ihandbook.org

www.ihandbook.org



10 Dec25 28 Jan26 18 Mar26 29 Apr26 17 Jun26 29 Jul26 16 Sep26 28 Oct26 9 Dec26 27 Jan27 17 Mar27 28 Apr27 9 Jun27 28 Jul27 15 Sep27 27 Oct27

MEETING INFORMATION							PROBABILITIES		
MEETING DATE	CONTRACT	EXPIRES	MID PRICE	PRIOR VOLUME	PRIOR OI	EASE	NO CHANGE	HIKE	
10 Dec 2025	ZQZ5	31 Dec 2025	96.2663	32,124	338,320	89.6 %	10.4 %	0.0 %	

Target Rate Probabilities for 10 Dec 2025 Fed Meeting

Current target rate is 375-400

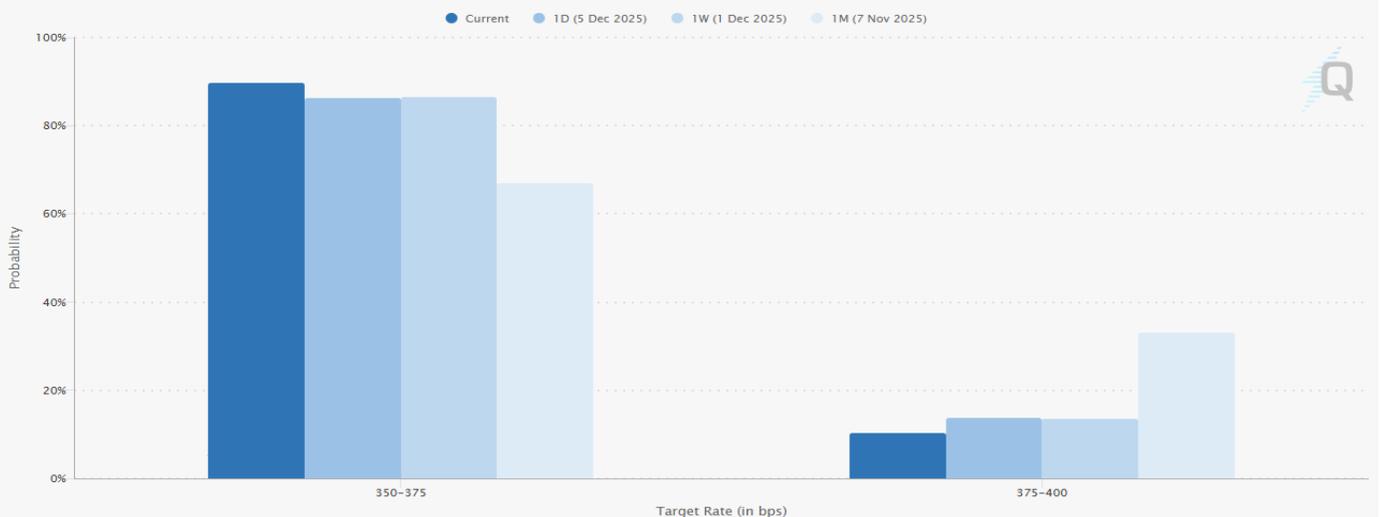


TARGET RATE (BPS)	PROBABILITY(%)			
	NOW *	1 DAY 5 DEC 2025	1 WEEK 1 DEC 2025	1 MONTH 7 NOV 2025
350-375	89.6%	86.2%	86.4%	66.9%
375-400 (Current)	10.4%	13.8%	13.6%	33.1%

* Data as of 8 Dec 2025 09:00:54 CT
1/1/2026 and forward are projected meeting dates

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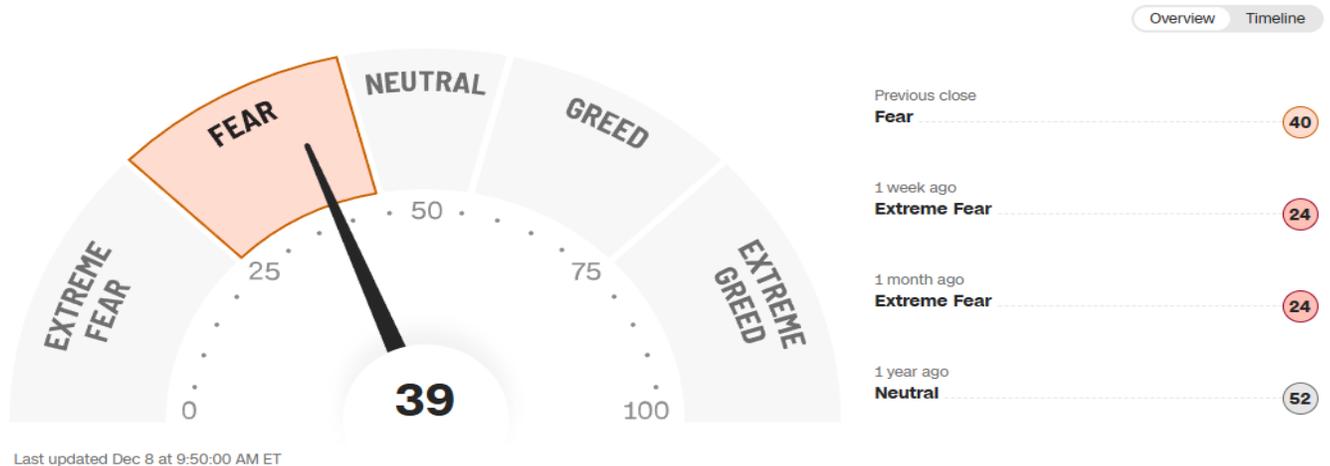


*Risk disclosure: Price can go up and down at any moment, use free money to trade and bear the risk according to your own capital;
Never trade with money that has a deadline for withdrawal.
All suggestions are for reference only, even AI cannot be 100% reliable, final decision still lies upon investors.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

Fear & Greed Index

What emotion is driving the market now?

[Learn more about the index](#)



North East West South is NEWS

US President Trump, speaking today about Netflix's plan to acquire Warner Bros.' film production and streaming division, said the streaming giant already has "a very large market share, which could be a problem," and added that he would be involved in the decision.

Japan's Foreign Ministry summoned Chinese Ambassador to Japan Wu Jianghao today to strongly protest the radar lock-on incident between Chinese military aircraft and Japanese Self-Defense Force fighter jets. The Chinese Navy stated that Tokyo's claims were "completely inconsistent with the facts."

Swiss Foreign Minister Ignazio Cassis, in an interview published today, stated that the Organization for Security and Co-operation in Europe (OSCE) can play a crucial role in monitoring the implementation of Russia's ceasefire in Ukraine.

Berkshire Hathaway (BRK.B-US) announced a major personnel change. With CEO Warren Buffett set to step down at the end of this year, the group's investment vice president and GEICO CEO, Todd Combs, will leave the company to head JPMorgan Chase's newly established "Safety and Resilience Investments Program." This change has also drawn attention to who will take over Berkshire Hathaway's massive stock holdings.

Last Friday, the European Union announced a €120 million fine against Elon Musk's social media platform X, pursuant to the Digital Services Act (DSA). This is the first formal penalty case under the DSA since its enactment. Musk immediately launched an attack on X, calling the EU a "disgusting monster" and threatening to "dissolve the EU." Several US officials subsequently also criticized the EU for targeting American companies.

Is AI powerful or stupid?

YouTube video player showing a piano guide for "Boys & Girls" by Ayumi Hamasaki. The video features a digital piano keyboard with colored notes (pink and yellow) and lyrics "輝きだした" (Kagayakidashita) overlaid on the screen. The video title is "【ピアノ】Boys & Girls / 浜崎あゆみ【カラオケ】" and the channel is "ピアノ歌っちゃ王".

[【ピアノ】Boys & Girls / 浜崎あゆみ【カラオケ】](#)

Ayumi Hamasaki is a Japanese singer-songwriter and producer, often dubbed the "*Empress of Pop*". One of her most famous concerts was in November 29th in Shanghai Sports Center. The concert was cancelled and she still insisted to sing to 14,000 empty seats of the arena and completed the whole concert. Therefore, I wanted to learn one of her masterpieces *Boys & Girls* and asked the AI to find the piano score or any other simplified score for me. Chat GPT said it isn't free online, and GROK just gave me fragments without beats and timing as followings.

Key: F minor

Right Hand melody + Left Hand chords

Intro / Main Riff (the iconic synth riff, arranged for piano)

text

RH: Ab Bb C Db C Bb Ab Gb (octave higher)

LH: F F F F F F F F (F minor octave or power chord)

Copy

Both GPT and Grok gave me some links which were no use at all. At length, I searched manually in YouTube and found the above teaching computer performance with digital notes and precise beats and lyrics which is another format out of traditional score. Hope in the future, the super-AI can be cleverer. So, do not rely so much on AI at this stage until super-AI comes.



World Observation

Day 1385
Russia/Ukraine Conflict

New Trend of Learning

According to Chinese Geomancy, year of 2026 is the year of horse. One of the prominent particular is that this is a year of learning for general citizens. It does not limited to academic research of those holding doctoral degree or post-doctoral degree, it denotes a trend of learning for general citizens or what we called small potatoes. The trend that has aroused is the learning of AI.

So, I asked the AI to list out the most popular learning venues of AI, besides famous universities like Harvard and MIT, there are still practical program run by Google and Microsoft. Hang on! Of course there are some scammers online from KK Park, beware of them. Some are really free of charge, but still need to check any hidden charges. Some are for beginners and have no certificate, and some for developing their own careers with certificate so as to prove that you are a capable AI user and will be in a better condition in job hunting when facing the unemployment trend aroused by AI.

Chinese Geomancy is called Fung Shui, literally means *wind and water*. The main purpose is not for forecasting, but for changing of destiny, just as much as could be. There is no promise to change a beggar to a king in a single evening. Western mysticism only has fortune telling but no fortune changing. Financial Astrology is to forecast and cannot change the path of solar system or Milky Way.

The trend of AI is now changing our daily life; we must know it deeply or else will be eliminated from earth by another AI user. Computers need to upgrade; we also need to upgrade ourselves. We must find some formal paths of learning. This trend of learning was started by Palantir Meritocracy Fellowship program in November for high school students, and a hot and furious trend is on the way now. Hurry Up! Don't be left behind!



GPT-5 is here - OpenAI

Comparison table of major AI courses

Provider	Cost	Level	Format	Strengths	Weaknesses
Google ML Crash Course	Free	Beginner–Intermediate	Self-paced; interactive	Official; hands-on exercises; updated content	Less depth for production ML; no formal certificate
Microsoft Learn (Azure AI Fundamentals)	Free to audit; paid cert exam	Beginner	Self-paced modules; cert path	Good for Azure ecosystem; certification route	Azure-centric; exam cost for cert
DeepLearning.AI (Andrew Ng)	Paid (Coursera) with audit options	Intermediate	Guided specialization; projects	Strong pedagogy; large community	Paid for certificate; time commitment
fast.ai Practical DL	Free	Intermediate–Advanced	Project-focused; code-first	Very practical; free; strong community	Requires coding background; less formal credential
Udacity Nanodegree	Paid subscription	Intermediate–Advanced	Project + mentor support	Career-focused projects; mentor feedback	Higher cost; subscription model
MIT Professional Education	Paid (short programs)	Professional	Instructor-led; cohort	Brand, networking, structured 8-week format	Expensive; limited seats
edX / Coursera University Programs	Free audit; paid certs	Varies	University courses; verified certs	University credentials; broad choices	Certificate costs; variable support

Quick answer: Free, reputable options for learning AI include **Google’s Machine Learning Crash Course, Microsoft Learn (Azure AI Fundamentals), fast.ai,** and **DeepLearning.AI (Andrew Ng)**; **paid, university-style programs** (MIT Professional Education, Udacity Nanodegrees) offer more structured mentorship and certificates but cost money. **Watch for unclear billing, fake certificates, and aggressive marketing—prefer official university/company pages or established platforms** for enrollment.

Short descriptions and when to pick each

- **Google ML Crash Course** — *best for beginners who want a free, practical start with TensorFlow examples* ⁶.
- **Microsoft Learn / Azure AI Fundamentals** — *good if you plan to work with Azure or want a vendor certification path* ⁹.
- **DeepLearning.AI (Andrew Ng)** — *strong, structured deep learning specialization with project work and a large learner community* ⁴.
- **fast.ai** — *choose if you prefer a code-first, free route that quickly gets you building state-of-the-art models* ⁵.
- **Udacity / MIT / University short programs** — *pay for these when you need mentorship, career services, or a recognized certificate; expect higher cost and cohort schedules* ^{2 7 8}.

How to spot scams and avoid surprise charges

- **Enroll only via official pages** (company/university or major platforms like Coursera, edX, Udacity) rather than ads. **Check the provider’s site URL and contact info** ^{6 7}.
- **Free now ≠ free forever:** read the billing terms before entering payment details; avoid courses that require credit-card info just to “reserve” a free seat.
- **Certificates vs. credentials:** free audit access often exists, but verified certificates usually cost; legitimate platforms state this clearly. ^{3 4}
- **Look for reviews, community activity, and sample lessons;** established instructors (e.g., Andrew Ng) and open curricula (fast.ai) are less likely to be scams. ^{4 5}

Recommendation

Start with **free official courses** (Google, Microsoft, fast.ai) to confirm interest and skills, then invest in a paid specialization or university program if you need mentorship, a formal credential, or career services. **Keep payment records and read refund/billing policies** before subscribing.



GPT-5 is here - OpenAI

Comparison of Famous Free Online AI Learning Courses

Navigating the flood of AI courses can be overwhelming, especially with concerns about hidden fees or scams. To address this, I've focused on **well-established, reputable courses from trusted institutions and companies** (e.g., universities and tech giants). These are truly free to access (no mandatory payments, no surprise charges—though some offer optional paid certificates for resumes). I've prioritized beginner-friendly options based on your mention of MIT, Google, and Microsoft, plus other highly regarded ones like Andrew Ng's on Coursera and Harvard's on edX. All are self-paced, online, and updated for relevance in 2025.

I selected these five for their popularity, quality, and variety: introductory overviews, practical tools, and foundational theory. None require prior programming knowledge unless noted. Here's a side-by-side comparison:

Course Name	Provider	Duration	Content Overview	Advantages	Disadvantages
Artificial Intelligence (6.034)	MIT OpenCourseWare (OCW)	15 weeks (self-paced; ~10-15 hours/week)	Covers core AI concepts: knowledge representation, problem-solving, search algorithms, machine learning basics, and natural language processing. Includes lectures, notes, and assignments.	<ul style="list-style-type: none"> - Completely free with no paywalls (full access to materials). - Prestigious MIT curriculum; builds strong theoretical foundation. - Great for understanding AI's "why" behind the tech. - No enrollment needed—just download and start. 	<ul style="list-style-type: none"> - More academic and theoretical hands-on content for absolute beginners. - Dated examples (from 2010 concepts not timeless); lacks 2025-specific generative AI content. - No certificate or interactive elements.



Google AI Essentials

Google (via Grow with Google)

5-10 hours

Practical intro to generative AI: prompt engineering, using tools like Gemini and NotebookLM for productivity, idea generation, and task automation. Includes hands-on exercises.

- Super beginner-friendly; no tech background needed.
- Directly applicable to daily work (e.g., boosting productivity with AI).
- Taught by Google experts; integrates real Google tools.
- Free certificate upon completion; updated for 2025 trends.

- Focuses on usage than AI (not deep algorithms).
- Shorter length means less for career changers.
- Tied to Google ecosystem feel promotes their products.



AI for Beginners

Microsoft (via GitHub and Microsoft Learn)

12 weeks (self-paced; 1-2 hours/week)

Broad intro to AI/ML: neural networks, computer vision, natural language processing, ethics, and Python basics. Includes curriculum, Jupyter notebooks, and labs using Azure tools.

- Free open-source access (GitHub repo); no hidden costs.
- Hands-on coding labs for practical skills; great for beginners dipping into programming.
- Covers ethics and real-world apps; Microsoft-backed credibility.
- Community-driven updates keep it fresh for 2025.

- Assumes computer science Python intro; not overwhelming for novices.
- Labs require Azure account (easy setup; extra step).
- Less structured than platform-based courses; no formal certification.



<p>Machine Learning Specialization</p>	<p>Coursera (by Andrew Ng, Stanford/DeepLearning.AI)</p>	<p>3 months (self-paced; 5-10 hours/week)</p>	<p>Fundamentals of ML: supervised/unsupervised learning, neural networks, best practices, and building models. 3 courses with videos, quizzes, and programming assignments in Python.</p>	<ul style="list-style-type: none"> - Gold standard for beginners; Andrew Ng's clear teaching demystifies complex topics. - Hands-on projects (e.g., via Jupyter); builds portfolio-worthy skills. - Audit mode is fully free (videos, readings, ungraded assignments). - Highly regarded by employers; optional paid certificate (~\$49/month). 	<ul style="list-style-type: none"> - Audit skip graded assignments peer review for full access - Some use recent rest on auditing specializati enroll per c avoid. - Math-hea parts (linea basics recommen
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<p>CS50's Introduction to Artificial Intelligence with Python</p>	<p>Harvard/edX</p>	<p>7 weeks (self-paced; 10-30 hours/week)</p>	<p>Python-based AI: search algorithms, ML, neural networks, language processing, and optimization. Lectures, problem sets, and projects.</p>	<ul style="list-style-type: none"> - Engaging Harvard style; fun, challenging projects (e.g., building AI games). - Free to audit (full content); verified certificate optional (~\$199). - Strong on coding practice; prepares for advanced AI roles. - Active discussion forums; updated regularly. 	<ul style="list-style-type: none"> - Requires basics (free intro course recommended first). - Time-inte with coding assignmen - No gener focus—mo traditional .
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Key Takeaways and Advice

- **Best for Absolute Beginners:** Start with Google AI Essentials—it's quick, practical, and zero-risk.
- **Best for Theory:** MIT's course if you want academic depth without cost.
- **Best for Hands-On Building:** Andrew Ng's or Harvard's for coding skills.
- **Scam Avoidance:** Stick to official sites (e.g., ocw.mit.edu, grow.google, learn.microsoft.com, coursera.org, edx.org). Avoid third-party ads promising "free now, paid later"—these courses don't auto-charge. Always check for "audit" or "free access" options explicitly.
- **Next Steps:** Enroll via the links above. If you're a high schooler like in the Palantir program, pair with MIT or Harvard for college prep. For more, explore edX's free AI catalog from other unis (e.g., Berkeley's ML course).

These are all legitimate and won't surprise you with bills. If you specify your level (e.g., total newbie or some coding experience), I can refine recommendations!

