



STIFEL *Bits*

April 30, 2025

The Appetizer

“I have, literally, like an eight-inch ulcer in my stomach right now because it’s the end of the season.”

– Deadpool star and Wrexham co-owner **Ryan Reynolds** on his soccer club’s fight for promotion to the English second division.

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

- 18%: The percentage of **U.S. adults aged 25 to 34** living with their parents in 2023.
- 85: The number of **TGI Fridays restaurants** left in the U.S.
- 99.4 mph: The **average fastball speed** for Cincinnati Reds starting pitcher Hunter Greene, the fastest on record for a starting pitcher.
- ~\$100,000: The average lifetime economic benefit by taking **one personal finance class** in high school, according to one study.
- 3.623 million: The **number of children born in the U.S.** last year, a less than 1% rise from the 2023 figure.

Dig In

The Fed

Let’s talk about the Federal Reserve (Fed) – you know, the central bank whose job is to guide the economy through storms, bubbles, and full-blown crises. They (the Fed) do this through a dual mandate: keep prices stable and support the labor market. One of its primary tools is interest rates – raising them when the economy’s running hot and lowering them when it needs a little boost.

But here’s the important part – the Fed makes those decisions independently, free from political tug-of-war. Why? Because mixing politics with monetary policy can often create more problems than it solves. The Fed is what gives global investors’ confidence in the U.S. system and helps keep our economy on a steady footing – even when the headlines are noisy.

The Fed was created in 1913 after the **Panic of 1907** nearly wrecked the banking system. It’s not just one building, but actually a network of 12 regional banks plus the headquarters in Washington, D.C. Since its founding, it’s had 16 chairs. Fun fact: The Fed didn’t set an official 2% inflation target until 2012. And, while it’s supposed to be independent, history shows that presidents love to nudge it. More than a hundred years later, the Fed’s still doing its best to steer the ship.

Weekly Specials

For the first time ever, 21 **humanoid robots** joined runners in a half-marathon in Beijing. One robot even smiled and winked! The top bot, Tiangong Ultra, clocked in at 2 hours, 40 minutes – well behind the human winner, but a big leap forward for robotkind.

Sharon Lokedi crushed the Boston Marathon, dropping rival Hellen Obiri in the final mile. She set a **new course record** by two full minutes at 2:17:22 and earned \$200,000 as her prize. Obiri had won the past two years, but Lokedi's strong finish proved unbeatable this time around.

Gen Zers are tightening wallets with “no-buy” lists and free AI tools. Got to give them props for their creativity in tackling inflation; some are swapping therapists for ChatGPT, eating kids' meals, and even dumpster diving. The “lipstick effect” still lingers, but today's youth are **rewriting recession survival** with smart, frugal hacks.

Corporate Lunch

Home Depot has a **secret garden** ... Where do you hide \$20 billion worth of flowers?

Chipotle is bringing burritos to **Mexico**. Good luck! **Taco Bell** had a failed launch twice in Mexico. A Mexican historian said it was “like bringing **ice** to the Arctic.”

H&R Block may save the day, as it's working with **OpenAI** to develop a generative AI tool to help **tax pros** ahead of the 2026 season.

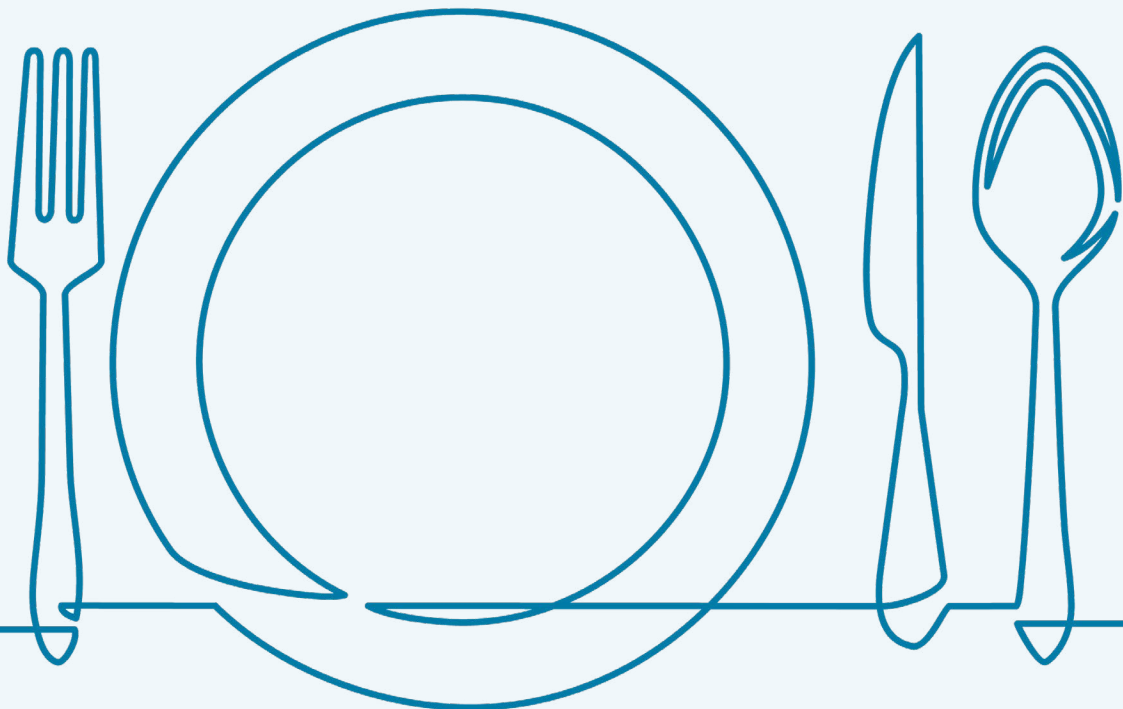
Netflix reported a huge **earnings** beat for the first quarter with revenues growing 13%. *Adolescence* was the most watched show, with 124 million views.

Coca-Cola, which already won the hearts of Americans as the Number 1 soda in the U.S., looks ready to **beat Pepsi in the trade war**.

Regulatory pressure continues against **Google** to sell **Chrome** ... suitors have started lining up.

Airbnb will finally show the full price up front – including all fees. About time. I'm tired of getting hyped in the group chat only to send, “NVM, too good to be true.”

Boeing is selling part of its Digital Aviation Solutions business (think digital navigation and route planning) for **\$10.55 billion**. (By the way, Apple Maps is free).



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