

The top section of the page features a light blue background with a repeating pattern of various food icons in a darker blue color. These icons include a taco, a burrito, a roll, a skewer with a cube and a circle, a stack of rolled items, and a die. In the center, a white rectangular box with a dark blue border contains the text "STIFEL" in a large, blue, serif font, and "Bits" in a smaller, blue, italicized sans-serif font below it.

# STIFEL *Bits*

December 10, 2025

## The Appetizer

*“We as a company try to manage as responsibly as we can, and then I think there are some players who are YOLO-ing.”*

- Anthropic CEO Dario Amodei on some artificial intelligence (AI) companies taking on too much risk with their recent spending commitments.

***Now, on to the numbers. Drum roll, please ...***

- **21%:** The percentage of Americans who have taken a trip **solely for food**.
- **47%:** The percentage of **Gen Z workers** currently on track to have enough funds to maintain their current lifestyle in retirement.
- **\$39.83 billion:** The **bond issuance** by big AI tech companies last month through November 20.
- **40%:** The percentage of 18- to 44-year-olds who use **closed captions always or often** when watching TV shows or movies.
- **62%:** The percentage of U.S. parents that say **their child under 2 watches YouTube**.

# Dig In

## Man and Machine

Remember when the internet turned office life upside down (I don't, but maybe you do)? E-mail replaced memos, remote work became a thing, and suddenly "reply all" was everyone's favorite mistake. AI could be just as transformative, reshaping workflows, automating tasks, and redefining what "productive" looks like. **If history is any guide**, the shift won't happen overnight, but it will change how we work in ways we can't fully imagine yet.

With that said, at a recent conference, Stifel Chairman and CEO Ron Kruszewski **offered his insights**: AI will transform the financial services industry, but it can't replace judgment. In other words, algorithms can crunch numbers and draft reports, but they can't replicate human intuition, creativity, or the ability to weigh nuance in complex decisions. The future isn't man **or** machine, it's man **and** machine.

So, what does this mean for us? Think of AI as the ultimate power tool. It can speed up the job, but you still need a steady, skilled hand guiding the strategy. The winners in this next chapter will be those who learn to harness AI without outsourcing their judgment.

Embrace the tech and remember – wisdom isn't downloadable.

## Weekly Specials

The \$1 slice is hanging on in NYC, but nationwide **pizza** prices are up. A large cheese pie now averages nearly \$17, and customers are skipping wings and drinks.

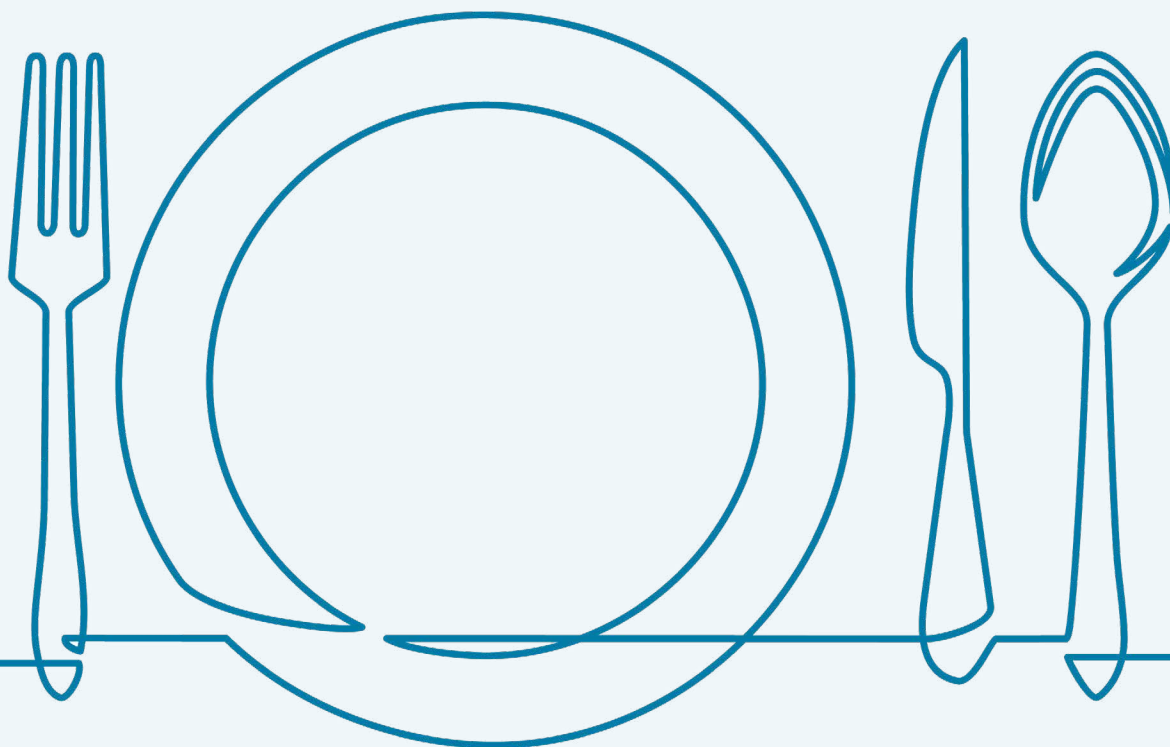
**"Rage bait"** was Oxford's Word of the Year, which feels pretty on brand for 2025. It's the art of crafting content specifically to rile you up – like telling an Italian nonna you prefer jarred sauce "for convenience." Powered by social media and (of course) AI, it's everywhere. Maybe this is our sign to... take a deep breath?

No one likes making awkward bathroom sounds. And Japan gets it... their **toilets** have sound-masking devices that hide those embarrassing bathroom noises while saving water. Once a niche feature, sound-masking tech is now mainstream, even tailored for inclusivity, proving bathroom innovation is serious business.

Once upon a time, **posting TikToks at work** was a one-way ticket to HR. Now? Companies like Starbucks and Delta are handing out tripods and encouraging employees to become in-house content creators. It's Gen Z marketing magic – authentic, relatable, and basically free. So... is it officially acceptable to film a dance break in the office? Asking for a friend.

# Corporate Lunch

- **Amazon** is powering up with 1.3 gigawatts of AI infrastructure for federal agencies. **Big brother** didn't just get an upgrade, he got a data center gym membership.
- **Instagram** is breaking up with hybrid work. The CEO told all U.S. employees to report to the office **five days** a week starting in February 2026. Filters optional, commutes not.
- Training wheels off: **Waymo** autonomous vehicles are starting to drive more like humans, making illegal **U-turns** and skipping signals. Polite mode? More like NYC taxi mode.
- **Samsung's** new Galaxy Z TriFold folds like **origami** but costs the same as a luxury bag: \$2,450 for three screens of flex.
- **Costco** wants its money back, suing Uncle Sam to secure **tariff refunds** if Trump's Supreme Court gamble flops. Bulk justice, anyone?
- **NASA** and **Boeing's** next **Starliner** mission in April 2026 will be unmanned this time around after the previous mission left astronauts stranded for months.
- In a plot twist, **Airbus** is now dealing with some **production woes** while **Boeing** plans to ramp up production.
- **Google's** Gemini is gaining a foothold, with over 650 million monthly active users in October and counting. **OpenAI's** response? "Code Red" mode to make **ChatGPT** your fave again.



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