

US Stock Express

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CME Target Rate Probabilities

CME FEDWATCH TOOL - CONDITIONAL MEETING PROBABILITIES							
MEETING DATE	225-250	250-275	275-300	300-325	325-350	350-375	375-400
4/29/2026	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%
6/17/2026	0.0%	0.0%	0.0%	0.0%	4.8%	95.2%	0.0%
7/29/2026	0.0%	0.0%	0.0%	0.5%	14.5%	85.0%	0.0%
9/16/2026	0.0%	0.0%	0.0%	1.9%	21.2%	76.9%	0.0%
10/28/2026	0.0%	0.0%	0.1%	2.7%	23.7%	73.5%	0.0%
12/9/2026	0.0%	0.0%	0.4%	4.8%	28.7%	66.1%	0.0%
1/27/2027	0.0%	0.0%	0.4%	4.8%	28.7%	66.1%	0.0%
3/17/2027	0.0%	0.0%	0.5%	5.3%	29.5%	64.7%	0.0%
4/28/2027	0.0%	0.0%	0.5%	5.2%	28.7%	63.5%	2.1%
6/9/2027	0.0%	0.1%	1.0%	7.9%	32.7%	56.6%	1.8%
7/28/2027	0.0%	0.1%	1.5%	9.5%	34.3%	52.9%	1.7%
9/15/2027	0.0%	0.4%	3.0%	14.3%	37.9%	43.1%	1.4%
10/27/2027	0.1%	0.5%	3.7%	15.6%	38.2%	40.7%	1.3%
12/8/2027	0.7%	4.4%	17.1%	38.3%	38.1%	1.2%	0.0%

100% is a very, very, very rare case

主要央行利率 Major Central Bank Rates 2025/12/22

國家 Country	最新利率 Rate	先前變動 Change	變動日期 Date
美國 US	3.50% – 3.75%	-0.25	2025/12/11
歐洲 EU	2.15%	-0.25	2025/06/11
日本 Japan	0.75%	+0.25	2025/12/20
英國 UK	3.75%	-0.25	2025/12/19
澳洲 Australia	4.10%	+0.25	2026/03/21
紐西蘭 NZ	2.25%	-0.25	2025/11/26
加拿大 Canada	2.25%	-0.25	2025/10/30

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.

Financial Astrology & Chinese Geomancy

Online Training Course

The first patch aims at improving your personal luck

START DATE
August 2, 2026 (Sun)

FORMAT
12 lectures
(6 by email,
6 online discussions)

ENROLMENT
iHandbook.org → contact form

FEE
US\$275

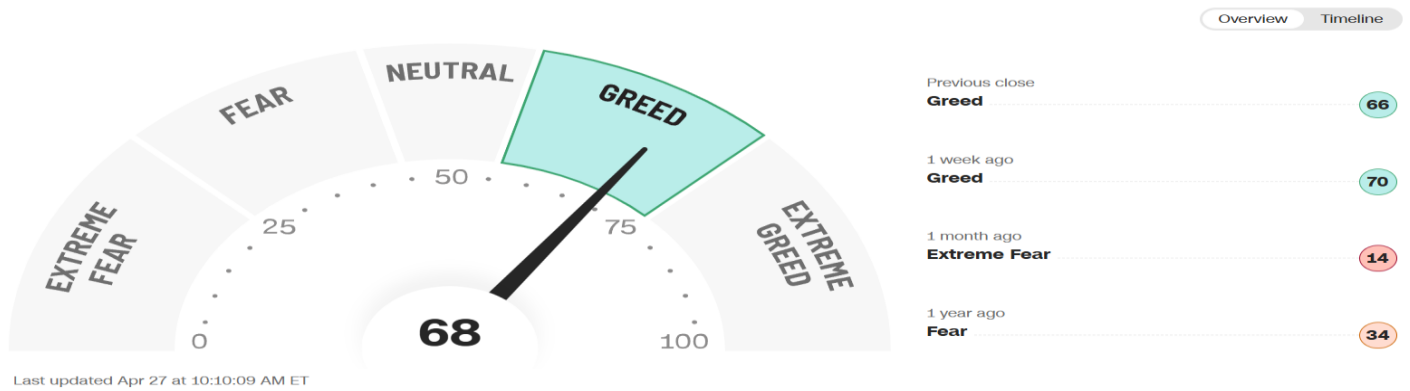
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*Risk disclosure: Price can go up and down at any moment, use free money to trade and bear the risk according to your own capital;
 Never trade with money that has a deadline for withdrawal.
 All suggestions are for reference only, even AI cannot be 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

This week's focus was on the results of the FedWatch meeting, and the FedWatch tool showed that the interest rate remained unchanged at 100%, with a 0% increase in interest rate; the first rate of interest decreased by about 38% before the bottom of this year. Meanwhile, Bank of Japan, Bank of Canada and European Central Bank will have their rate decision this week.

In March, the EU promulgated the new "European manufacturing" standards, and the requirements for automobiles, green technology, steel and other strategic public-funded enterprises are required to reach a certain proportional zero-assembly standard. The Chinese Ministry of Commerce submitted an opinion, and the bill was labeled as "systematic oversight."

Under the banner of Elon Musk, X officially marches into the financial service market, pushing out the new X Money service, offering 6% annual interest rate savings account and 3% cash transfer, frontal challenge to traditional banks, PayPal and other payment giants. Elon Musk's account transmission system is similar to WeChat's "super-class" account, transparent high-interest rate supplementation, quick withdrawal of funds, complete electronic payment ecology.

In just one week, one-third of the excess 500 ingredients published by the company. There is also a large-scale science and technology company in the so-called Seven Giants. Microsoft, Alphabet, Amazon, Meta Platforms, financial information announced in the third week, investors' attention is focused on capital expenditure plans for artificial intelligence infrastructure, and Apple's financial results announced in the fourth week.

HubSpot (HUBS.US), Adobe (ADBE.US), Salesforce (CRM.US) and other software companies have started to change their usage of artificial intelligence, so there is no additional charge for customers, but there is no fixed correction charge.

《The Information》 Quoted by Kyle Poyar A collection of a number of reports. Reported, until bottom in 2025, 79 of the 500 companies under scrutiny will use artificial intelligence for customers, and additional expenses will increase more than double in 2024. Atlassian (TEAM.US), Workday (WDAY.US) and ServiceNow (NOW.US) positive estimate or high percentage usage fee, supplemented with artificial intelligence performance, press title. Amazon (AMZN.US) Supports Anthropic and Microsoft (MSFT.US) Supports OpenAI correct revised payment plan, Artificial Intelligence usage amount additional cost, press title.



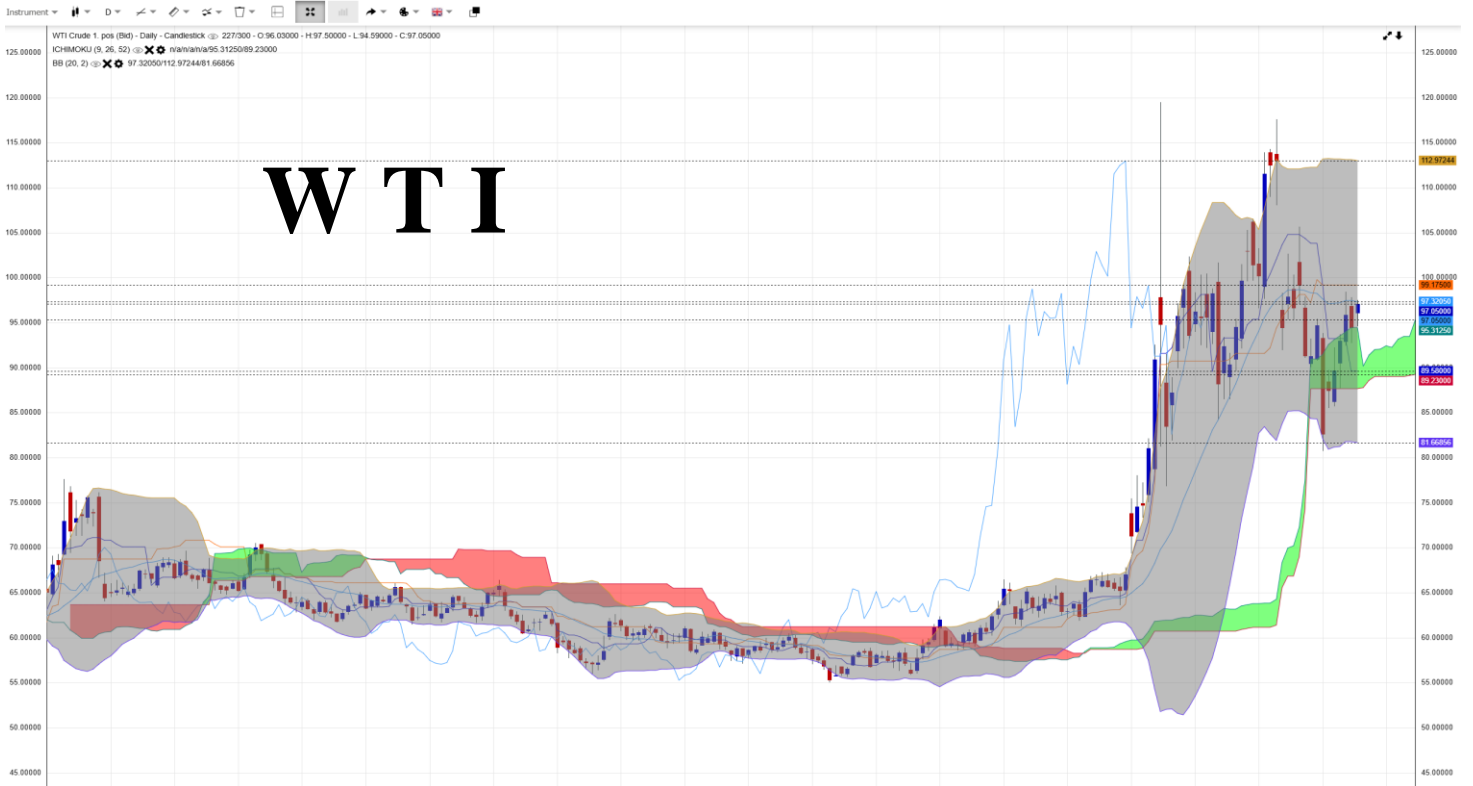
Already said NVDA is the King of Kings and now is number one in the world.



Already said GOOG is the Lord of Lords and now is number two in the world.



Even under keen competition, TSM still on record high.



Traditionally, when oil price rises, stocks will fall, but now oil and stocks rise together.



World Observation

Day 1525
Russia/Ukraine Conflict

Recovery Power of S&P

What is happening in the Hormuz Strait? It cannot occupy top headlines in the news and media again. Recently, it is apparently replaced by the assassination of Donald Trump. Even the assassinator is said to be organized by the head of IRGC, but later on proved that the leader had already been killed.

Some people are still eager to calculate how many ships are there passing the Strait and how many ships are blockaded by the US. Who cares? The S&P and NASDAQ already broke record high and DJIA is quite near record high, even the 4th index PHLX and 5th index SPACE index are already on record high. After the unsuccessful assassination, NVDA, GOOG, TSM still went up and aiming at incessant record high.

Focus of the market is already back to the side of the economy, please watch one of the focuses is that CME target rate reached 100% of keeping unchanged. This is a very rare case that means all analysts are back to their original seat of economy and put aside the Hormuz Strait. The most important factor of this week is that 4 major central banks are having their rate decision this week that is US Fed, ECU, Bank of Japan and Bank of Canada together with the financial reports of the Magnificent Seven GOOG, AMZN, META and MSFT.

Why would this happen? Because the recovery power of the US stock market is extremely strong and the time of recovery is also shorter than the previous crash. I have asked the AI to make a list of the crash and recovery, the period needed is much shorter than before. In the dot com bubble of the 1990s, it took 2190 days to reach record high, and in the Financial Tsunami of 2008 it took 1460 days, the pandemic of 2020 took 150 days and the tariff war of 2025 took 140 days.

But something is controversial, how about the Iranian War, it took over 365 days, because it was calculated from the Midnight Hammer Operation of June 2025. Actually, it was completed and another Operation Epic Fury started on Feb 28 of 2026. My calculation is from the high of this year down to the golden pit and it took 38 days to go back to pre-war level and 41 days to record high. Readers have the right to choose which standard they think more suitable, anyway the market is on record high again.

This means the market believes no need to be obsessed with who can win the war? Who is the actual winner? Who will collapse and never stand up again? Who is the real loser? Who is on the side of justice? Who is the devil? Who will suffer from hyper-inflation? Who will be blamed for centuries? Don't care about this! Investors do not need to care about all these, only if you can improve your personal luck and buy at the bottom of the golden pit on April 7th 2025 and March 30th 2026. This is the only task investors needed to do.

Here's a clear timeline of how long the U.S. stock market (S&P 500) took to recover to new highs after each major crash you listed. The data shows recovery times have generally shortened in recent decades, with the COVID-19 rebound being the fastest.



GPT-5 is here - OpenAI

Passed Turing Test as AGI (super AI) level



Recovery Timelines of Major U.S. Market Crashes

Crisis	Peak-to-Trough Decline	Recovery Time to New High	Approx. Days
Dot-Com Bubble (2000–2002)	–47%	~6 years (back to highs in 2006)	~2,190 days quantflowlab.com
Financial Crisis (2008)	–55%	~4 years (back to highs in 2013)	~1,460 days ithy.com
COVID-19 Crash (2020)	–34%	~5 months (new highs by Aug 2020)	~150 days quantflowlab.com
Tariff War Shock (2025)	–11%	~20 weeks (new highs by late Aug 2025)	~140 days Bank for International Sett
Iran War Oil Shock (2026)	~–10% (short-lived)	Still unfolding, but equities regained near highs within weeks; historically such shocks recover in ~12 months	~365 days (projection) Morgan Stanley + 2




GPT-5 is here - OpenAI

Key Insights

- **Dot-Com Bubble (2000–2002):** The longest modern recovery. Tech-heavy losses dragged the S&P 500 down nearly half, requiring **six years** to reclaim its peak.
- **2008 Financial Crisis:** Severe systemic collapse, but aggressive monetary stimulus helped the market recover in **four years**.
- **COVID-19 Crash (2020):** The fastest rebound in history. Despite a 34% plunge in just 33 trading days, fiscal and monetary intervention drove a **five-month recovery**.
- **Tariff War (2025):** The April 2 tariff shock caused an 11% drop, but markets bounced back quickly, surpassing prior highs in **under 20 weeks**.
- **Iran War (2026):** The oil shock disrupted markets, but U.S. equities have shown resilience. Analysts expect recovery within **about a year**, depending on how long energy disruptions last.

Risks & Context

- **Structural vs. External Shocks:** Crises rooted in systemic financial imbalances (dot-com, 2008) take years to heal. External shocks (pandemics, tariffs, wars) often resolve faster.
- **Policy Response Matters:** Rapid fiscal/monetary action (2020, 2025) shortened recovery dramatically.
- **Energy Dependence:** The 2026 Iran war highlights how oil supply disruptions can weigh on inflation and delay recovery, though U.S. resilience as a net energy exporter limits damage.

 **Bottom Line:** Recovery times have indeed shortened overall. From ~6 years (dot-com) to ~4 years (2008), then just months (COVID-19, tariffs), and now potentially ~1 year for the Iran war. The trend reflects stronger policy responses, more resilient corporate earnings, and investor willingness to “buy the dip.”

Would you like me to also chart these recovery timelines visually so you can see the acceleration trend across crises?