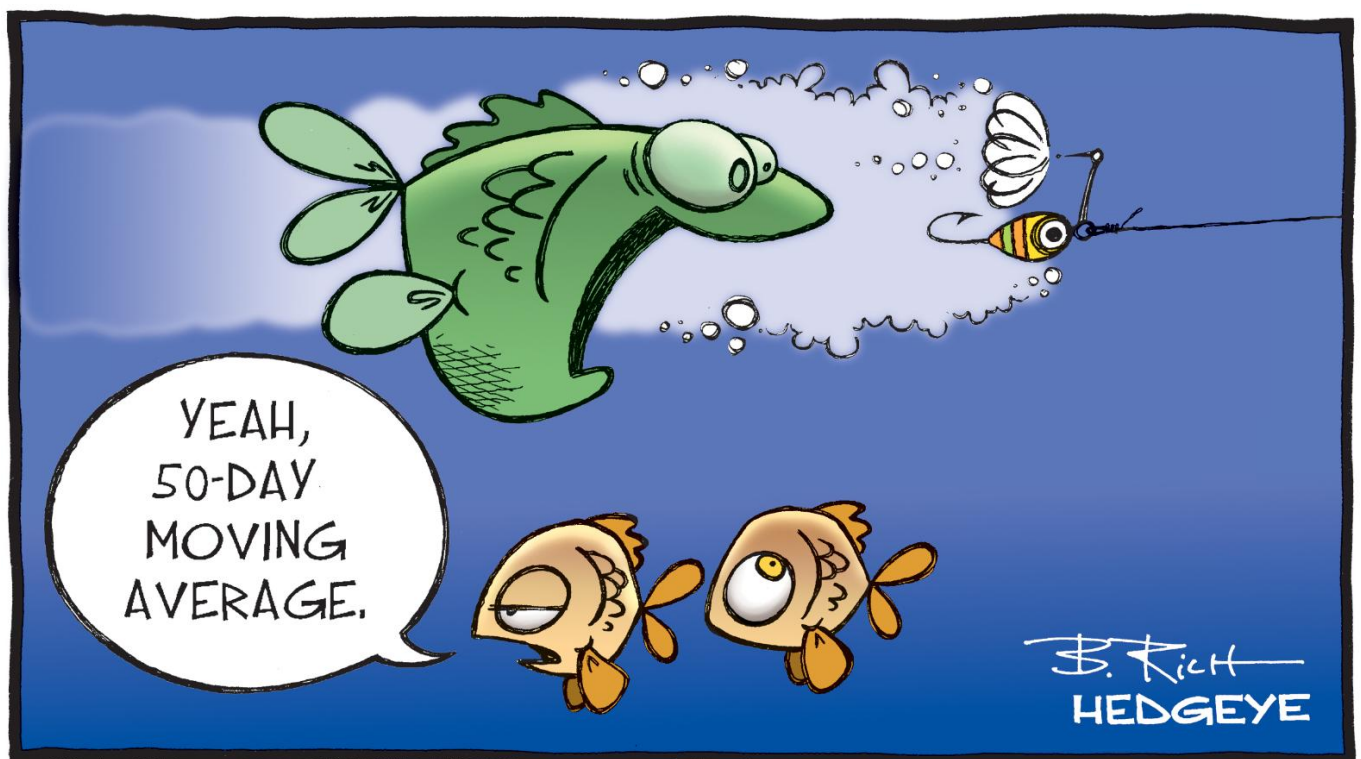
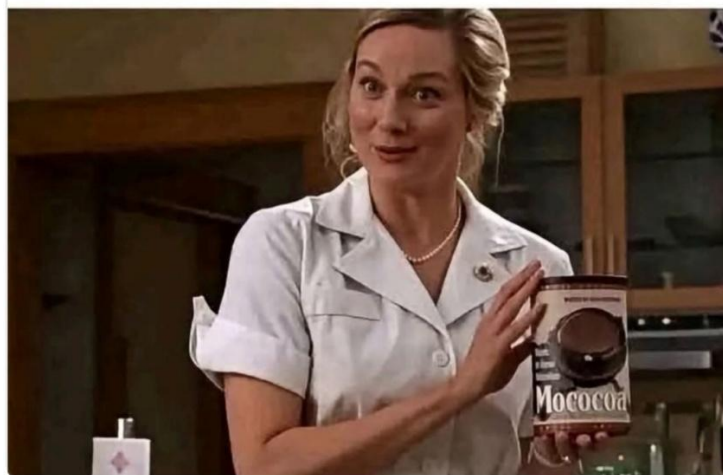


Youtube Channel 





When it's the year 2070 and
my AI wife has ad breaks because
I can't afford wife premium



Disclaimer: I am not a financial advisor, and do not make any recommendations on what to buy or sell.

The information offered here is for educational purposes only and does not constitute financial, legal or professional advice. NO ONE, including me, has any idea what the market will do.

Each person must determine their own risk profile, trading/investing style and take responsibility for any trades they make. Always do your own research and due diligence before making any investment decisions.

Past performance does not guarantee future results!

Most of the charts shown in this newsletter are courtesy of StockCharts.com and can be found on the website shown at the top of the page. Here is a link to the StockCharts.com pricing and if you sign up, I would appreciate if you used my email as a referral (danbyrd@comcast.net)

[Service Levels, Data Plans and Pricing | StockCharts.com](#)



Chart of the Week:



Economic Calendar for Last Week:

Time	Cur.	Event	Imp.	Actual	Forecast	Previous
Wednesday, October 21, 2026						
10:30	US	Crude Oil Inventories	★★★	-3.060M	-0.100M	-8.557M
Thursday, October 22, 2026						
08:30	US	Initial Jobless Claims	★★★	194K	200K	200K
Friday, October 23, 2026						
09:45	US	S&P Global Services PMI (Oct) P	★★★	57.9	57.9	58.8
09:45	US	S&P Global Manufacturing PMI (Oct) P	★★★	56.0	55.4	55.9

Economic Calendar for Next Week:

Time	Cur.	Event	Imp.	Actual	Forecast	Previous
Tuesday, October 27, 2026						
08:30	US	Durable Goods Orders (MoM) (Sep) P	★★★		0.6%	0.0%
10:00	US	CB Consumer Confidence (Oct)	★★★		80.5	81.9
10:00	US	New Home Sales (Sep)	★★★		649K	684K
Wednesday, October 28, 2026						
10:30	US	Crude Oil Inventories	★★★			-3.060M
14:00	US	Fed Interest Rate Decision	★★★		4.00%	4.00%
14:00	US	FOMC Statement	★★★			
14:30	US	FOMC Press Conference	★★★			
Thursday, October 29, 2026						
08:30	US	Core PCE Price Index (MoM) (Sep)	★★★		0.3%	0.2%
08:30	US	Core PCE Price Index (YoY) (Sep)	★★★		3.1%	3.0%
08:30	US	GDP (QoQ) (Q3) P	★★★		3.0%	2.2%
08:30	US	Initial Jobless Claims	★★★		196K	194K
Friday, October 30, 2026						
09:45	US	Chicago PMI (Oct)	★★★			58.8

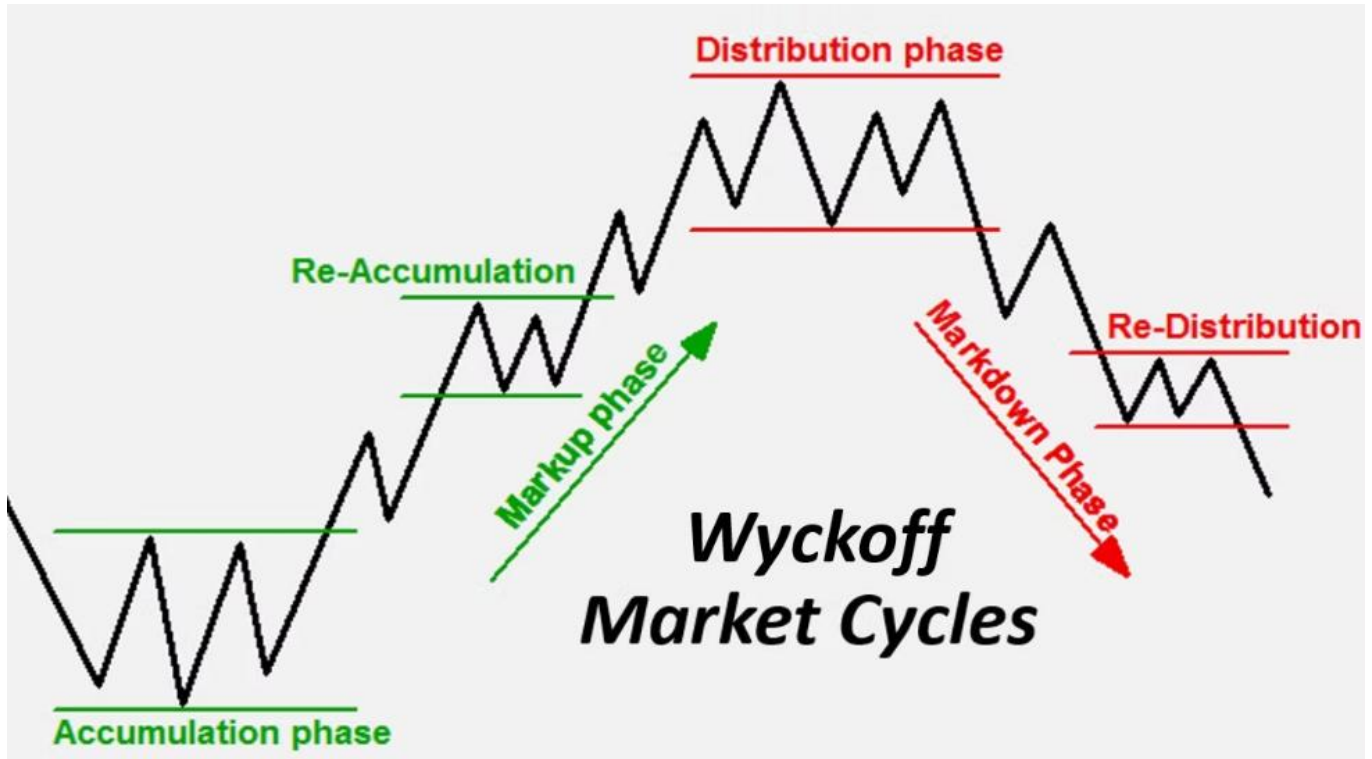
Best chance for the next rate hike is in December:

CME FEDWATCH TOOL - AGGREGATED MEETING PROBABILITIES				
MEETING DATE	375-400	400-425	425-450	450-475
10/28/2026	90.04 %	9.96 %	0.00 %	0.00 %
12/9/2026	16.48 %	83.52 %	0.00 %	0.00 %
1/27/2027	0.00 %	82.04 %	17.96 %	0.00 %
3/17/2027	0.00 %	24.18 %	75.82 %	0.00 %
4/28/2027	0.00 %	0.00 %	92.04 %	7.96 %
6/9/2027	0.00 %	0.00 %	53.11 %	46.89 %
7/28/2027	0.00 %	0.00 %	42.04 %	57.96 %
9/15/2027	0.00 %	0.00 %	30.04 %	69.96 %
10/27/2027	0.00 %	0.00 %	30.04 %	69.96 %
12/8/2027	0.00 %	0.00 %	35.43 %	64.57 %

10-Year is sitting right on the 5% support level... will it hold or break?



A refresher on how markets work:



And the current cycle... We either bounce to the top or break to a new Markdown Phase:



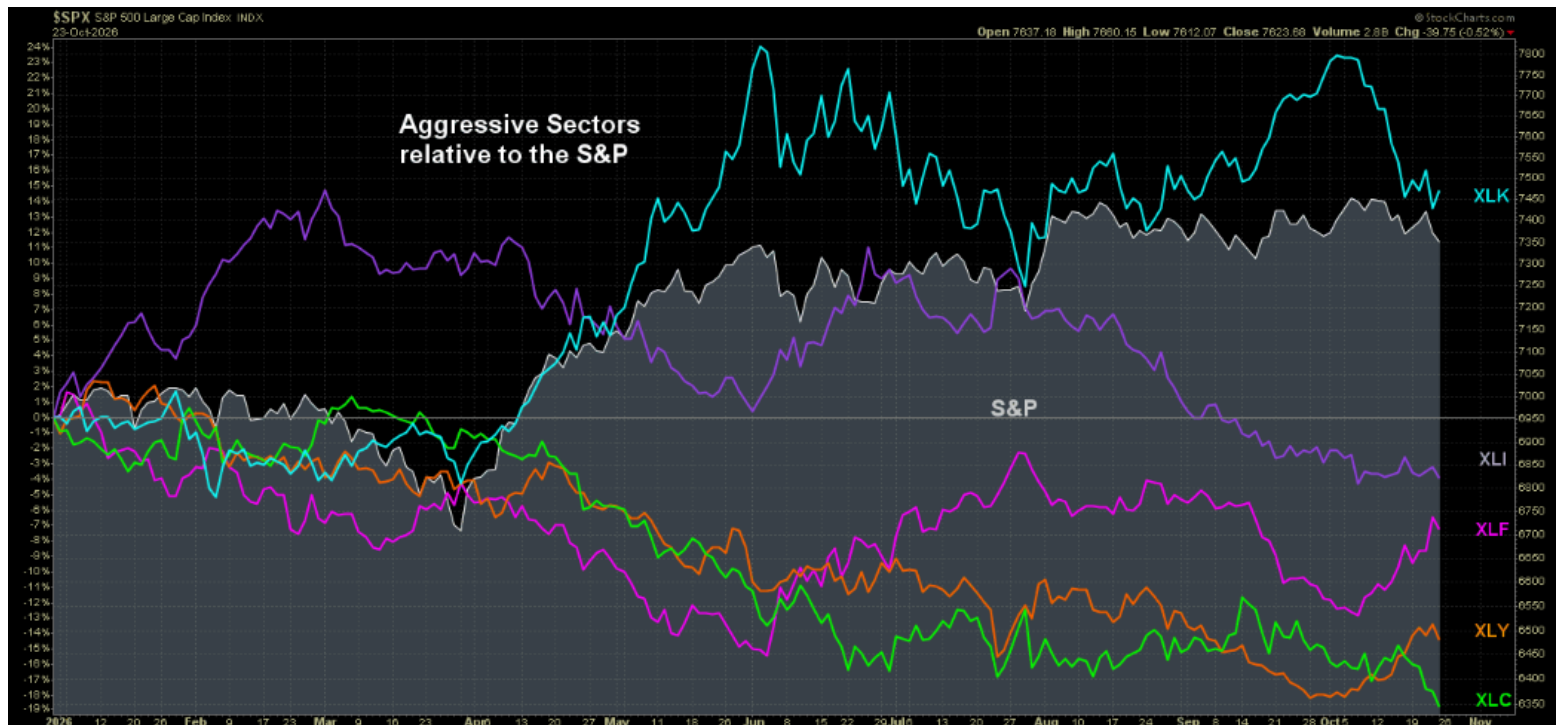
The rotation graphs do not look favorable:



The only thing that has been holding this market up as large Cap Tech sells off is the rotation into Defensive Sectors like Energy, Staples and Healthcare:



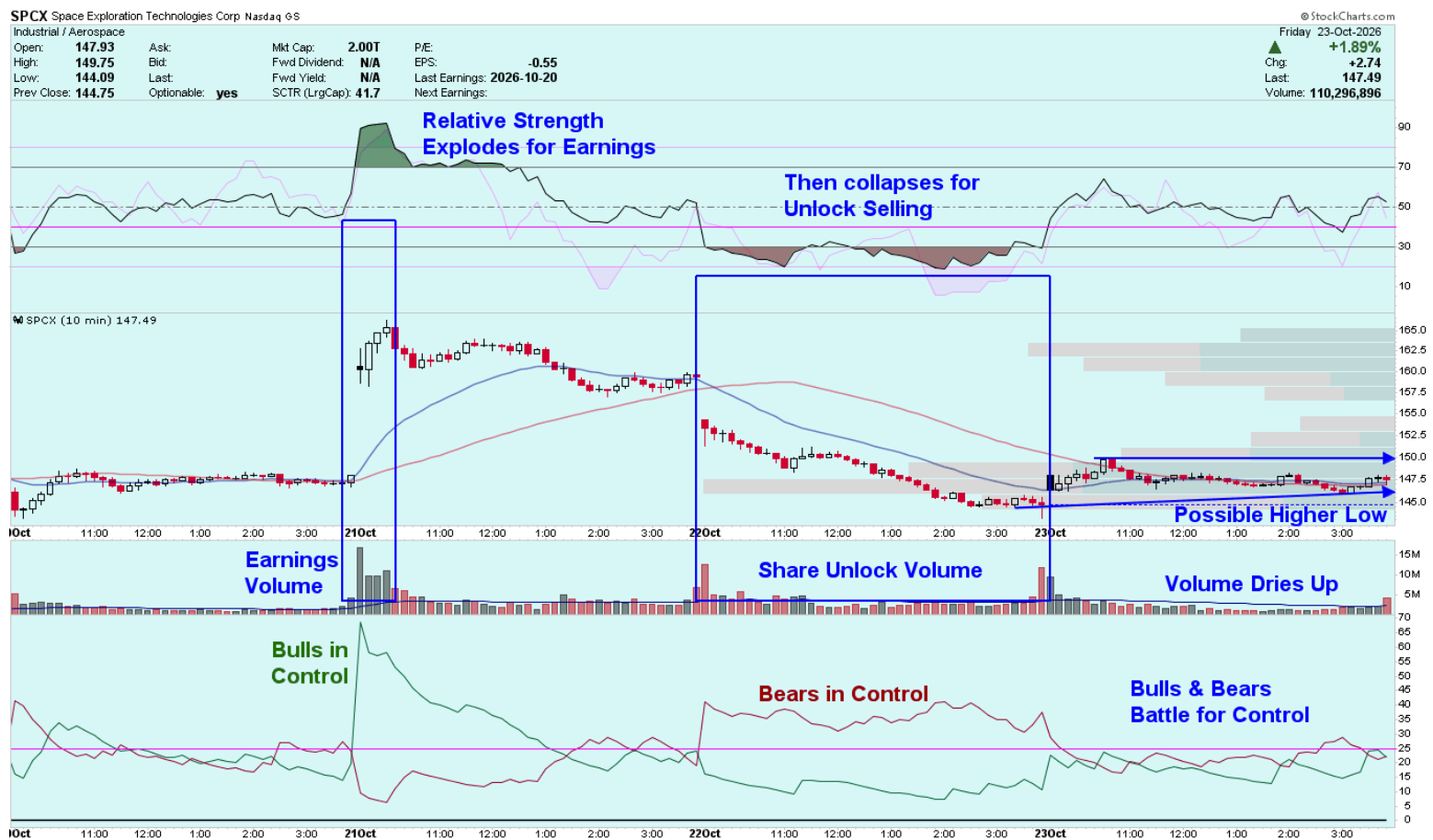
And Financials:



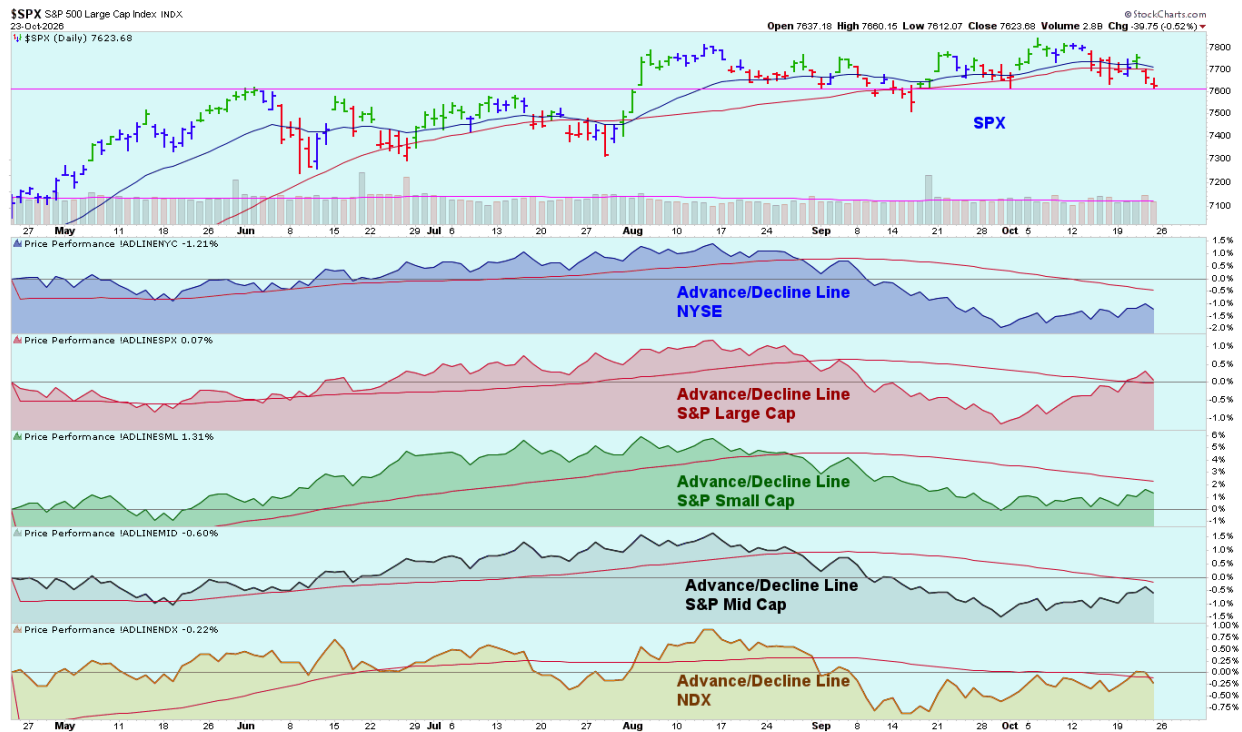
SpaceX (SPCX) had its largest share unlock of 1.3 Billion on Thursday, after their stellar earnings on Tuesday. You can see shareholders were taking profits the last 2 days, although it seemed to slow down on Friday. At some point those new shareholders will exhaust the selling, then we'll see if the great earnings help.

The selling volume was in the first 2 hours of the Unlock day, then right at the end. But volume all but dried up on Friday as the Relative Strength went back above 40. Most of the volume was between 147 – 150. Looks like a possible higher low, but we need a new higher high above 150 before a new uptrend is in place.

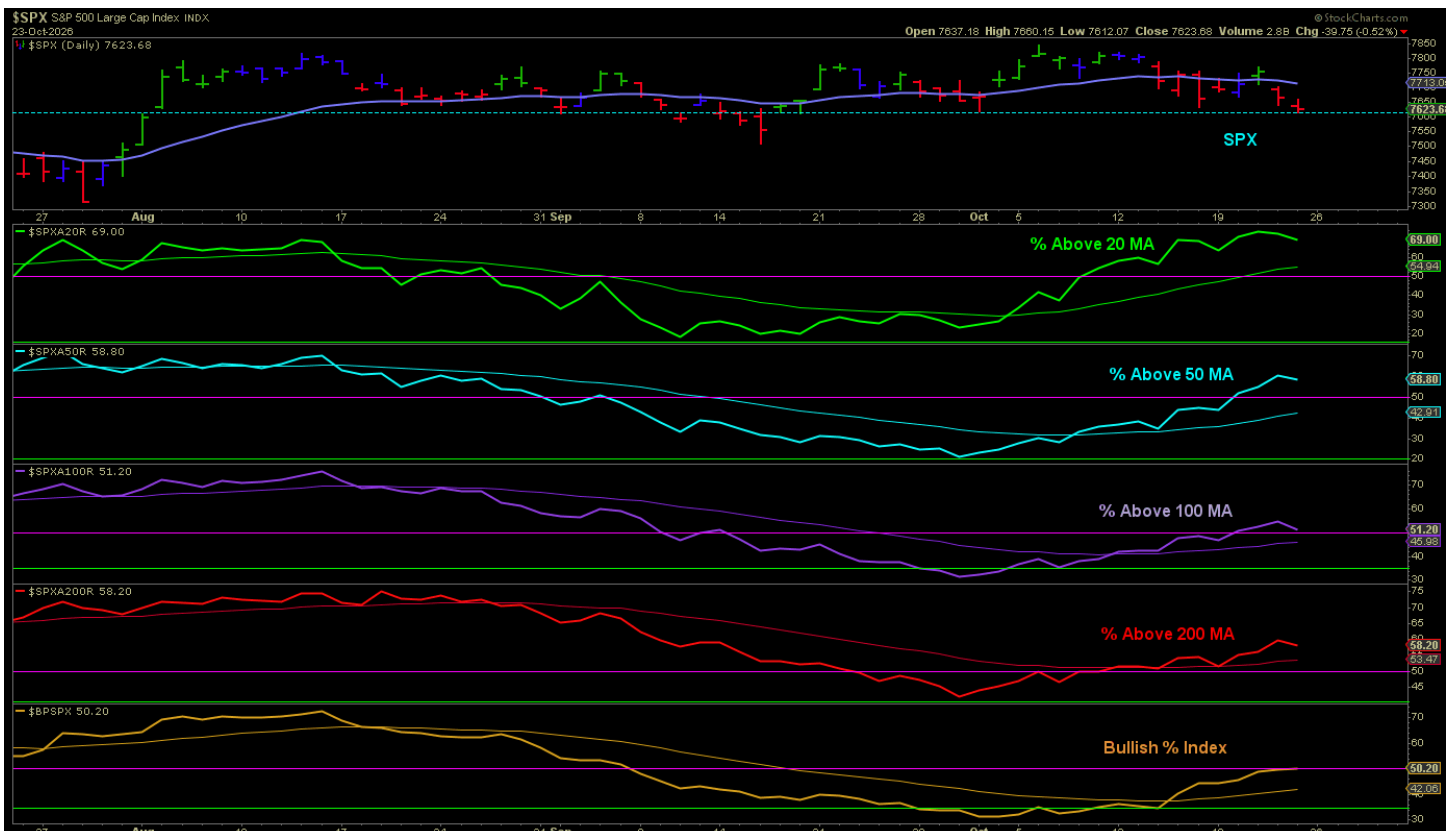
The volume for earnings was more than the volume for Share Unlock selling.



The one positive is that the Advance Decline Lines have started to move higher. Even though the price low was the same on Friday as they were on October 1st, the Advance/Decline lines are higher. This is an important metric to keep an eye on.



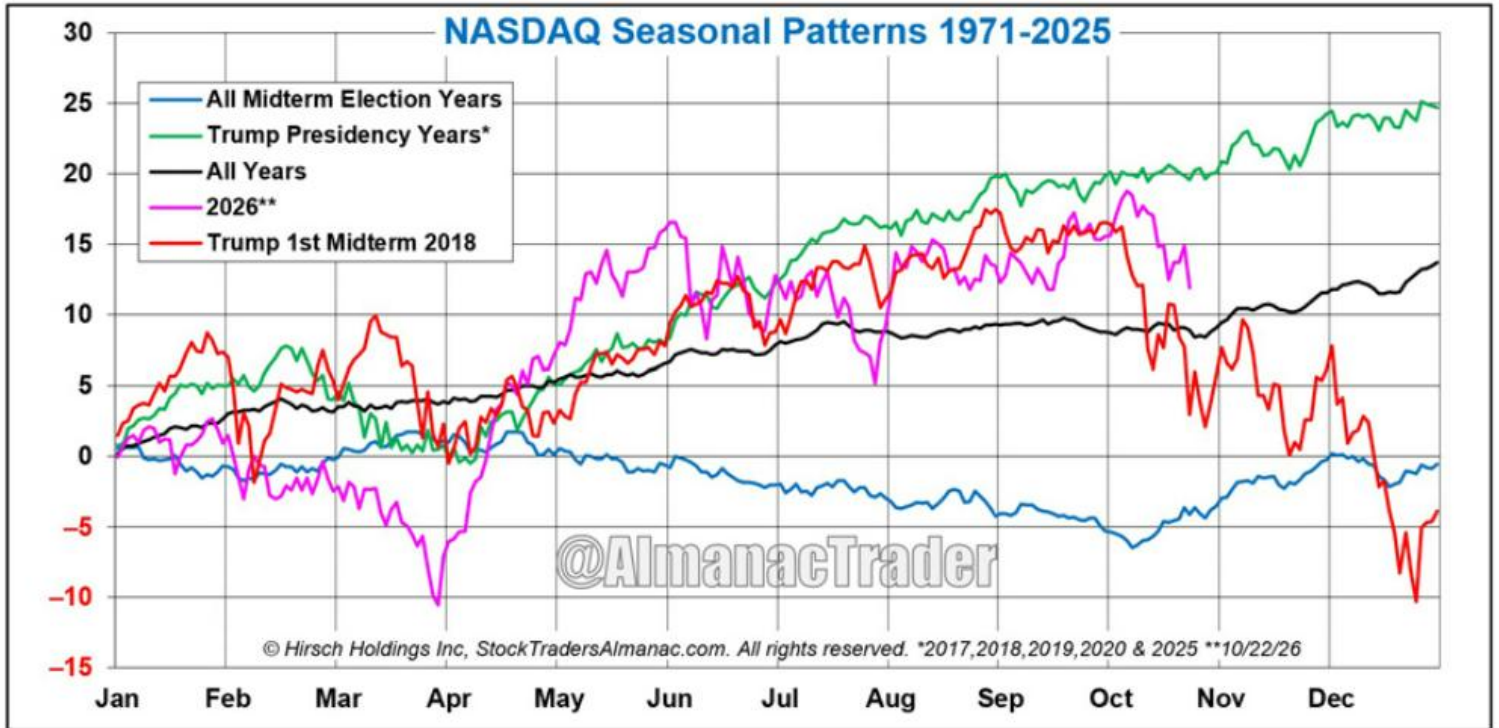
Finally, the % of stocks above their key moving averages continue to improve:



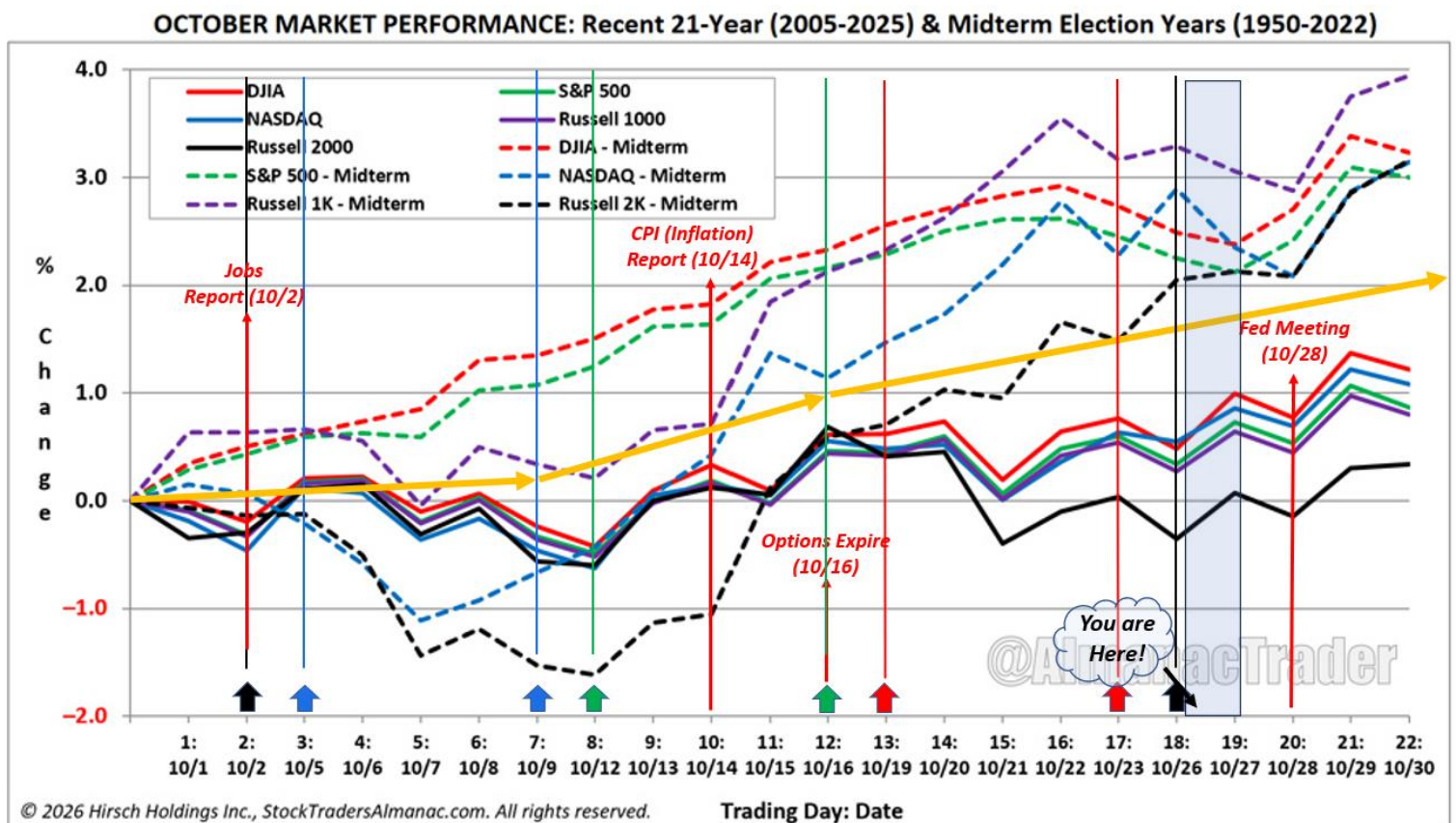
One big question – will this mid-term Q4 look like Trump's last mid-term Q4?

From Stock Trader's Almanac:

So far, the Nasdaq has been following the 2018 pattern, but the S&P has not:



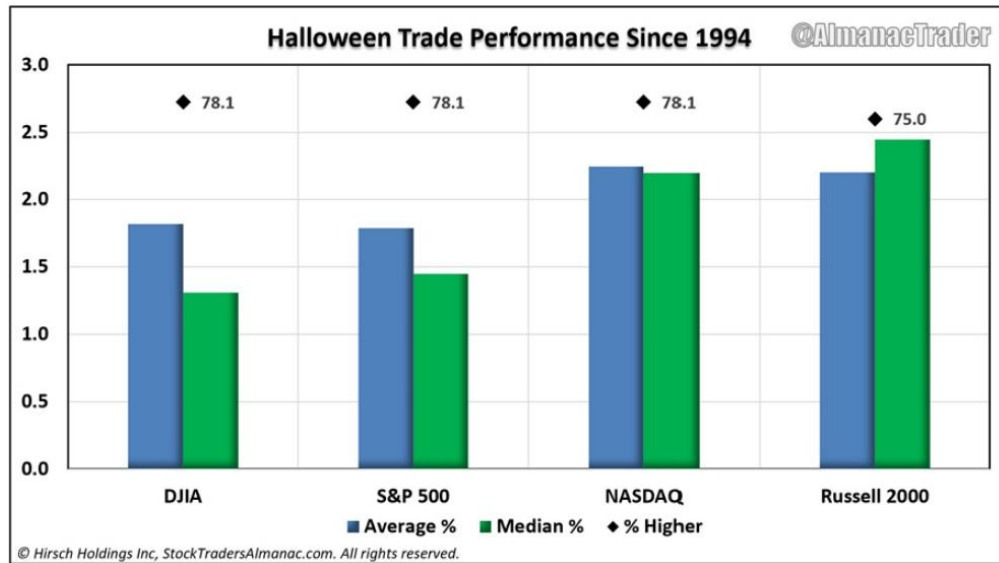
Here's what the seasonal trend looks like for October:



Also from Stock Trader's Almanac, the trends around Halloween (next week):

Bullish Halloween Trade and Midterm Election Trades Collide

One of the most bullish short-term stretches on the calendar is the last several trading days of October through the first few days of November, specifically the last four trading days of October plus the first three trading days of November: the "Halloween Trade." Since 1994, DJIA, S&P 500 and NASDAQ have been up 78.1% of the time over this seven-day period, with average gains of 1.8% for DJIA and S&P 500 and 2.2% for NASDAQ. Russell 2000 has been up 75.0% of the time with an average gain of 2.2%.



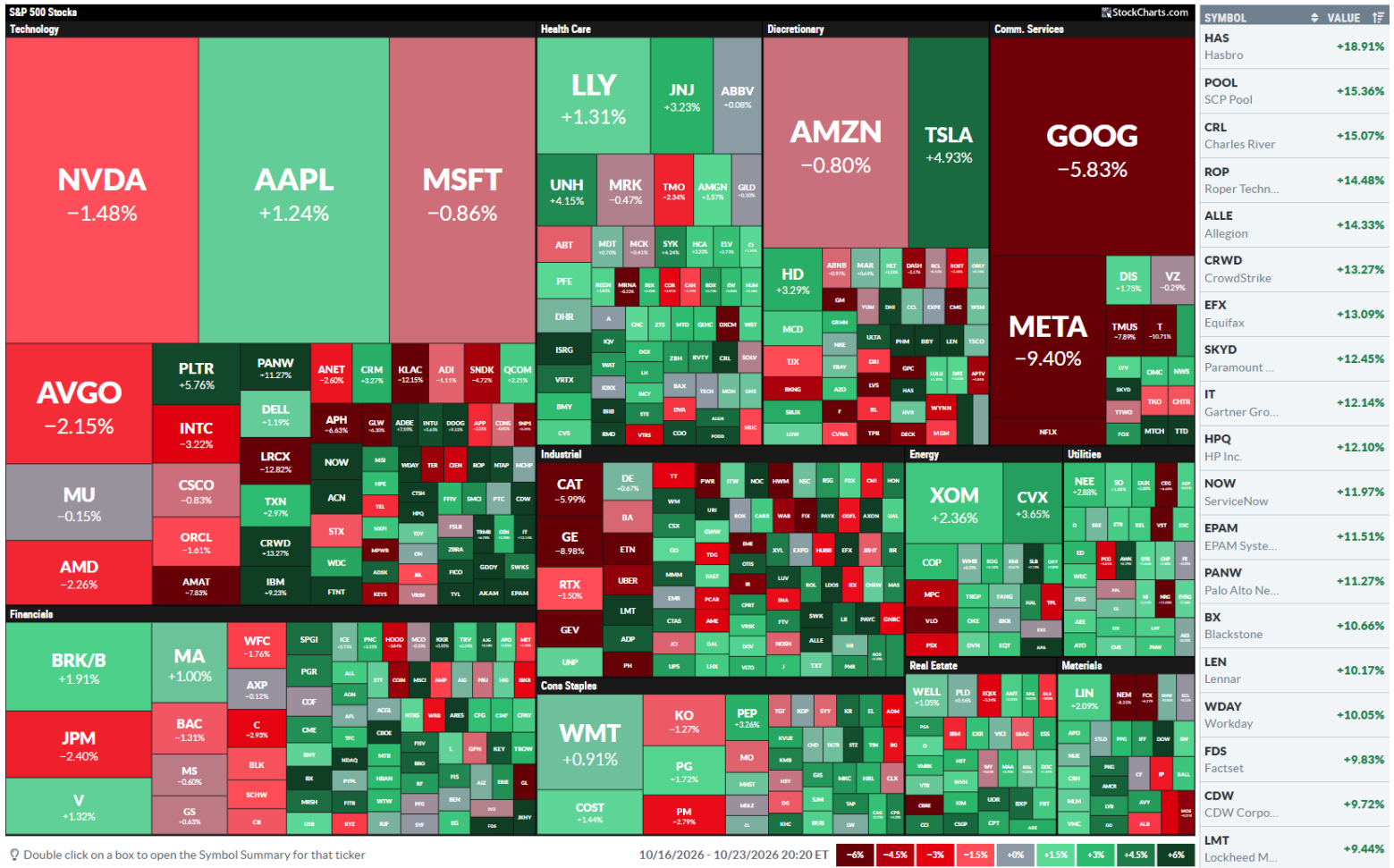
BULLS WIN BATTLE BETWEEN ELEPHANTS AND DONKEYS

Midterm Year	Dow Jones Industrials 5 Trading Days Before E. Day	3 Trading Days After E. Day	% Change	President's Party % Seats Lost	President in Power
1934	93.36	99.02	6.1%	2.9%	Dem
1938	152.21	158.41	4.1	-21.3	Dem
1942	113.11	116.12	2.7	-16.9	Dem
1946	164.20	170.79	4.0	-22.6	Dem*
1950	225.69	229.29	1.6	-11.0	Dem
1954	356.32	366.00	2.7	-8.1	Rep*
1958	536.88	554.26	3.2	-23.9	Rep
1962	588.98	616.13	4.6	-1.5	Dem
1966	809.63	819.09	1.2	-15.9	Dem
1970	754.45	771.97	2.3	-6.3	Rep
1974	659.34	667.16	1.2	-25.0	Rep
1978	792.45	807.09	1.8	-5.1	Dem
1982	1006.07	1051.78	4.5	-13.5	Rep
1986	1845.47	1886.53	2.2	-2.7	Rep
1990	2448.02	2488.61	1.7	-4.6	Rep
1994	3863.37	3801.47	-1.6	-20.9	Dem*
1998	8366.04	8975.46	7.3	2.4	Dem
2002	8368.94	8537.13	2.0	3.6	Rep
2006	12080.73	12108.43	0.2	-12.9	Rep*
2010	11169.46	11444.08	2.5	-24.6	Dem*
2014	17005.75	17573.93	3.3	-6.5	Dem*
2018	24874.64	25989.30	4.5	-17.4	Rep*
2022	32653.20	33747.86	3.4	-3.2	Dem*
Total			65.5%		
Average			2.8%	-11.1	

* Control switches to other party

Weekly Performance:

NAME	LAST	CHG	% CHG	+/-
\$BRENT - Brent Crude Oil - Spot	116.90	+7.04	+6.41%	
IGV - iShares Expanded Tech-Software Sector ETF	110.59	+6.25	+5.99%	
XHB - SPDR S&P Homebuilders ETF	98.38	+3.47	+3.66%	
XBI - SPDR S&P Biotech ETF	149.54	+5.22	+3.62%	
IWM - iShares Russell 2000 ETF	275.75	+5.31	+1.96%	
\$SML - S&P 600 Small Cap Index	1,681.71	+28.21	+1.71%	
TLT - iShares 20+ Year Treasury Bond ETF	81.34	+1.29	+1.61%	
XLE - Energy Select Sector SPDR Fund	69.33	+1.09	+1.60%	
DBC - Invesco DB Commodity Index Tracking Fund	34.10	+0.36	+1.07%	
XRT - SPDR S&P Retail ETF	87.65	+0.63	+0.72%	
XLF - Financial Select Sector SPDR Fund	55.90	+0.38	+0.68%	
DIA - SPDR Dow Jones Industrial Average ETF	521.37	+2.27	+0.44%	
VGT - Vanguard Information Technology ETF	119.17	+0.34	+0.29%	
\$MID - S&P 400 Mid Cap Index	3,616.59	+0.81	+0.02%	
\$USD - US Dollar - Cash Settle	101.75	-0.03	-0.03%	
XLK - Technology Select Sector SPDR Fund	183.23	-0.24	-0.13%	
SPY - SPDR S&P 500 ETF	759.97	-3.28	-0.43%	
QQQ - Invesco QQQ Trust	704.40	-5.40	-0.76%	
\$OEX - S&P 100 Index	3,777.59	-30.03	-0.79%	
MTUM - iShares MSCI USA Momentum Factor ETF	289.45	-3.72	-1.27%	
DBA - Invesco DB Agriculture Fund	27.87	-0.36	-1.28%	
DTCR - Global X Data Center & Digital Infrastructure ETF	25.43	-0.35	-1.36%	
MAGS - Roundhill Big Tech ETF	70.07	-1.21	-1.70%	
\$TNX - CBOE 10-Year US Treasury Yield	49.88	-1.10	-2.16%	
SMH - VanEck Semiconductor ETF	527.20	-12.59	-2.33%	
CHAT - Roundhill Generative AI & Technology ETF	77.09	-1.94	-2.45%	
\$BTCUSD - Bitcoin to US Dollar	79,298.59	-2,130.81	-2.62%	
\$VIX - Volatility Index - New Methodology	19.45	-0.54	-2.70%	
GLD - SPDR Gold Shares	366.61	-15.40	-4.03%	



Double click on a box to open the Symbol Summary for that ticker

10/16/2026 - 10/23/2026 20:20 ET

-6% -4.5% -3% -1.5% +0% +1.5% +3% +4.5% +6%

TIMEFRAME

One Week

Columns

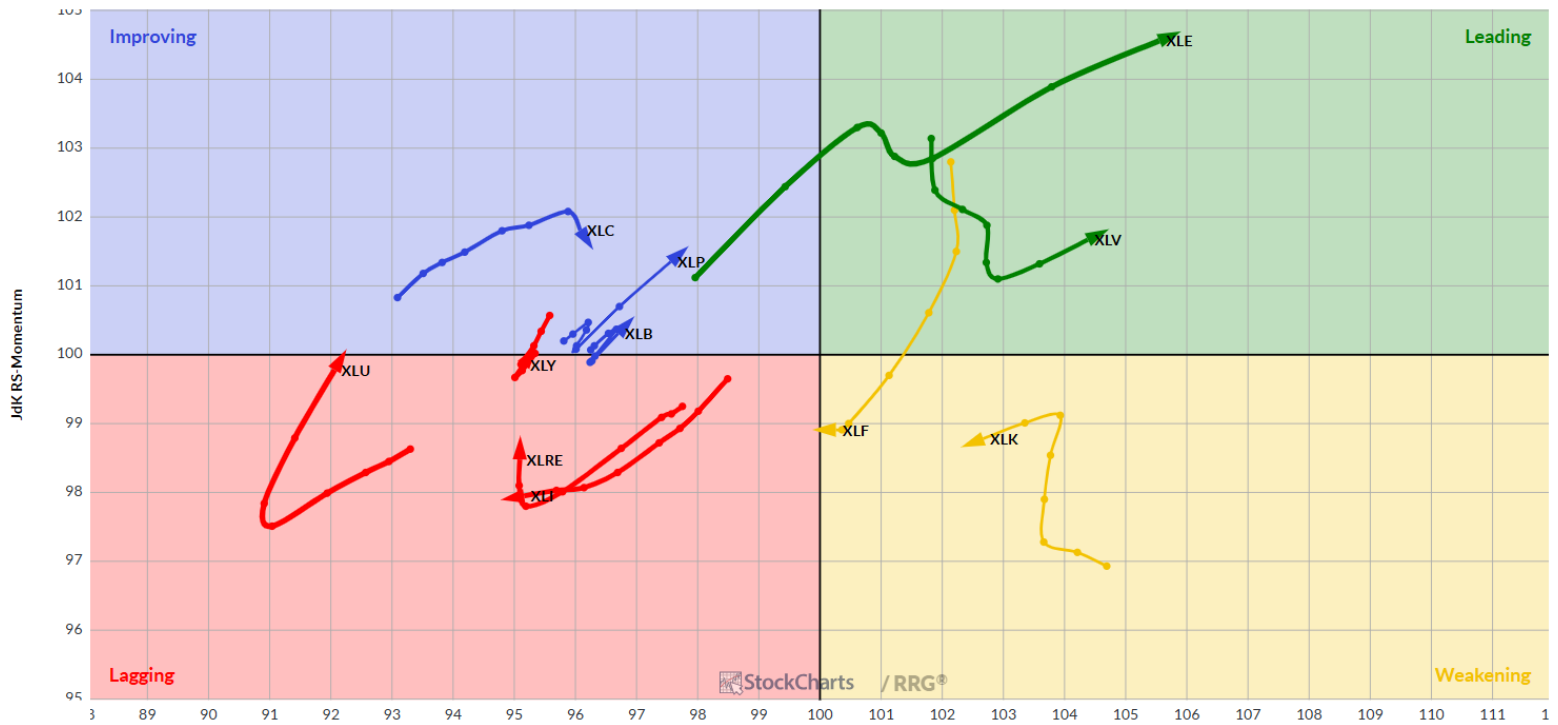
Send Daily Report

Send Weekly Report

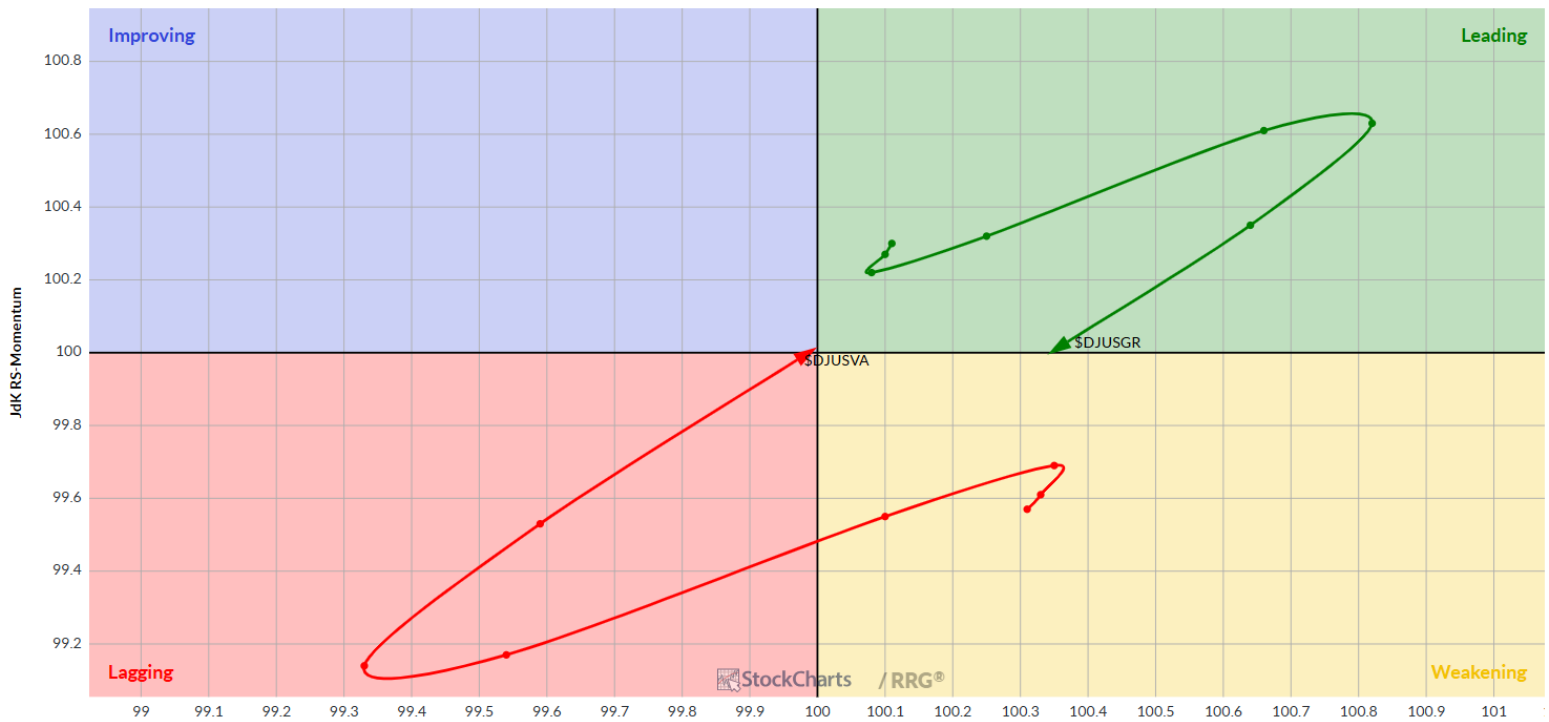
Search Table

	SYMBOL	NAME	LAST	CHG	% CHG	+/-
	IWM	z3 IWM - iShares Russell 2000 ETF	275.75	+5.31	+1.96%	
	XLE	Defensive - 11 - XLE - Energy Select Sector SPDR Fund	69.33	+1.09	+1.60%	
	XLV	Defensive - 09 - XLV - Health Care Select Sector SPDR Fund	179.28	+2.57	+1.45%	
	XLRE	Defensive - 08 - XLRE - Real Estate Select Sector SPDR Fund	42.57	+0.41	+0.97%	
	XLU	Defensive - 07 - XLU - Utilities Select Sector SPDR Fund	42.56	+0.35	+0.83%	
	XLB	Defensive - 10 - XLB - Materials Select Sector SPDR Fund	51.31	+0.39	+0.77%	
	XLP	Defensive - 06 - XLP - Consumer Staples Select Sector SPDR Fund	88.26	+0.64	+0.73%	
	XLF	Aggressive - 04 - XLF - Financial Select Sector SPDR Fund	55.90	+0.38	+0.68%	
	XLY	Aggressive - 03 - XLY - Consumer Discretionary Select Sector SPDR Fund	113.10	+0.64	+0.57%	
	XLK	Aggressive - 01 - XLK - Technology Select Sector SPDR Fund	183.28	-0.19	-0.10%	
	\$BTCUSD	z5 \$BTCUSD - Bitcoin to US Dollar	81,255.14	-275.88	-0.34%	
	\$SPX	z1 \$SPX - S&P 500 Large Cap Index	7,623.68	-35.76	-0.47%	
	\$NDX	z2 \$NDX - Nasdaq 100 Index	28,957.53	-230.02	-0.79%	
	XLI	Aggressive - 05 - XLI - Industrial Select Sector SPDR Fund	164.62	-3.14	-1.87%	
	GLD	z4 GLD - SPDR Gold Shares	366.61	-15.40	-4.03%	
	XLC	Aggressive - 02 - XLC - Communication Services Select Sector SPDR Fund	105.51	-4.81	-4.36%	

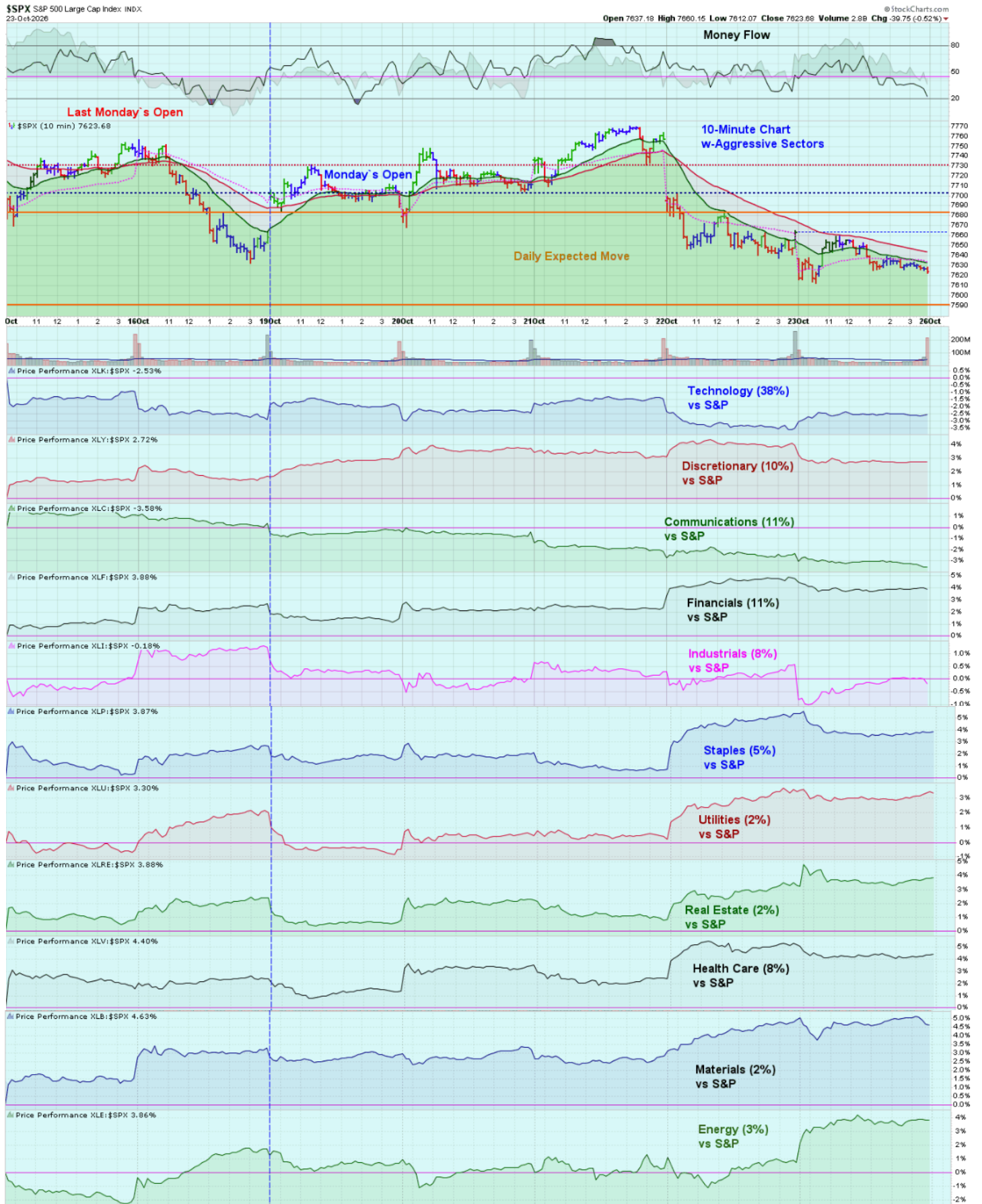
Sectors:

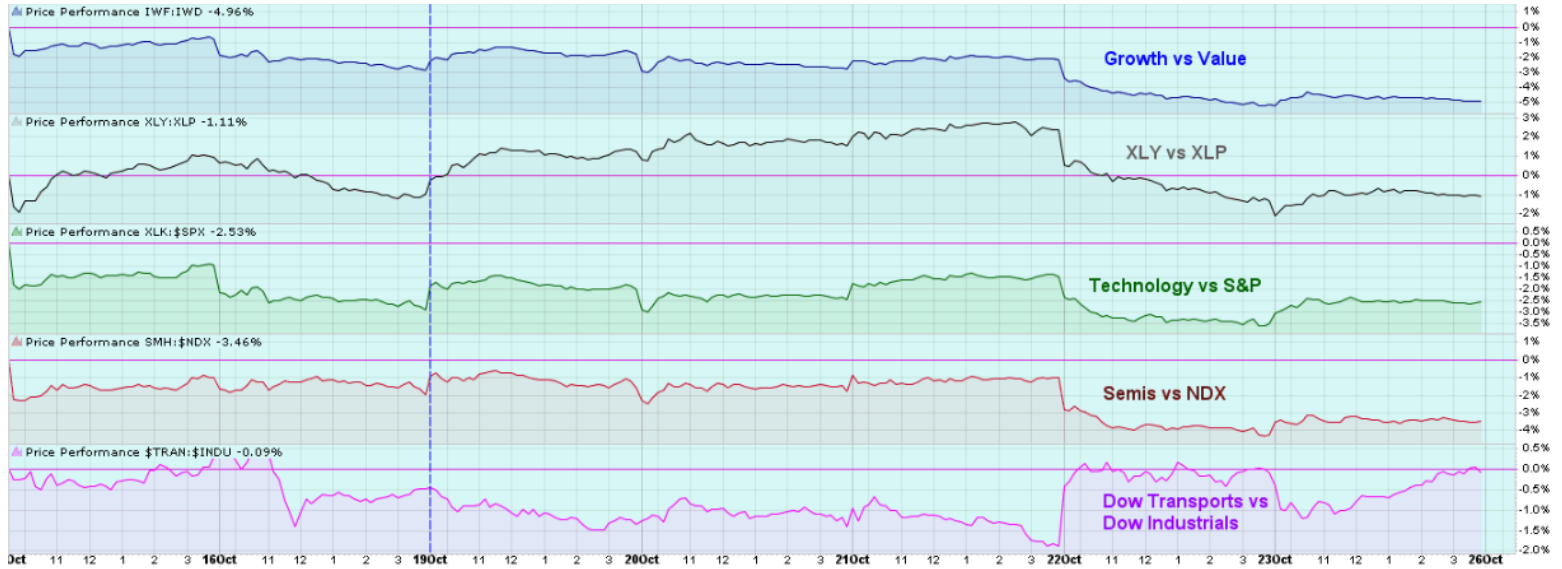


Growth vs Value:



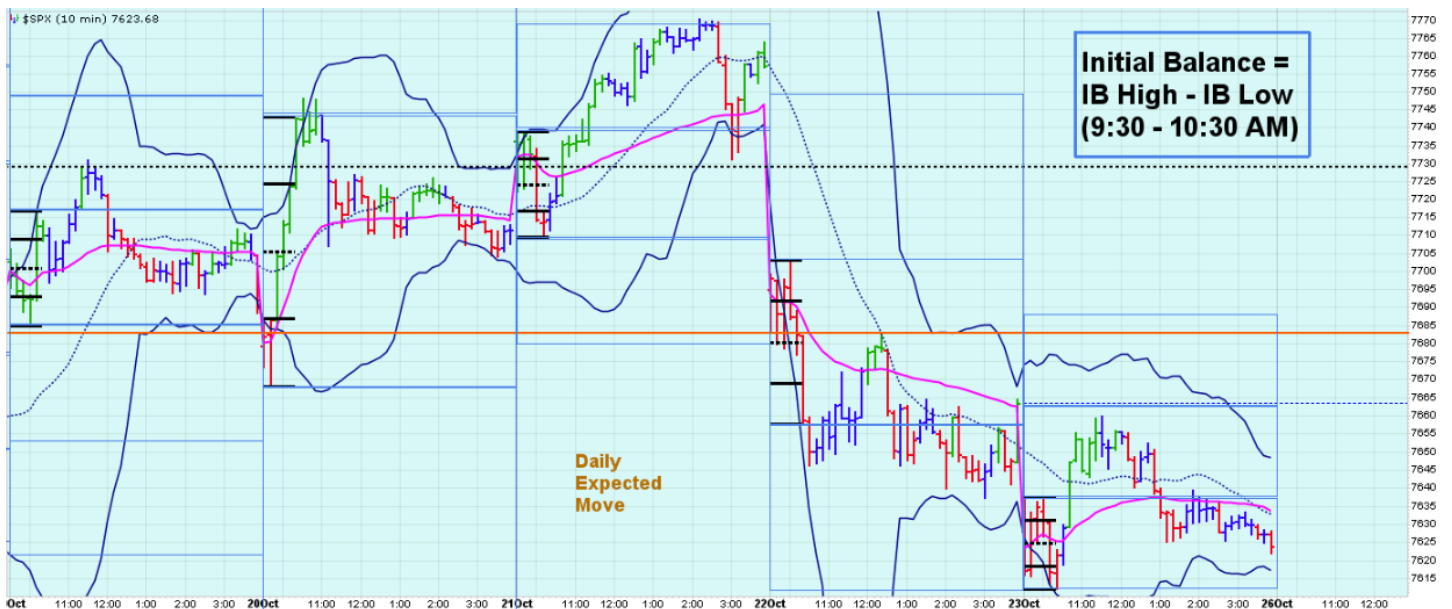
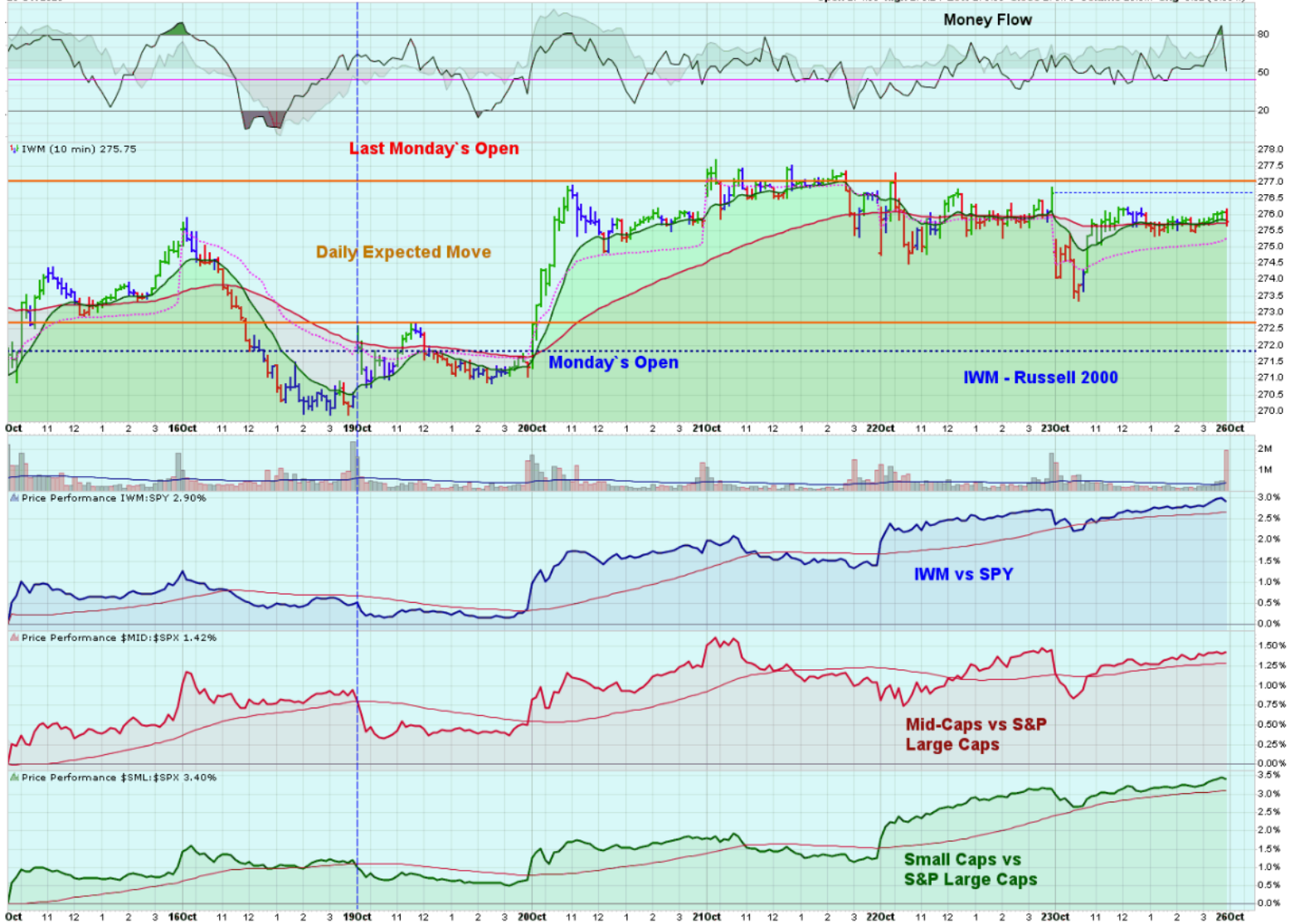
10-Minute Charts:





IWM iShares Russell 2000 ETF NYSE
23-Oct-2026

Open 274.85 High 276.24 Low 273.35 Close 275.75 Volume 20.8M Chg 0.92 (0.33%)



Top 10 Best & Worst Large Caps for the Week:

NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
ZS - Zscaler, Inc.	Technology	Software	255.15	+47.77	+23.04%		Irg
ROP - Roper Technologies, Inc.	Technology	Software	438.14	+55.43	+14.48%		Irg
CRWD - CrowdStrike Holdings, Inc.	Technology	Software	257.57	+30.18	+13.27%		Irg
TRI - Thomson Reuters Corp.	Comm. Services	Publishing	123.17	+14.16	+12.99%		Irg
NOW - ServiceNow, Inc.	Technology	Software	158.96	+16.99	+11.97%		Irg
PANW - Palo Alto Networks Inc.	Technology	Telecom Equipment	380.55	+38.55	+11.27%		Irg
WDAY - Workday, Inc.	Technology	Software	209.99	+19.18	+10.05%		Irg
CDW - CDW Corp.	Technology	Computer Services	165.11	+14.63	+9.72%		Irg
TEAM - Atlassian Corp.	Technology	Software	227.61	+19.79	+9.52%		Irg
LMT - Lockheed Martin Corp.	Industrial	Defense	604.18	+52.09	+9.44%		Irg
NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
LRCX - Lam Research Corp.	Technology	Semiconductors	230.10	-33.84	-12.82%		Irg
KLAC - KLA Corp.	Technology	Semiconductors	145.61	-20.13	-12.15%		Irg
T - AT&T, Inc.	Comm. Services	Fixed Telecommunications	20.93	-2.51	-10.71%		Irg
GM - General Motors Co.	Discretionary	Automobiles	75.92	-8.04	-9.58%		Irg
DXCM - DexCom Inc.	Health Care	Medical Supplies	77.94	-8.10	-9.41%		Irg
META - Meta Platforms, Inc.	Comm. Services	Internet	642.62	-66.70	-9.40%		Irg
GE - GE Aerospace	Industrial	Diversified Industrials	285.64	-28.19	-8.98%		Irg
TMUS - T-Mobile US, Inc.	Comm. Services	Mobile Telecommunications	146.54	-12.56	-7.89%		Irg
AMAT - Applied Materials, Inc.	Technology	Semiconductors	377.24	-32.05	-7.83%		Irg
ARM - Arm Holdings Plc	Technology	Semiconductors	210.33	-17.47	-7.67%		Irg

DAILY VIEW



DAILY VIEW



Top 10 Best & Worst Small/Mid-Caps for the Week:

NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
MYGN - Myriad Genetics, Inc.	Health Care	Biotechnology	5.82	+1.84	+46.23%		sml
RHI - Robert Half Intl, Inc.	Industrial	Business Support Services	45.87	+12.56	+37.71%		mid
RH - RH	Discretionary	Home Improvement Retailers	137.43	+24.44	+21.63%		mid
HCSG - Healthcare Services Group, Inc.	Health Care	Health Care Providers	25.30	+4.17	+19.73%		sml
CNXC - Concentrix Corp.	Technology	Software	33.00	+5.43	+19.70%		sml
QLYS - Qualys, Inc.	Technology	Software	216.70	+35.65	+19.69%		mid
BMI - Badger Meter, Inc.	Technology	Electronic Equipment	151.24	+24.76	+19.58%		mid
WGO - Winnebago Industries Inc.	Discretionary	Recreational Products	28.65	+4.65	+19.37%		sml
EGBN - Eagle Bancorp, Inc.	Financial	Banks	33.68	+5.33	+18.80%		sml
AMN - AMN Healthcare Services, Inc.	Health Care	Health Care Providers	48.01	+7.52	+18.57%		sml
NAME	SECTOR	INDUSTRY	LAST	CHG	% CHG	+/-	U
CABO - Cable One, Inc.	Comm. Services	Fixed Telecommunications	4.83	-2.40	-33.20%		sml
KALU - Kaiser Aluminum Corp.	Materials	Aluminum	107.28	-38.98	-26.65%		mid
CRS - Carpenter Tech Corp.	Materials	Steel	284.66	-92.23	-24.47%		lrg
CORT - Corcept Therapeutics Inc.	Health Care	Pharmaceuticals	85.86	-24.30	-22.06%		mid
LKQ - LKQ Corp.	Discretionary	Auto Parts	17.42	-4.81	-21.64%		mid
FCFS - First Cash	Financial	Consumer Finance	172.75	-42.51	-19.75%		mid
GGG - Graco, Inc.	Industrial	Industrial Machinery	66.99	-14.71	-18.00%		lrg
FUN - Six Flags Entertainment Corp.	Discretionary	Recreational Services	6.77	-1.34	-16.52%		mid
STRL - Sterling Infrastructure, Inc.	Industrial	Heavy Construction	355.30	-69.06	-16.27%		lrg
RCUS - Arcus Biosciences, Inc.	Health Care	Pharmaceuticals	18.54	-3.58	-16.18%		mid

DAILY VIEW



DAILY VIEW



From Real Investment Advice:

[Stock-Bond Correlation: Oil Broke The Hedge. Oil Will Fix It. - RIA](#)

Excerpt:

 Market Brief – Earnings Season Opens On A Raised Bar

The headline reason for this week's tech rout was Meta. The company beat earnings estimates, then reported its first cash outflow in more than a decade as AI spending outpaced cash inflows. It also announced a two-for-one split and will issue non-voting shares to help fund the buildout. The stock fell 7% on Thursday, and the Philadelphia semiconductor index dropped 6.7%. The Nasdaq Composite had its worst day since early June. Friday added oil to the pile, with Brent settling at \$116.72, a six-month high. The S&P 500 finished the week at 7,623.68, down 0.4% and its second straight weekly loss. The Dow, oddly enough, gained about 1.4%.

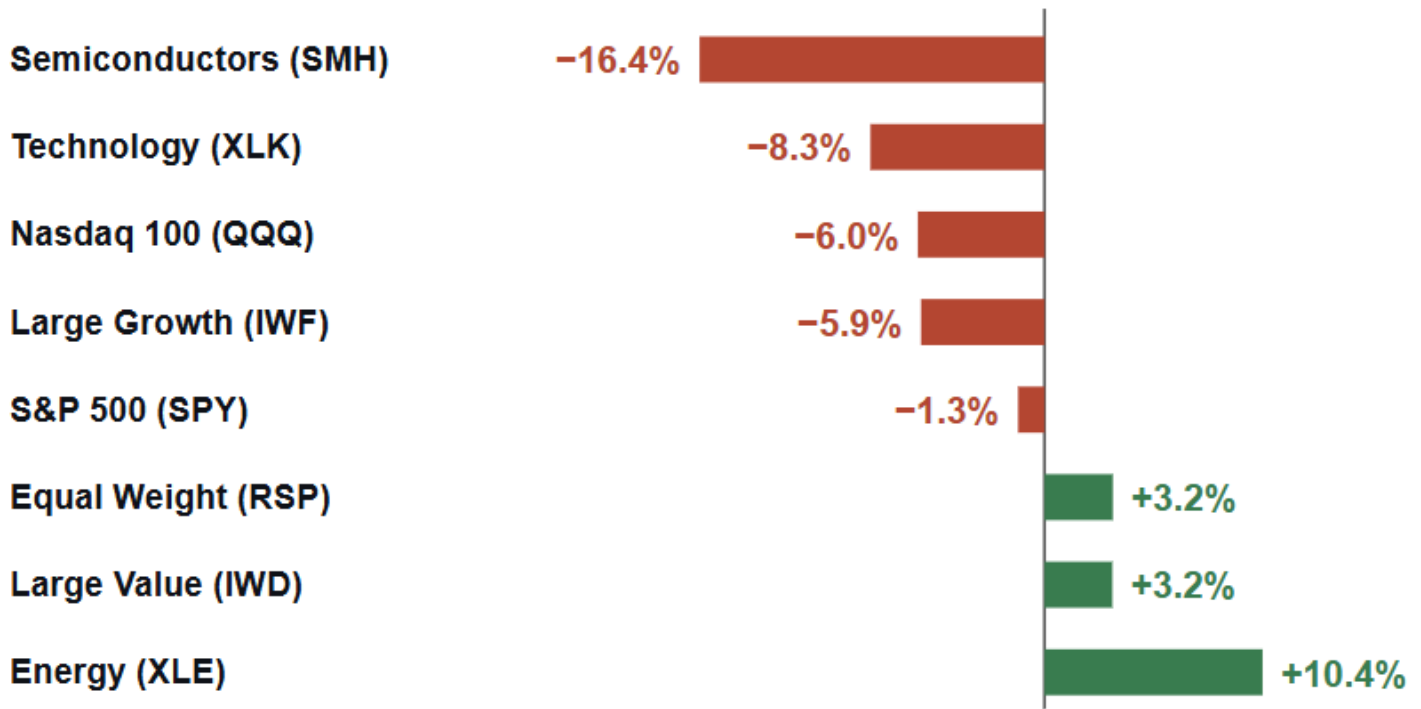
If you only paid attention to the headlines, you'd think Meta's cash flow statement broke the "AI story" overnight. It didn't. This is always the problem with "*media headlines*." The media quickly suggested that Meta was the explanation for the selloff after the fact. It is the kind of headline that gets attached to a move once the move has already happened and everyone needs a story to explain it. **However, in reality, the selloff didn't need Meta. It just needed a reason, and Meta happened to supply one.**

I say this because the setup was already in place three weeks ago. In the **October 6 Daily Market Commentary**, we wrote that "*technology is very overbought*" and that tech allocations sat in the 96th percentile of the past five years. **That's why we rebalanced the ETF Sector Rotation Model toward value and took profits in the growth factors. The numbers backed it up.** On October 2, the technology ETF (XLK) sat 7.3% above its 50-day moving average with an RSI near 69. The semiconductor ETF (SMH) was 10.7% above its 50-day. As Bob Farrell's Rule #1 reminds us, markets tend to return to the mean over time. They usually do it faster than anyone expects.

THREE WEEKS AFTER THE ROTATION

Price change, Oct 2 to Oct 23, 2026

Growth and tech in red, value and equal weight in green



Source: Massive Market Data, ETF closing prices (price only). RIA Advisors calculation.

Data as of Oct 23, 2026 close.

Since that rotation, SMH has fallen 16.4%, XLK has fallen 8.3%, and the Nasdaq-100 ETF has lost 6.0%. On the other side, the equal-weight S&P 500 and large-cap value both gained 3.2%, and energy rose 10.4%. That's rotation, not a broad liquidation.

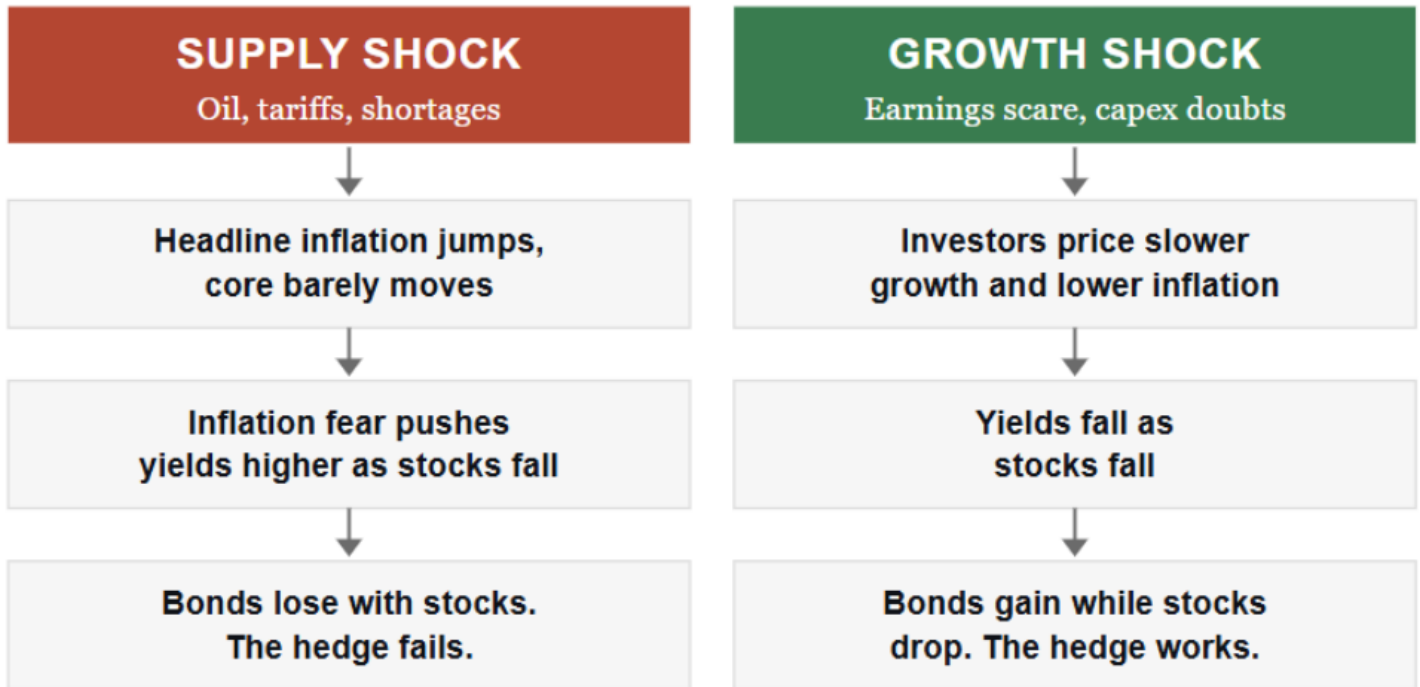
Here's the part that matters for what comes next. Tech is starting to get decently oversold. XLK's RSI has dropped to 38, and the ETF sits 3.4% below its 50-day average. SMH and communications (XLC), home to Meta and Alphabet, both have RSIs of 33. Those aren't washout readings yet, but they're close. Meanwhile, the defensive trade that worked so well is getting crowded, with energy's RSI at 69 and the ETF 7.8% above its 50-day. Cross-asset, the 10-year Treasury yield ended near 4.99% after Thursday's bond rally, the VIX closed at 19.70, and bets on an October rate hike faded.

Such is the nature of rotations. They feel like a crisis in the sector being sold and a sure thing in the sector being bought, right up until the positioning flips. Next week, the Fed and the biggest names in tech will decide whether this oversold bounce has a reason of its own.

Bonds do NOT hedge inflation. They hedge the slowdown that bad inflation eventually causes.

THE SHOCK DECIDES WHETHER BONDS HEDGE

Same bonds, different outcome. What changed is the cause of the selloff.



Feb to Sep 2026: headline CPI 2.4% to 3.7%, core CPI 2.5% to 2.6%. TLT rose 2.7% in the Oct 16 selloff week and 1.9% on Oct 22. Sources: BLS CPI and SPY/TLT closes via Massive.

Good luck trading...

Interesting that the top 4 birthdays are in September, 9 months after New Year's Eve!!

How Common Is Your BIRTHDAY?

Least common 366 ————— 1 Most common

Day	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	364	206	147	352	200	99	35	52	125	71	102	139
2	361	187	185	246	210	113	46	50	249	79	115	176
3	325	299	191	253	222	141	126	63	203	82	174	202
4	179	327	265	177	224	163	362	81	157	80	186	221
5	198	329	276	232	201	148	349	84	118	90	181	219
6	268	294	267	264	285	166	42	89	101	120	182	209
7	326	207	241	291	288	128	5	66	96	137	146	234
8	338	173	217	297	243	131	26	18	14	143	144	278
9	340	228	220	328	245	192	57	32	1	158	162	318
10	272	247	263	284	160	169	41	34	8	100	216	283
11	211	296	287	260	213	193	49	72	98	121	180	286
12	236	240	282	226	231	149	68	54	7	133	230	123
13	348	342	345	343	341	235	104	103	20	303	314	262
14	315	94	242	301	237	117	67	43	4	195	175	167
15	346	145	218	311	150	116	62	27	11	159	129	183
16	344	223	225	300	164	138	65	16	13	171	132	155
17	289	306	184	281	152	153	47	30	12	161	178	122
18	238	322	279	261	154	136	60	48	9	142	189	85
19	310	331	293	266	233	165	69	75	3	199	168	61
20	307	258	215	257	170	112	53	55	2	196	108	15
21	335	251	197	304	172	106	64	58	10	229	107	29
22	324	135	190	302	127	109	77	39	17	205	320	124
23	275	227	208	308	114	140	78	38	21	194	353	351
24	248	277	271	274	105	134	74	40	28	151	357	363
25	212	313	280	250	259	119	51	83	22	130	358	365
26	269	321	298	239	337	111	59	88	25	156	359	360
27	317	292	273	270	347	97	44	70	19	214	356	56
28	339	255	244	316	330	73	76	31	45	204	354	6
29	336	366	254	334	333	86	87	36	95	252	309	24
30	323		256	332	319	93	91	23	110	295	188	37
31	305		312		290		92	33		355		350

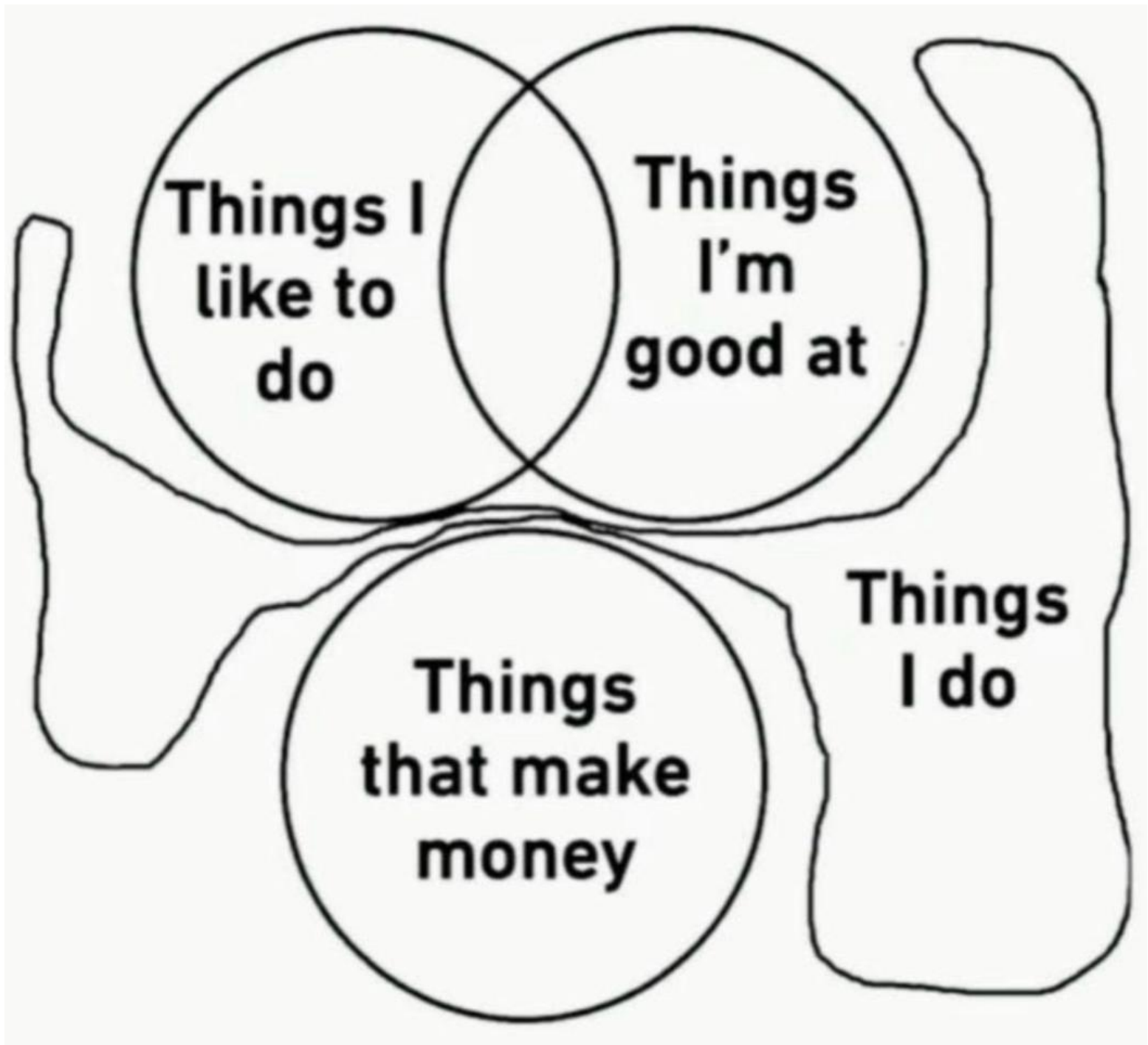
From 1989-2024,
February 29 occurred
only 9 times.

Most common birthdays

- 1 Sep 9
- 2 Sep 20
- 3 Sep 19
- 4 Sep 14
- 5 Jul 7
- 6 Dec 28
- 7 Sep 12
- 8 Sep 10
- 9 Sep 18
- 10 Sep 21

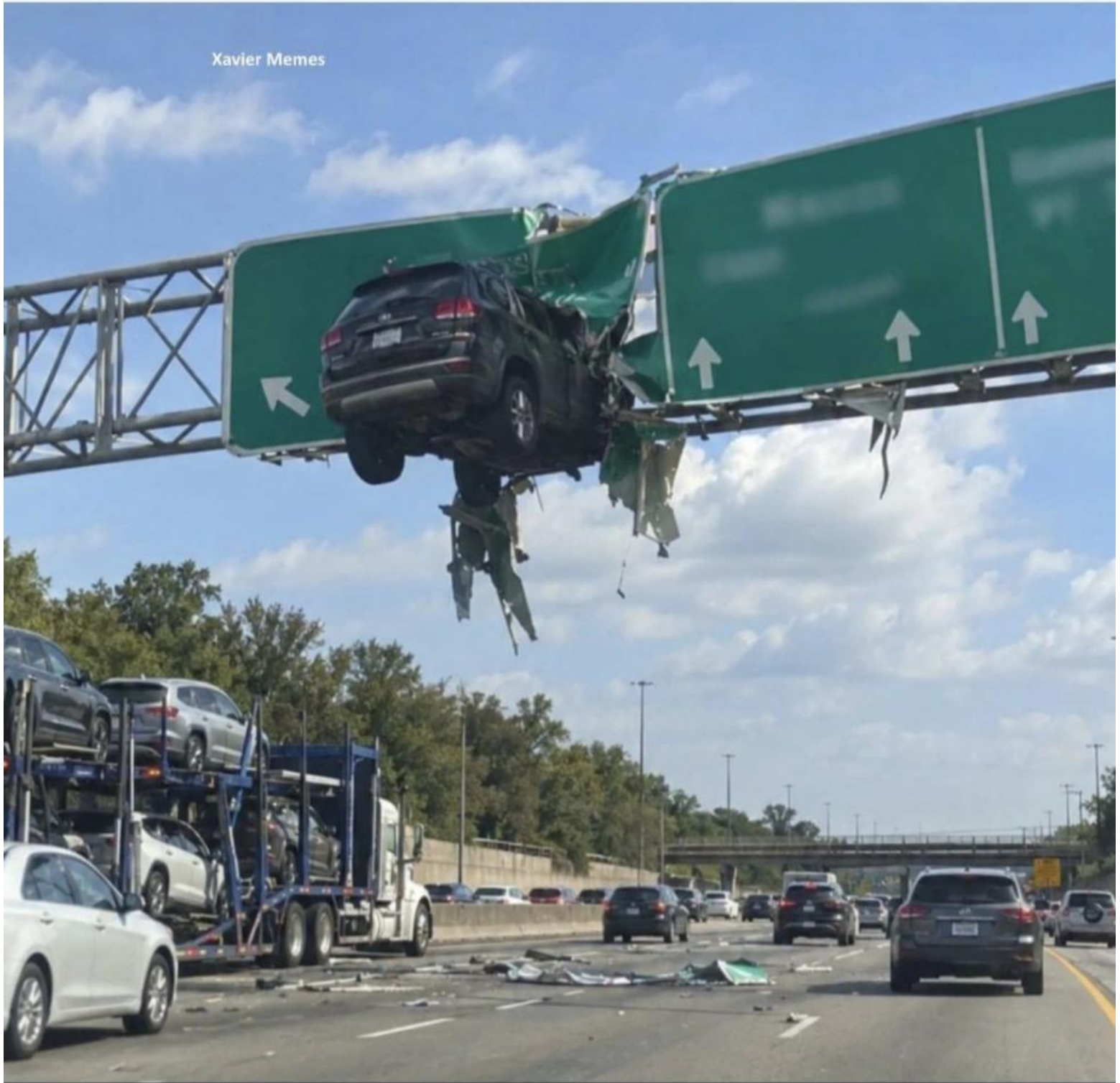
Rarest birthdays

- 366 Feb 29
- 365 Dec 25
- 364 Jan 1
- 363 Dec 24
- 362 Jul 4
- 361 Jan 2
- 360 Dec 26
- 359 Nov 26
- 358 Nov 25
- 357 Nov 24



My first day with Tesla's flying car 😊

Xavier Memes





1973 MENU



Frosty Mug
Root Beer **15c**



Root Beer Float **45c**



Papa Burger **65c**



Teen Burger **55c**



Coney Dog **40c**



Onion Rings **35c**

All American Food



2026 MENU



Root Beer
(Regular) **\$2.99**



Root Beer Float **\$4.99**



Papa Burger **\$6.49**



Teen Burger **\$5.99**



Coney Dog **\$3.99**



Onion Rings **\$3.99**

All American Food

What Net Worth Puts You in the Top 10%, 5%, 1%, 0.5% and 0.1%?

United States vs. Spain vs. World | Per adult net worth | 2025 reference level | USD

Region	Top 10%	Top 5%	Top 1%	Top 0.5% (est.)	Top 0.1%
 United States	\$1.19M	\$2.04M	\$5.42M	\$8.73M	\$26.5M
 Spain	\$494K	\$822K	\$2.26M	\$3.29M	\$7.91M
 World	\$154K	\$373K	\$1.31M	\$2.05M	\$5.81M

Quick takeaways



1

Global top 1% starts at about **\$1.31M.**



2

Spain's top 1% threshold (**\$2.26M**) is well below the U.S. threshold (**\$5.42M**).



3

The U.S. top 0.1% line (**\$26.5M**) is roughly **4.6×** the world top 0.1% threshold (**\$5.81M**).



Notes: Net worth = assets minus debts. Thresholds are per adult, not per household. All values shown in USD for comparability. Top 0.5% values are estimated by interpolation between top 1% and top 0.1%.

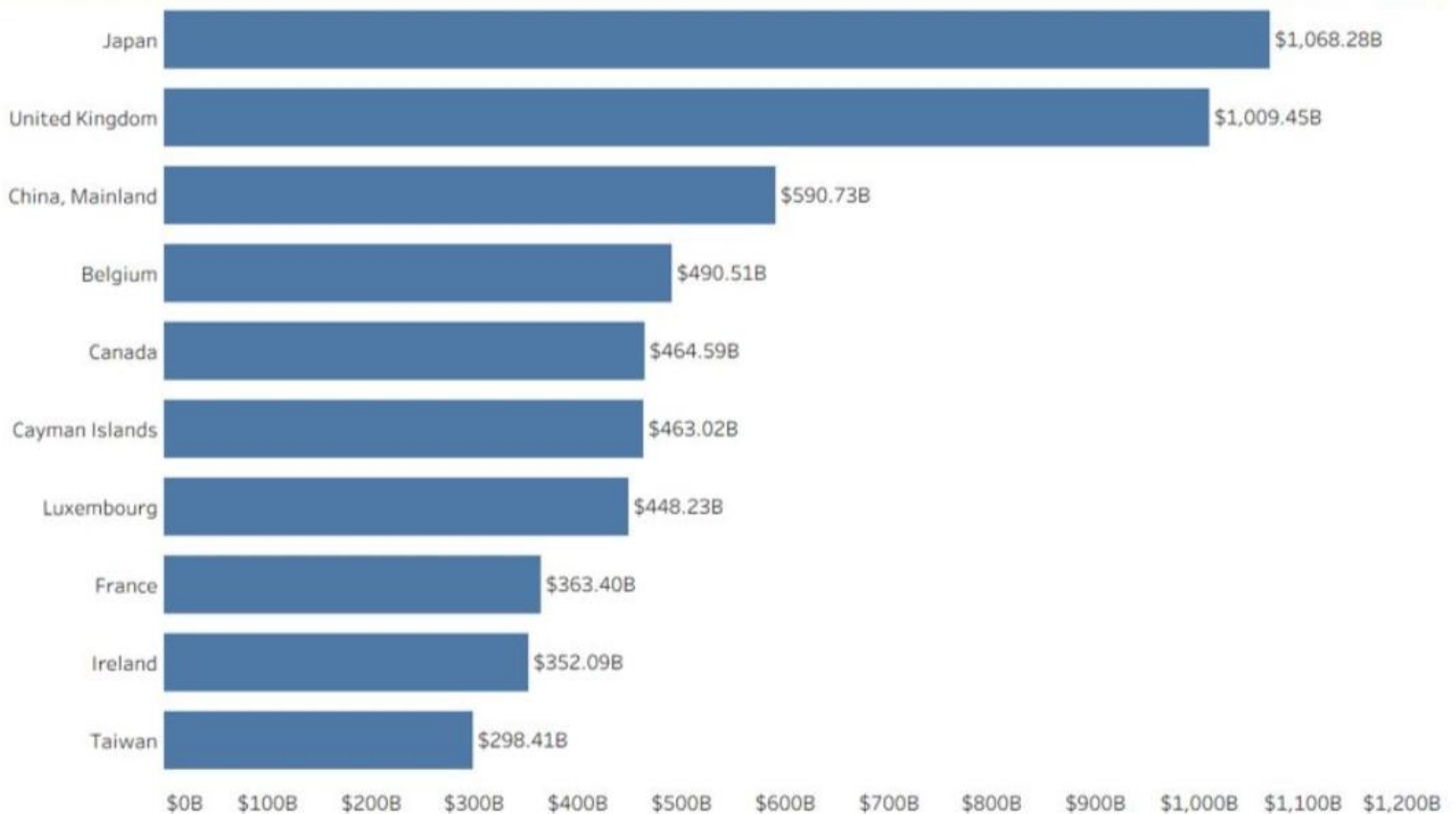


Source: WealthPercentile open data (updated 2026-10-10), based on World Inequality Database, ECB and national statistics.

Japan remained the largest holder of U.S. Treasuries in August, despite reducing its holdings for a fourth consecutive month, while the United Kingdom's holdings surpassed \$1 trillion for the first time **Arbor Data Science**

The U.K. Jumps Over \$1 Trillion in U.S. Treasury Holdings

The 10 foreign countries holding the most U.S. Treasuries as of August 2026

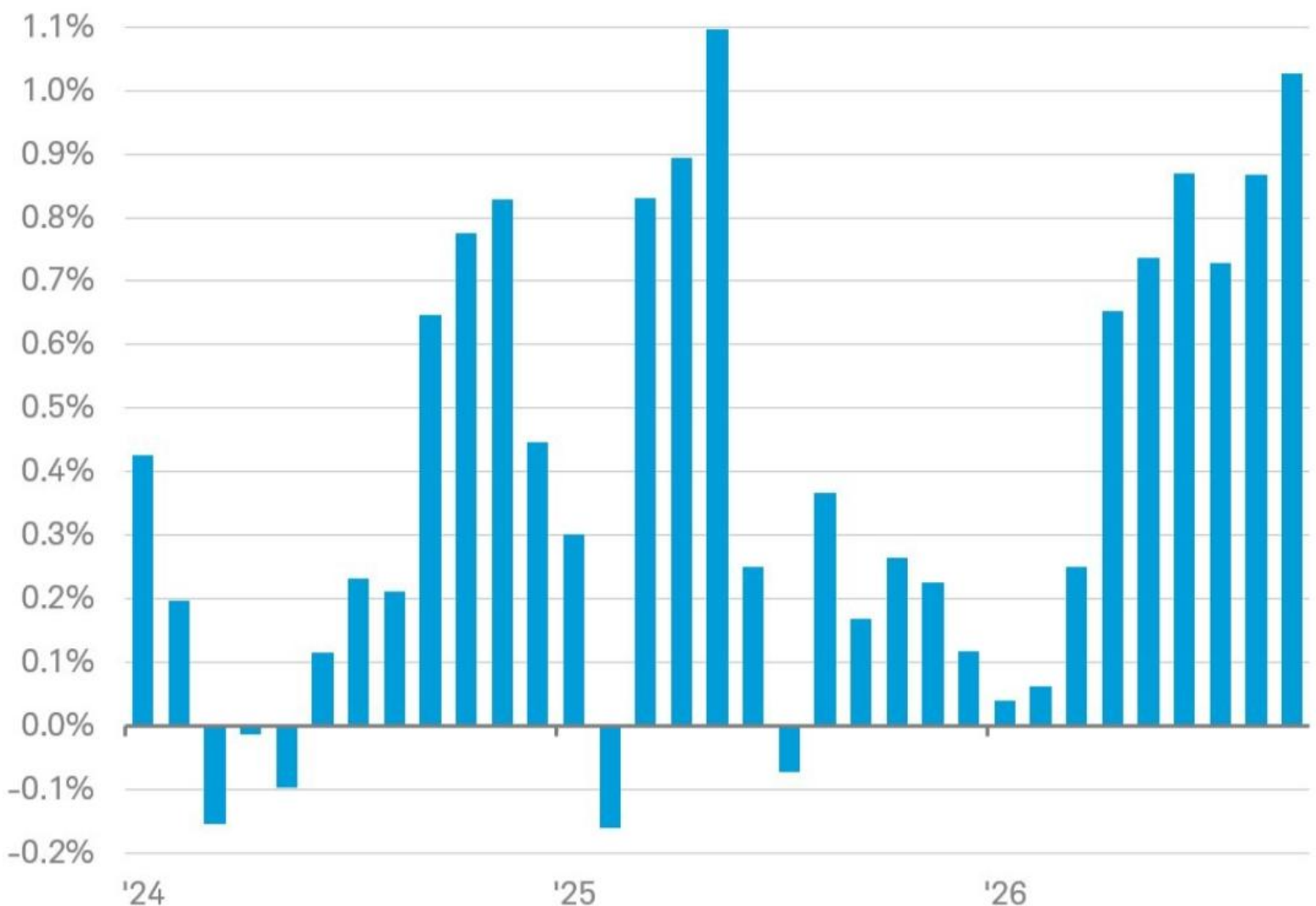


Data Source: U.S. Treasury

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datascience.arborresearch.com

On a three-month moving average basis, retail sales growth for restaurants and bars increased 1.0% in October, marking its strongest growth rate in more than a year

■ Retail sales: food service and drinking places (monthly % change, 3m moving average)

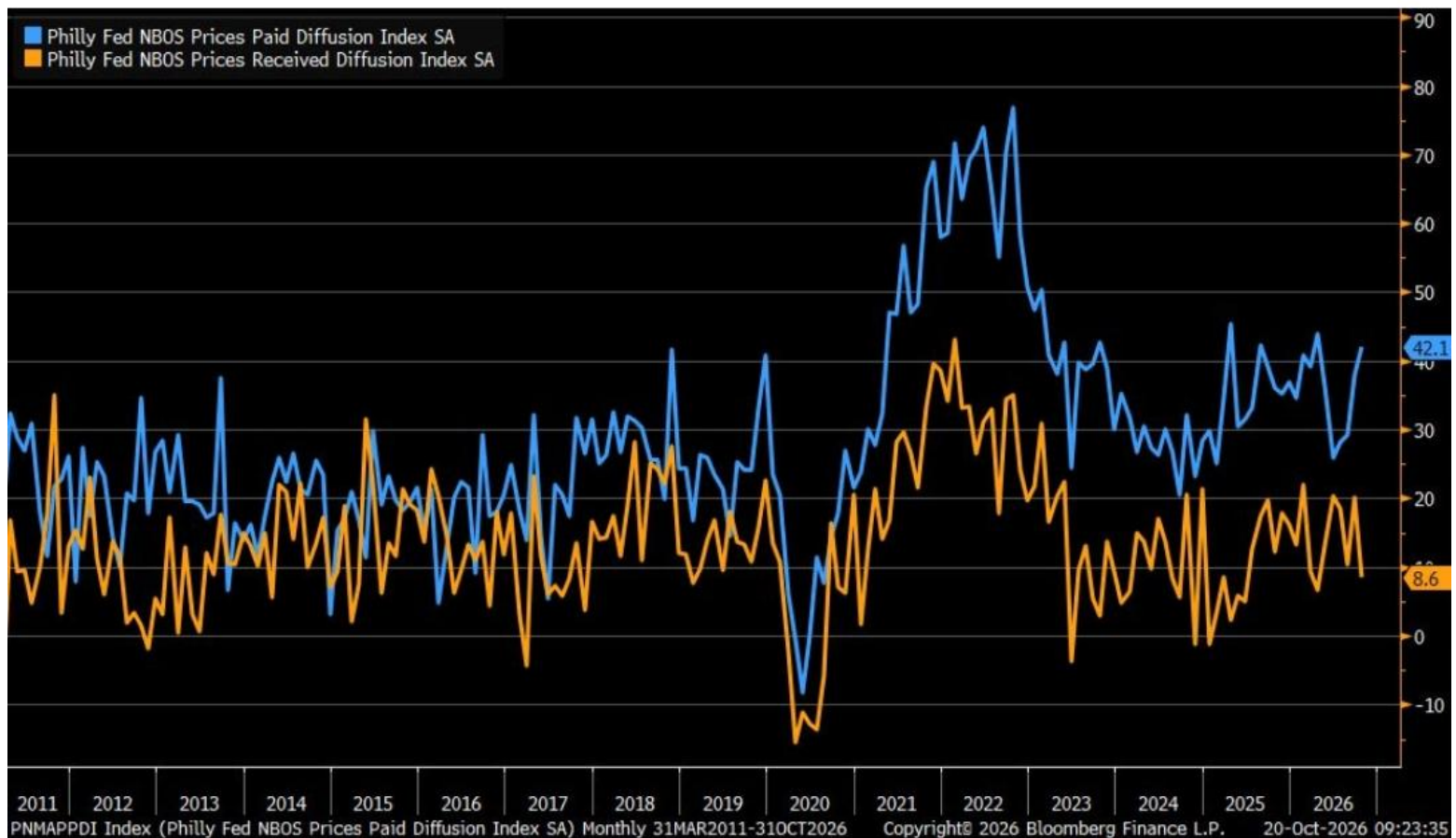


Source: Charles Schwab, Bloomberg, as of 9/30/2026.

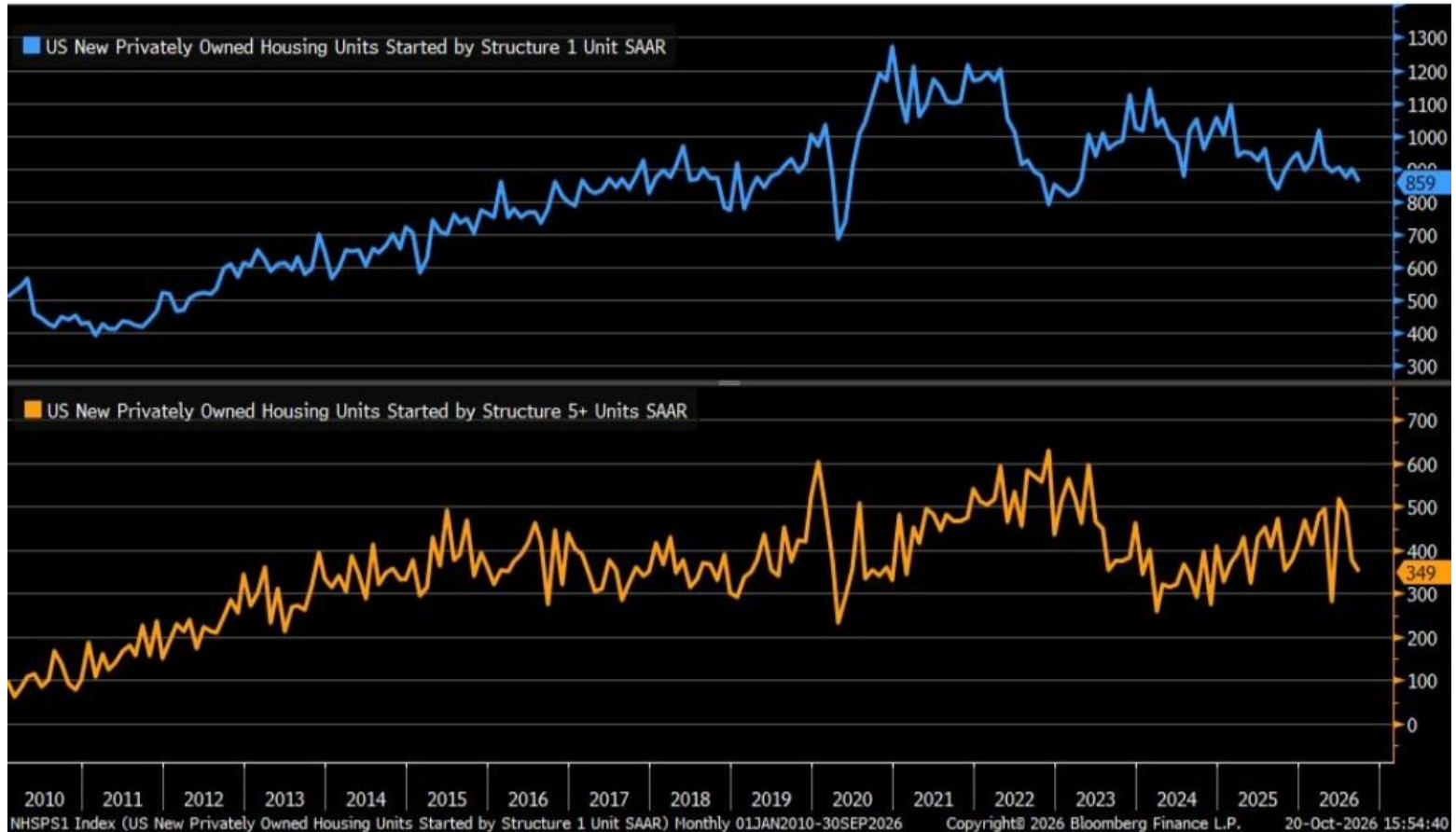
S&P 500's forward P/E has compressed considerably from its October 2025 peak and is now trading slightly below its 10-year average



Prices components of the **Federal Reserve Bank of Philadelphia** Services Index moved in opposite directions in October: prices paid rose 4 points to their highest reading since April, while prices received dropped 11 points to their lowest reading since April



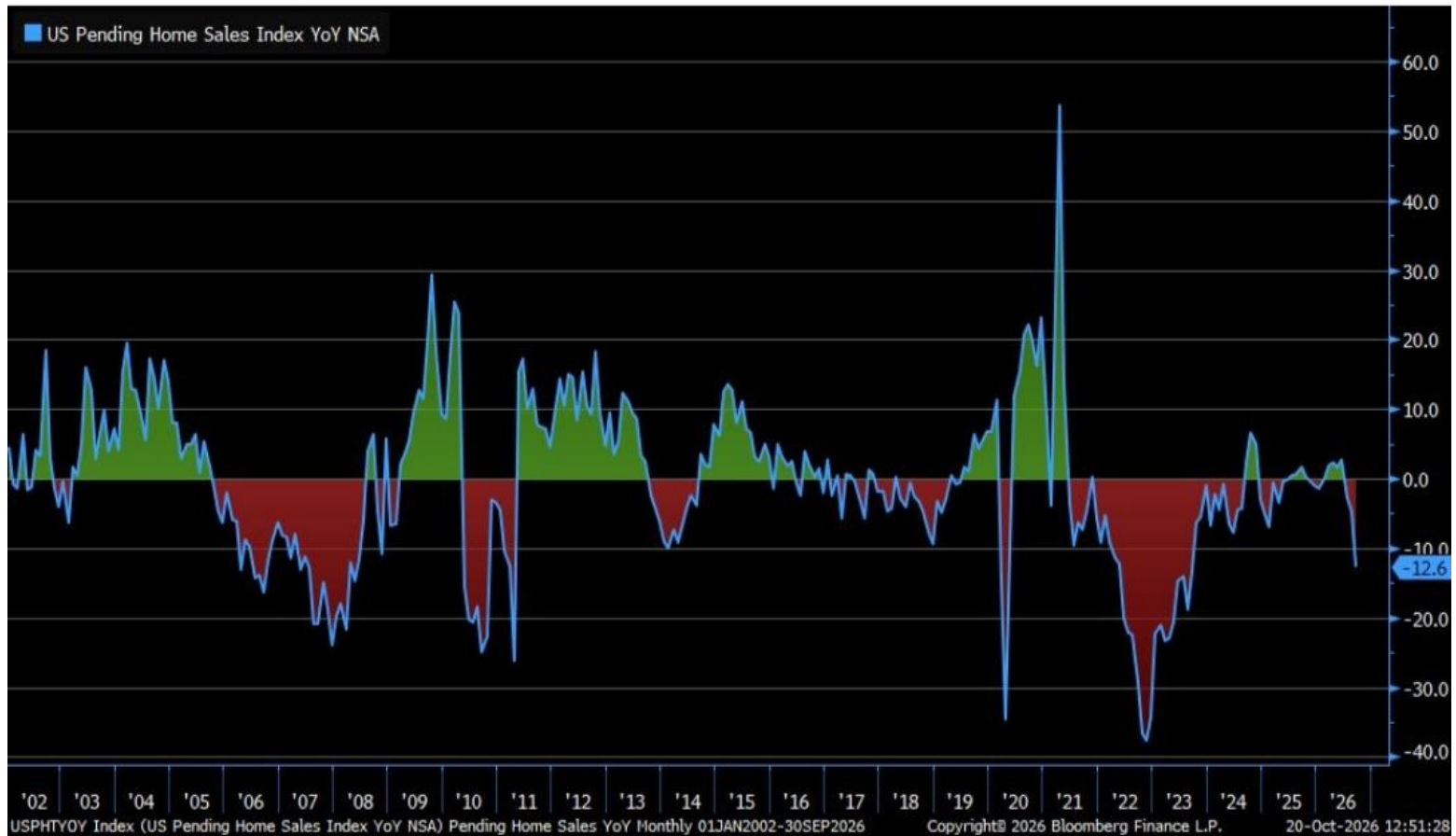
Housing starts declined for both single-family (blue) and multifamily (orange) units in September, falling 4.6% and 7.2%, respectively



Future home sales and prospective buyer traffic, two components of the **National Association of Home Builders Housing Market Index**, both fell 5 points in October, reaching cycle lows

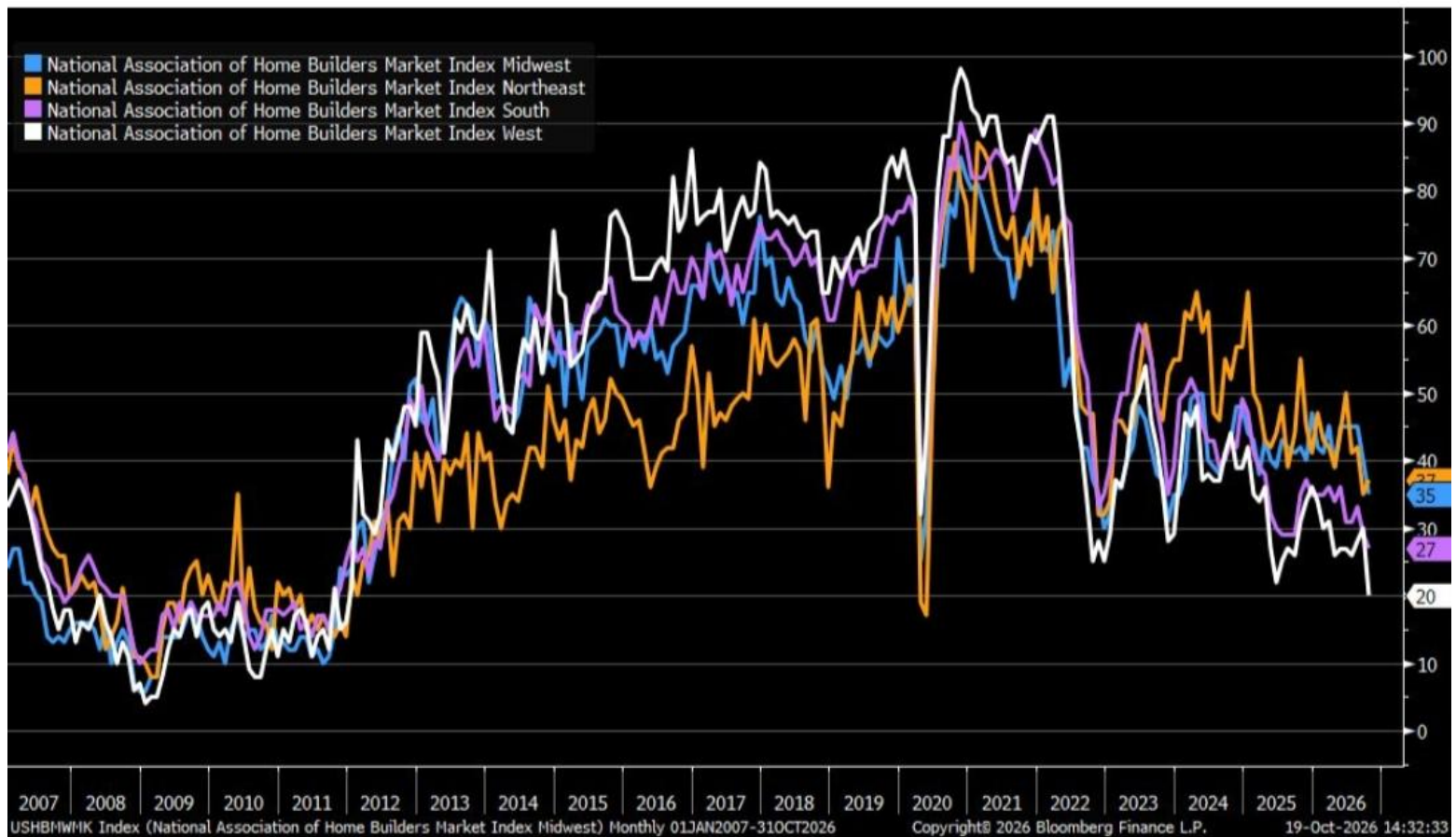


Pending home sales deteriorated sharply in September, with year/year growth falling 12.7%, down from -2.9% the previous month and marking the weakest reading in three years



National Association of Home Builders

confidence deteriorated across most regions in October, with the South and West falling to their lowest levels in more than a decade...the Northeast was the lone exception, posting a slight increase



THE TRILLION-DOLLAR CLUB

AS OF OCT. 21

BOARDROOM

MARKET CAP:

1.	NVIDIA		\$5.31T	
2.	APPLE		\$5.02T	
3.	ALPHABET		\$4.02T	
4.	MICROSOFT		\$3.95T	
5.	AMAZON		\$2.83T	
6.	TSMC		\$2.21T	
7.	SPACEX		\$2.14T	
8.	META		\$1.81T	
9.	SAUDI ARAMCO		\$1.64T	
10.	BROADCOM		\$1.60T	
11.	TESLA		\$1.52T	
12.	BERKSHIRE HATHAWAY		\$1.16T	
13.	ELI LILLY		\$1.13T	
14.	SAMSUNG		\$1.09T	
15.	MICRON TECHNOLOGY		\$1.02T	



THIS DAY IN HISTORY...

OCTOBER

14

1957

**“WAKE UP LITTLE SUSIE”
BECOMES THE EVERLY
BROTHERS’ FIRST NO. 1 HIT**



THIS DAY IN HISTORY...

OCTOBER

15

1991

**CLARENCE THOMAS
CONFIRMED TO THE
SUPREME COURT**

 Amac®



THIS DAY IN HISTORY...

OCTOBER

19

1985

**FIRST
BLOCKBUSTER
STORE OPENS**

 Amac[®]



THIS DAY IN HISTORY...

OCTOBER

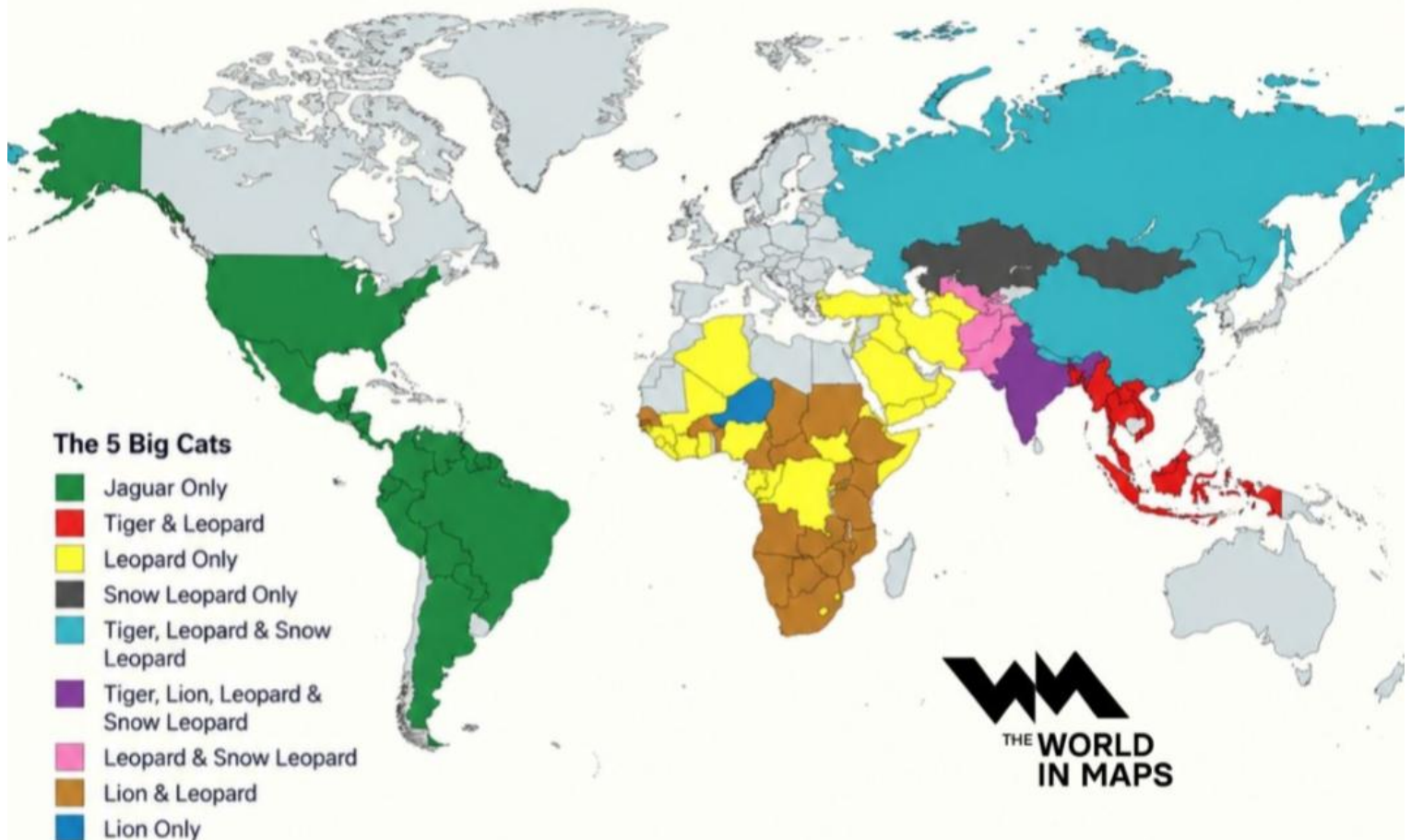
20

1962

**“MONSTER MASH”
HITS NO. 1 ON THE
BILLBOARD HOT
100 CHART**

Where in the World Can You Find the 5 Big Cats?

The map shows which of the world's 5 big cats can be found in each country.



Jaguar

Central and South America



Tiger

Asia



Lion

Sub-Saharan Africa (and a small area in West Africa)



Leopard

Africa, the Middle East and parts of Asia



Snow Leopard

Central and South Asia

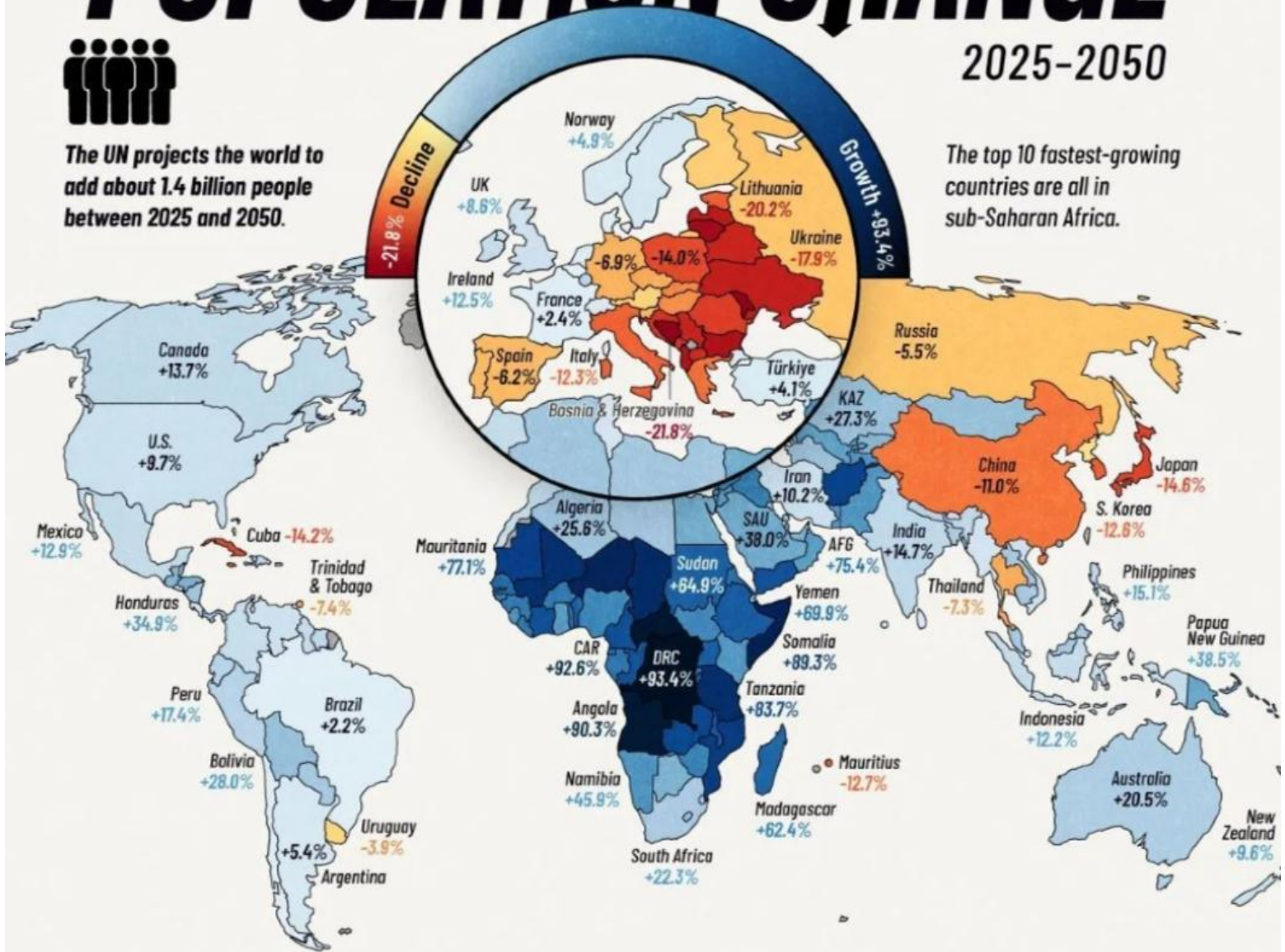
PROJECTED POPULATION CHANGE

2025-2050



The UN projects the world to add about 1.4 billion people between 2025 and 2050.

The top 10 fastest-growing countries are all in sub-Saharan Africa.



VISUAL CAPITALIST

Source: UN World Population Prospects (medium-fertility projections variant)

EUROPE'S MIGRANT POPULATION CHANGE

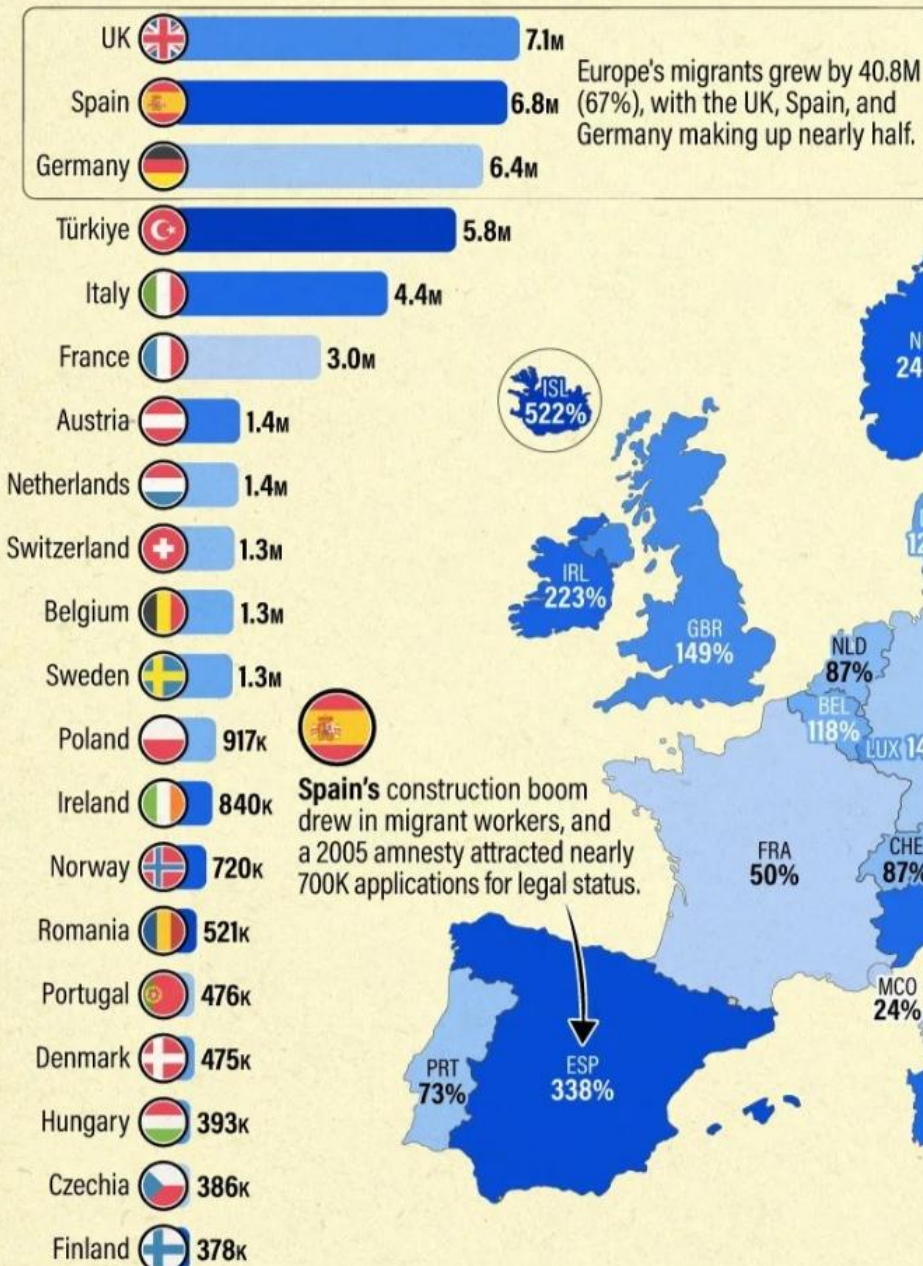


-59% Lowest

Highest **827%**

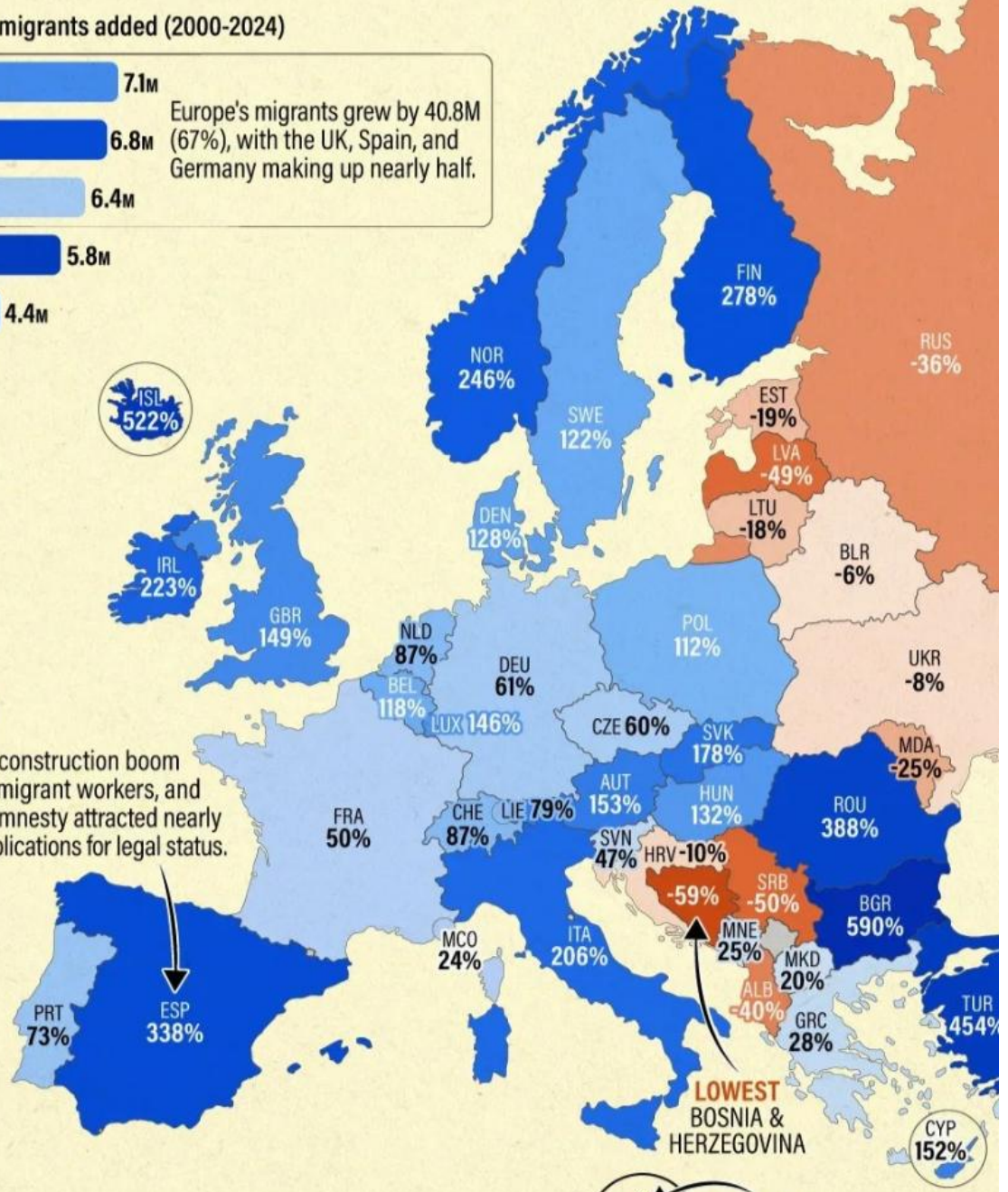
Growth in resident migrant population (2000-2024)

Top Countries by total migrants added (2000-2024)



Europe's migrants grew by 40.8M (67%), with the UK, Spain, and Germany making up nearly half.

Spain's construction boom drew in migrant workers, and a 2005 amnesty attracted nearly 700K applications for legal status.



LOWEST
BOSNIA & HERZEGOVINA

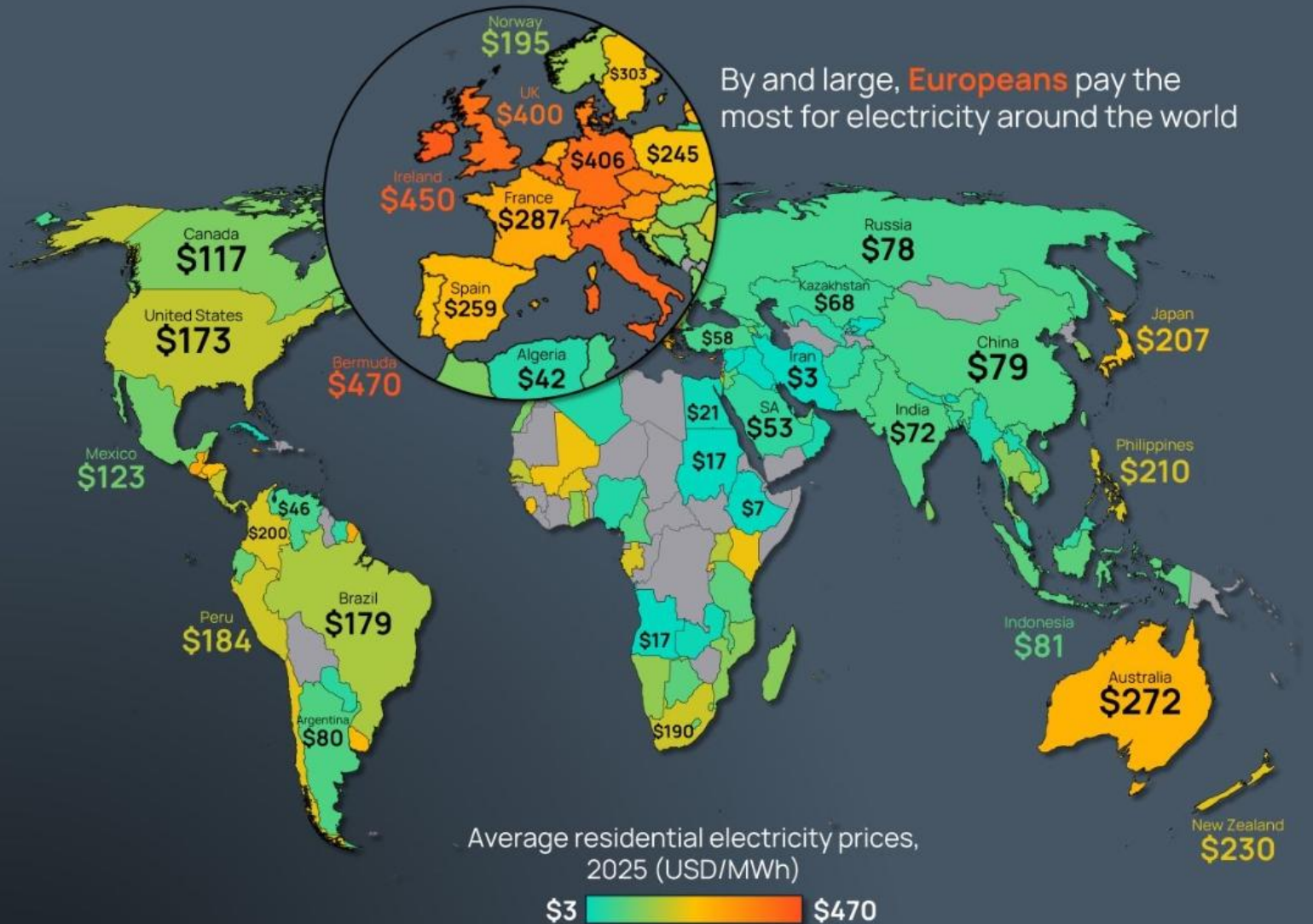
827%

HIGHEST
MALTA

ELECTRICITY PRICES

AROUND THE WORLD

By and large, **Europeans** pay the most for electricity around the world



Data source: GlobalPetrolPrices

World's 30 Largest Companies

PROFIT PER \$100 IN REVENUE

Energy

Finance

Auto

Tech

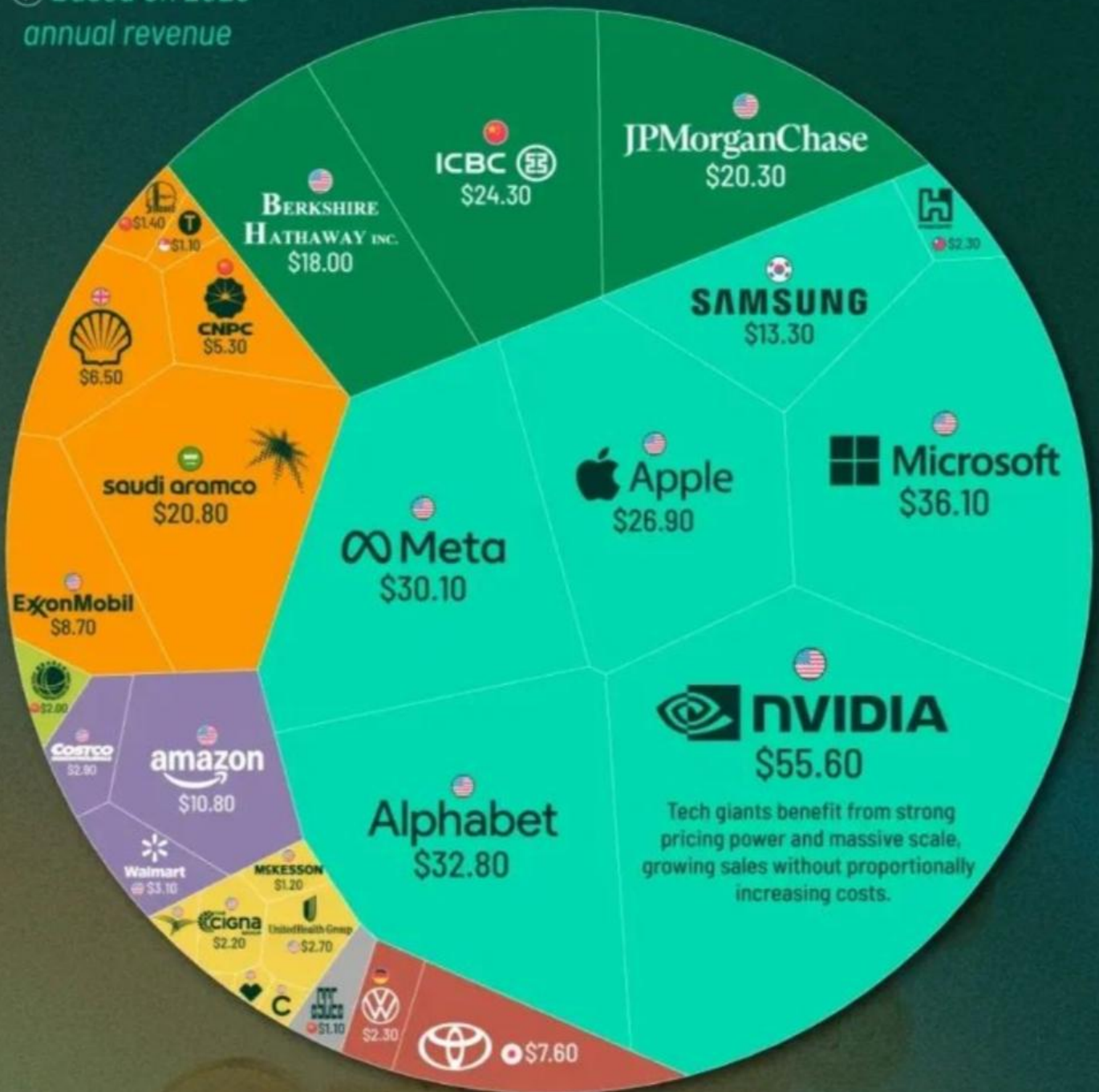
Health

Retail

Utilities

Real Estate

i Based on 2026 annual revenue



Tech giants benefit from strong pricing power and massive scale, growing sales without proportionally increasing costs.



VISUAL
CAPITALIST

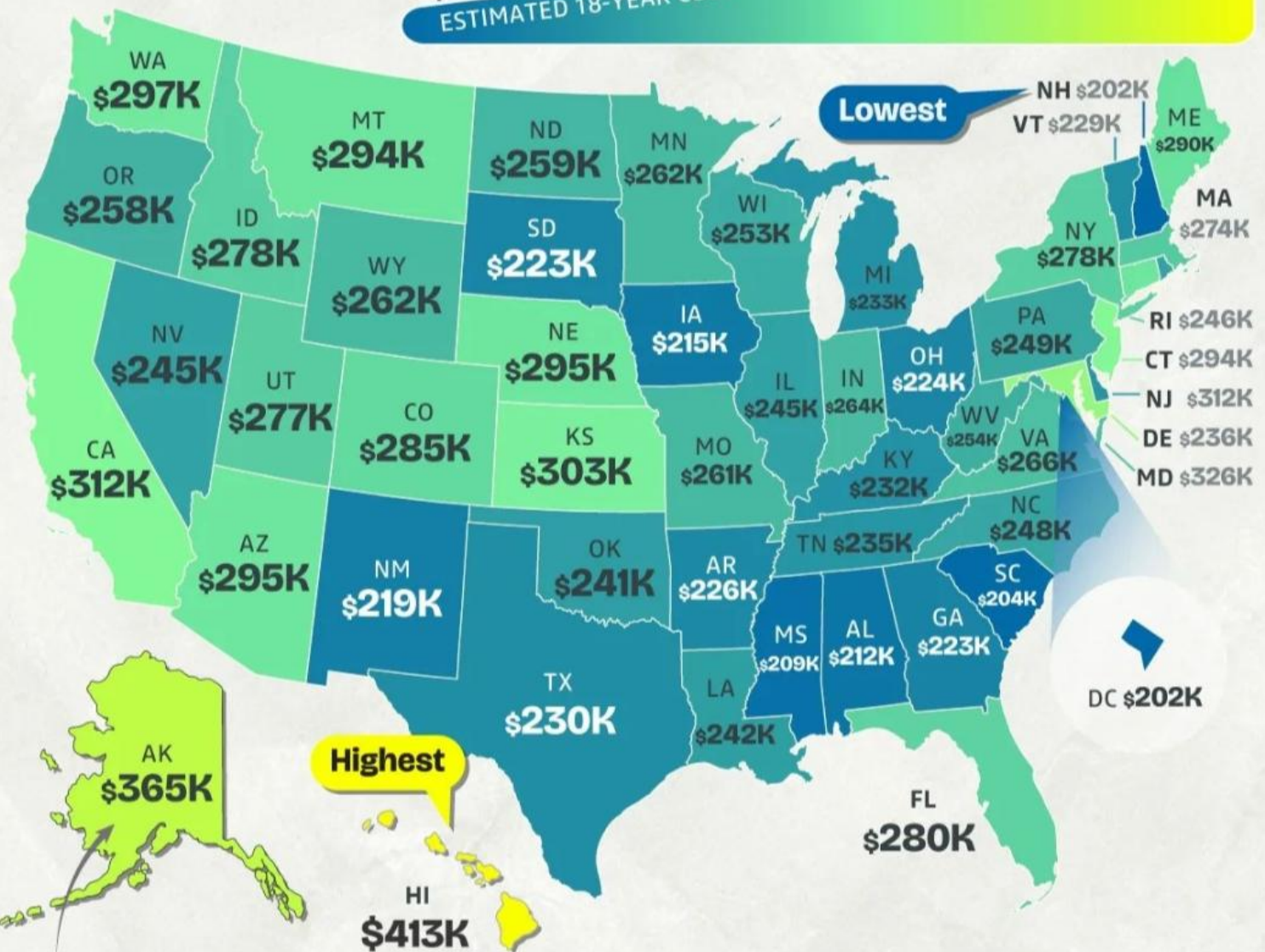
Source: Fortune Global 500

Profits are after tax. Profits rounded to the nearest 10 cents. Fiscal years ending through March 31, 2026.

The Cost of Raising a Child to Age 18



\$202K
ESTIMATED 18-YEAR COST



Alaska ranks 2nd despite below-average day care costs, as families with a child pay the most extra rent and transport of any state.

Figures rounded. Does not include college costs.

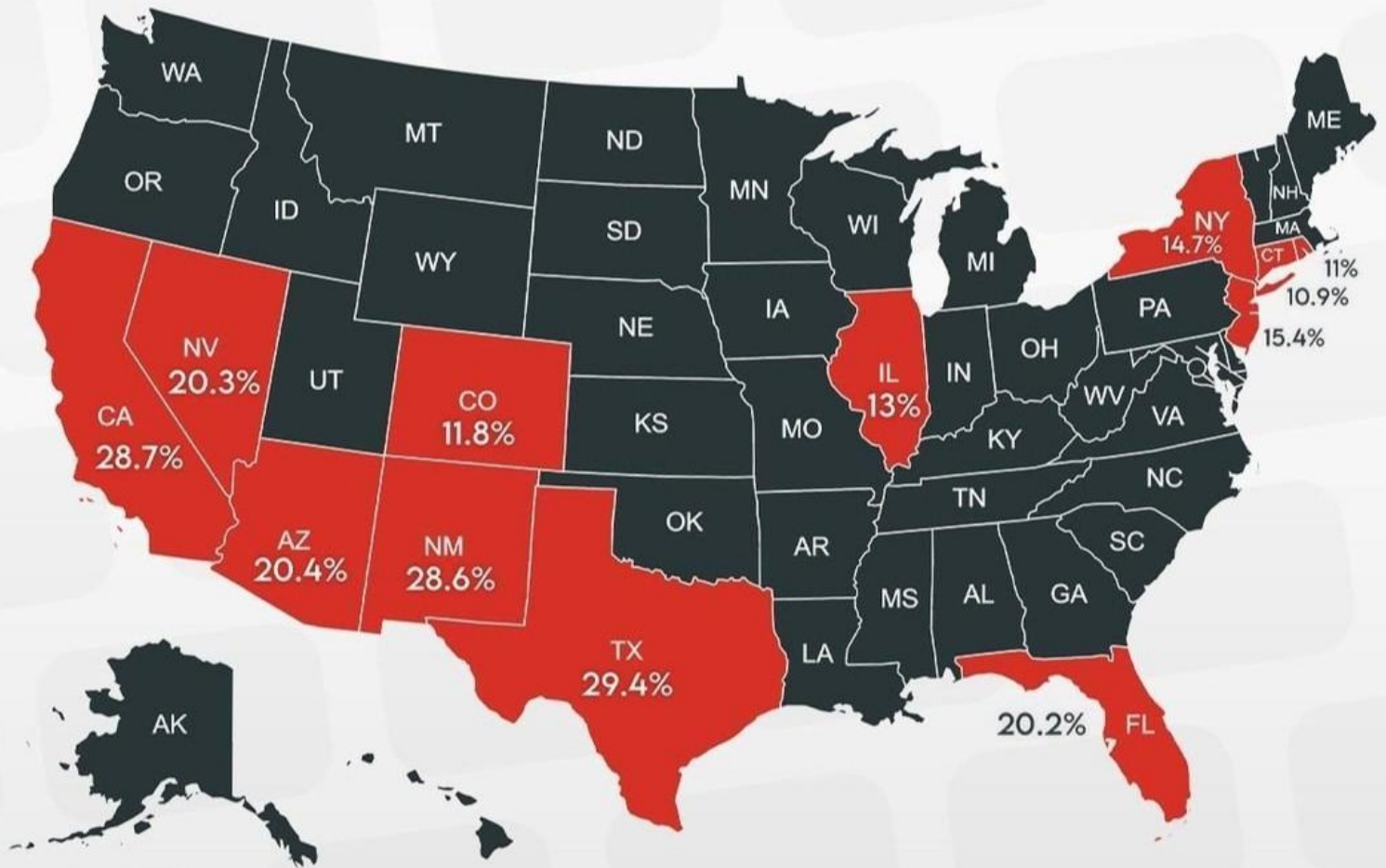
Overall cost is net of state tax exemptions and credits and the federal child tax credit is not included. Daycare included for the first 5 years

Source: LendingTree, 2026.

% OF SPANISH SPEAKERS (PEOPLE WHO USE PRIMARILY SPANISH AT HOME)

ABOVE 10%

LESS THAN
10%



AMAZING
MAPS

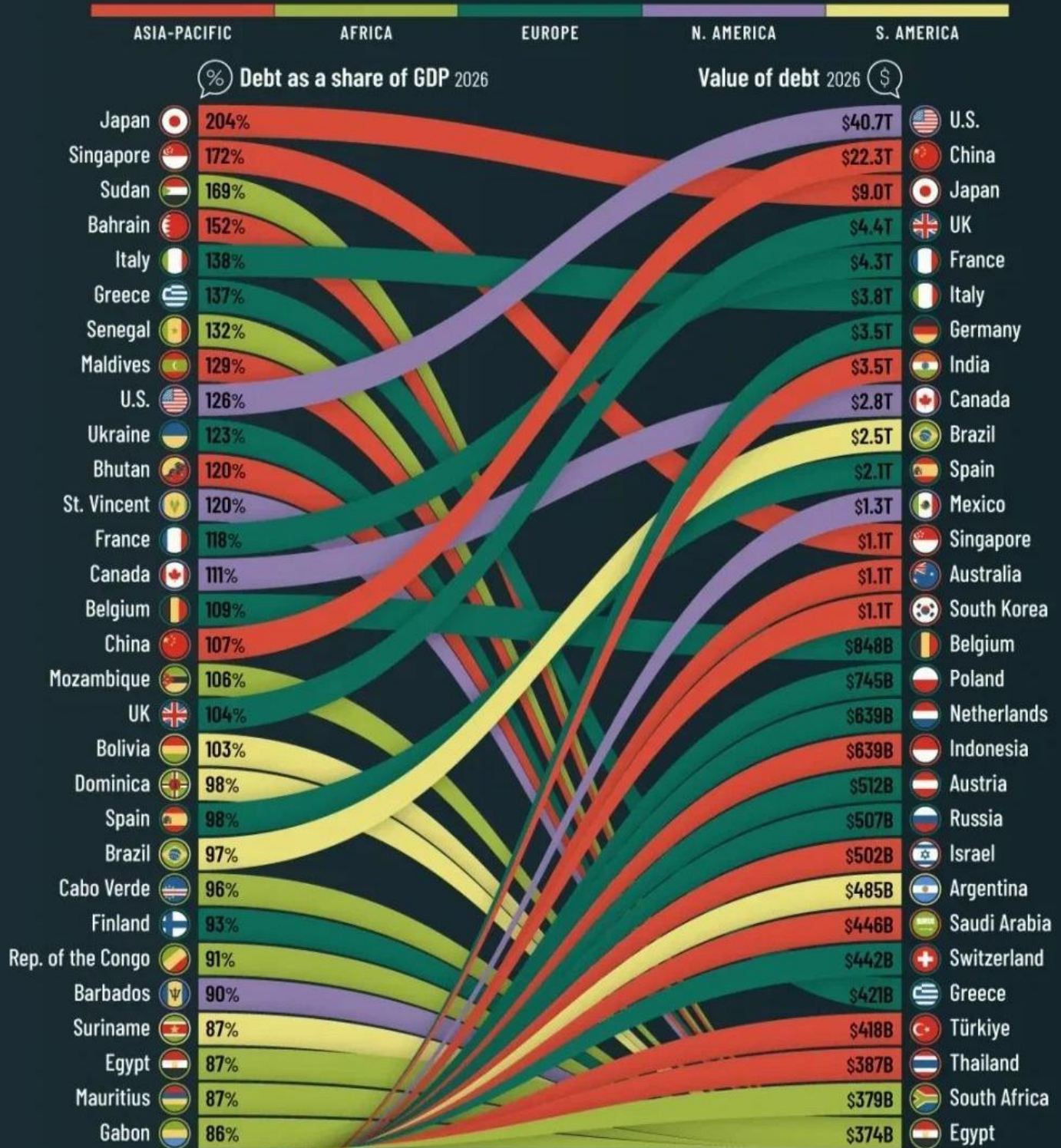
SOURCE:
US NATIONAL CENSUS

@AMAZING__MAPS
AMAZINGMAPS.SHOP

2026 Outstanding IMF Credit | IMF Credit as % of GDP



COUNTRIES WITH THE MOST Government Debt



EUROPE'S MIGRANT POPULATION CHANGE

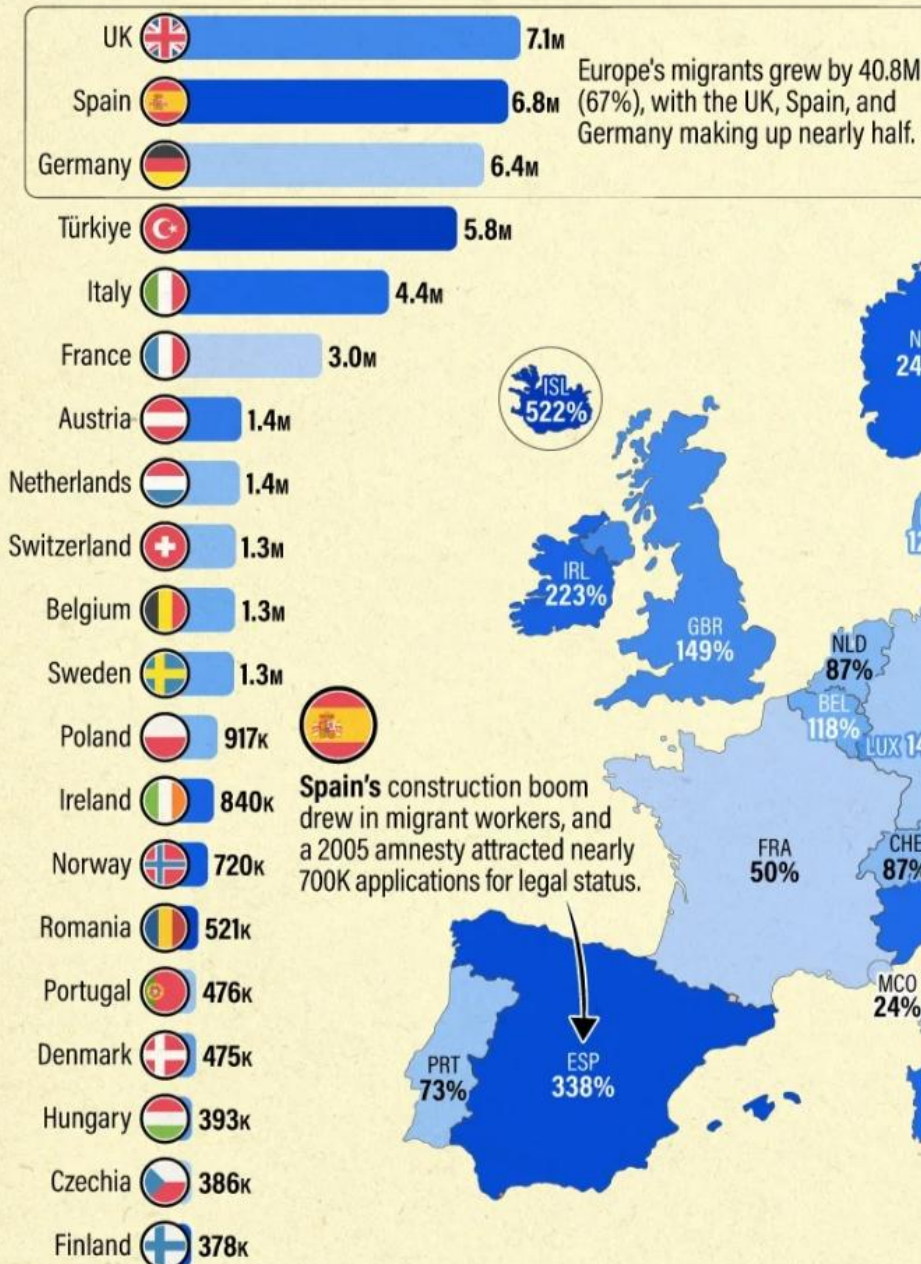


-59% Lowest

Highest **827%**

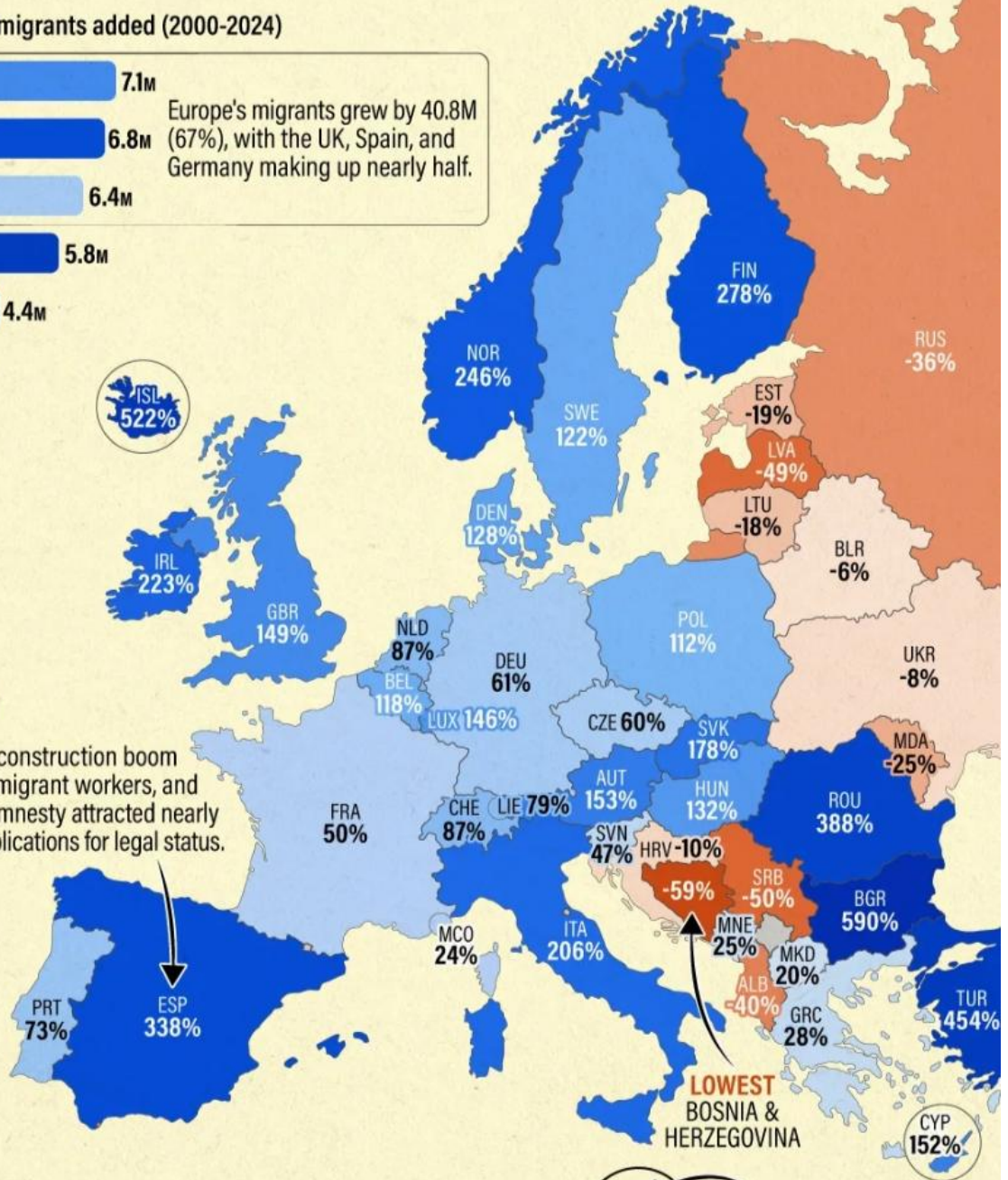
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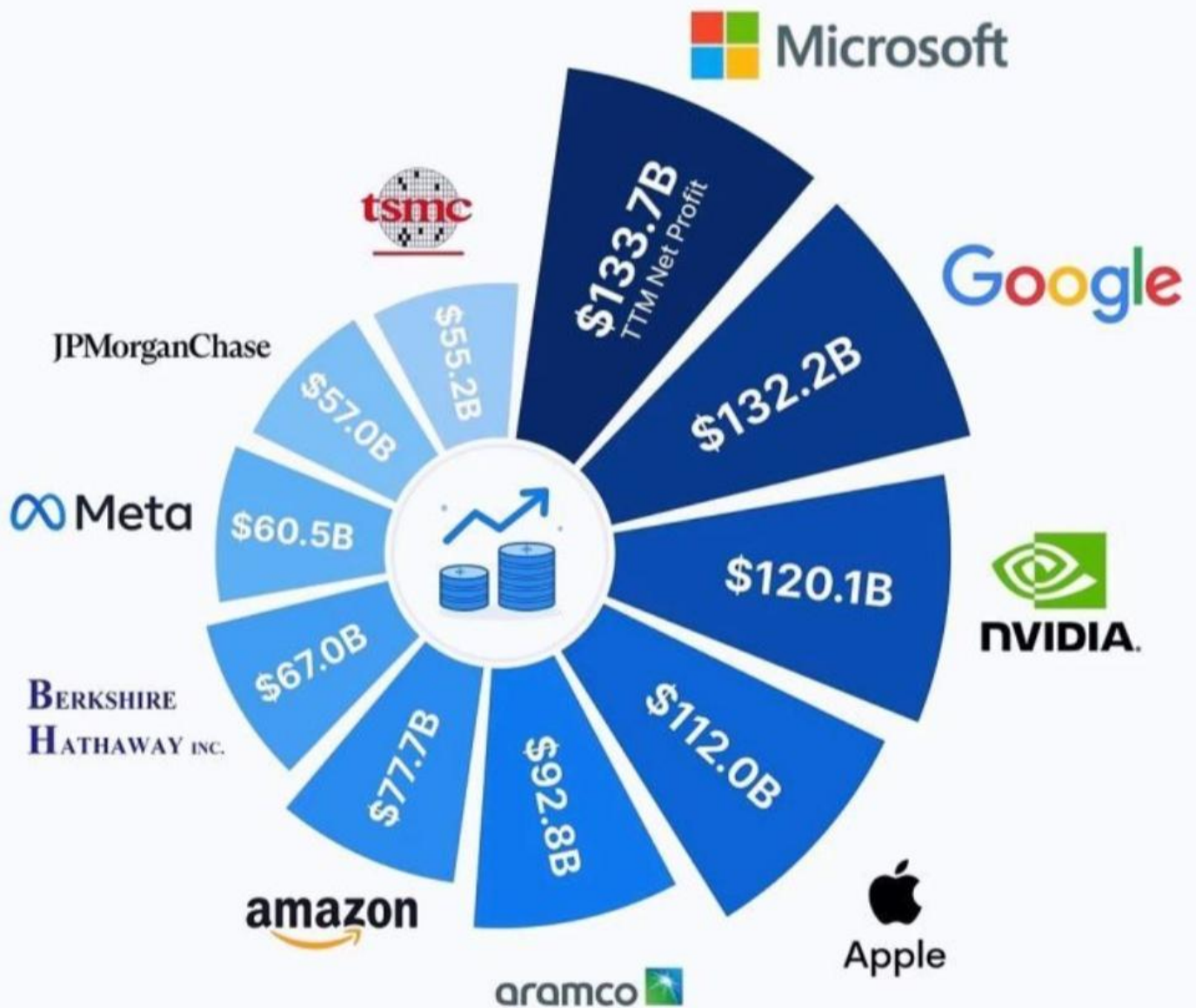


LOWEST
BOSNIA & HERZEGOVINA

827%

HIGHEST
MALTA

WORLD'S MOST PROFITABLE COMPANIES



25 Iconic Bands and When They Formed



The Beatles
1960 🇬🇧



The Beach Boys
1961 🇺🇸



The Rolling Stones
1962 🇬🇧



The Who
1964 🇬🇧



Black Sabbath
1968 🇬🇧



Fleetwood Mac
1967 🇬🇧



Pink Floyd
1965 🇬🇧



Led Zeppelin
1968 🇬🇧



Aerosmith
1970 🇺🇸



Queen
1970 🇬🇧



Eagles
1971 🇺🇸



KISS
1973 🇺🇸



AC/DC
1973 🇦🇺



ABBA
1972 🇸🇪



U2
1976 🇮🇹



Metallica
1981 🇺🇸



Red Hot Chili Peppers
1982 🇺🇸



Bon Jovi
1983 🇺🇸



Green Day
1987 🇺🇸



Radiohead
1985 🇬🇧



Guns N' Roses
1985 🇺🇸



Nirvana
1987 🇺🇸



Foo Fighters
1994 🇺🇸



Linkin Park
1996 🇺🇸

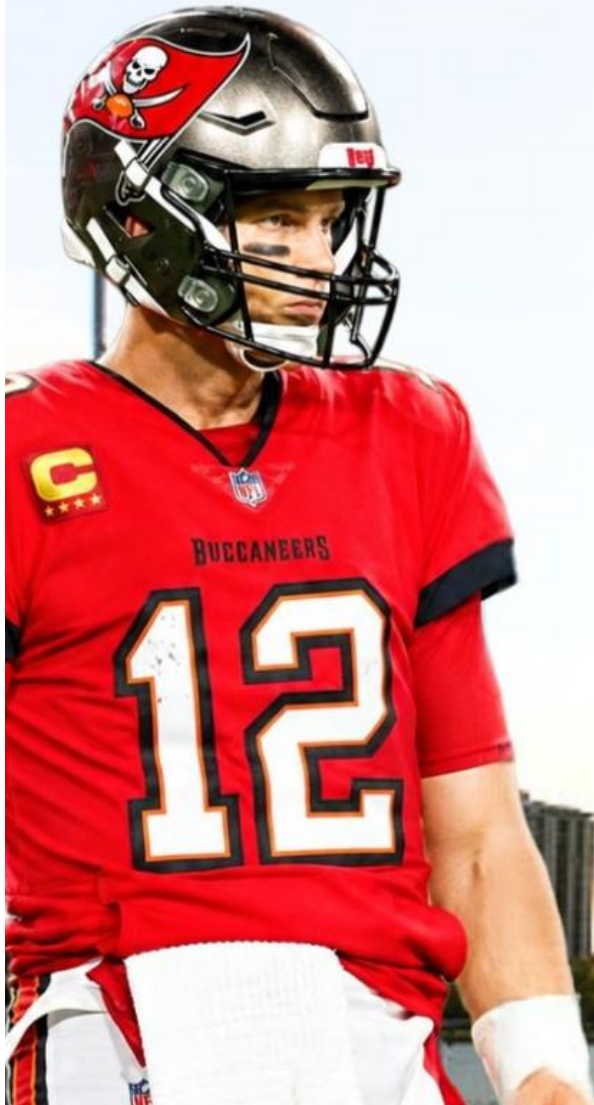


Coldplay
1997 🇬🇧

Most Finals Trips *Since 2020*



NFL | NBA | MLB | NHL



6

TAMPA
BAY



PLAYERS



5

LOS
ANGELES



DODGERS



5

SOUTH
FLORIDA



4

KANSAS
CITY



How your House is looked at:



...by you



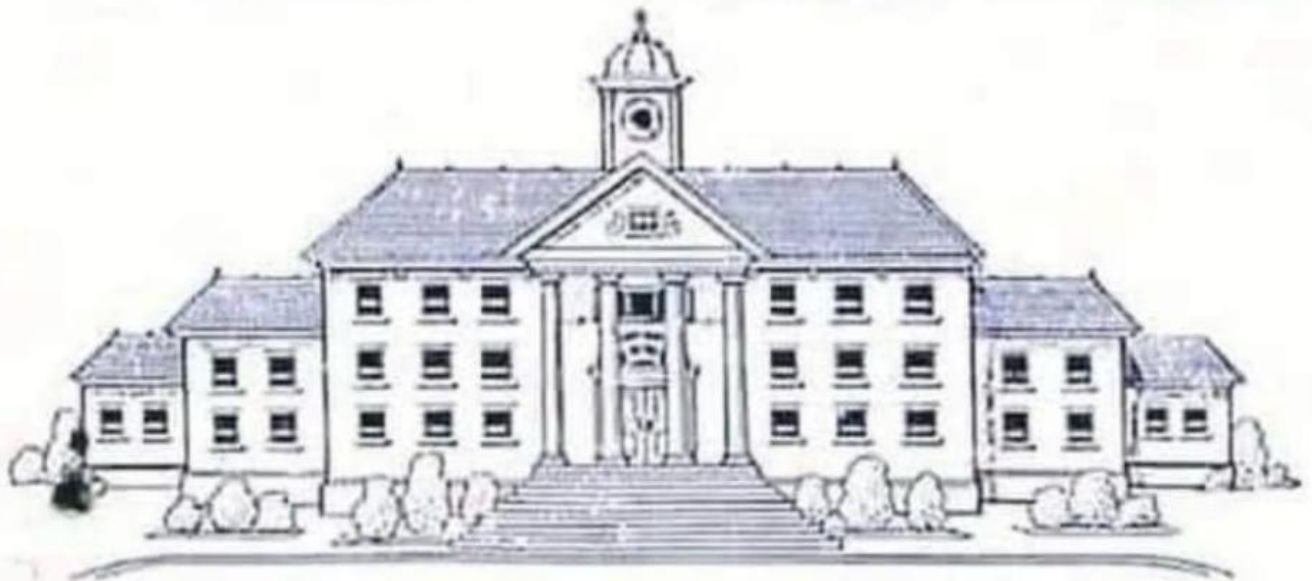
...the buyer



...the Bank loan



...the Insurance Evaluator



...by the Municipality for rates and taxes

