

Stock Market Assignment Questions

For full credit, please include **(copy and paste)** each question and place before your answer. Points will be taken off if I don't see each question written out prior to your answer. You will email this assignment to me, and those directions will follow.

1. **(10 points) Please think through, *do not rush*, and plan and answer each question (a through c) with 2-4 paragraphs, to include much critical thinking, thought, and detail.**
  - a. **What did you learn from this assignment?**

This assignment was a very positive experience for me because even though some of my stock prices did go down, it was still a great learning experience. Stocks is definitely something I did not understand prior to this assignment. I was never taught about stocks in middle school, a little bit in high school I was taught about it, but there is more to stocks than just investing in a company. You have to have a strategy when investing and most importantly, do a lot of research when choosing your companies.

Investing or purchasing stocks for a company can be a complicated or a very long process especially if you're new to the game. I learned that the most important step when purchasing stock is that you **MUST** research about the company before you purchase the stock! Doing further research about the company about how they are currently doing and about their past, is very important and this makes you a smart investor because you are becoming more aware about what the company has done. You want to make sure that your company is both ethically and socially responsible and that their stocks don't have a history of continuing to decline or the company failing to meet the customers or public's needs. Understanding the industry is very important and you want to know if the company has a competitive advantage in the market. Knowing what sets the company apart from others in the market that are similar shows investors that this company is reliable and that they have the stability or strength in the industry to succeed financially and as a company as a whole. On top of researching about the company and understanding the company as having a competitive advantage in the market and from the research or news you read about them, you also want to be informed about their management, their CEOs. When you invest in a company, you're not only putting your trust in the company, you are putting your trust in their management, their CEOs. A company's CEO is what leads the company in the right path and if the company's stock price starts to fail, it is important to know why and who is the CEO or working in management of that company to see if that person has any history about leading the company on an unsuccessful path for the future.

People who invest in stocks know their strategies and are always staying up to date with the companies they invest in. From this assignment, I also learned that when investing in a company, you have to look at whether or not they offer dividends and look at the companies benefits or their earnings growth. I've noticed that when I was doing this assignment, I had to read a lot of the news and read numerous articles to make sure that my stocks were still in a good standing and that if the stock price fell, I learned why they fell. As I mentioned, learning about whether or not the company offers dividends is another important factor that I have learned because dividends provide certainty that the company is doing financially well. Dividends are what goes to the investors in the company and this is how stock owners are so wealthy. When a company pays out dividends, I learned that this attracts new people to invest within the company and this creates the idea of demand and supply. Having a better understanding on dividends, earnings growth, P/E ratio, debt to equity ratio etc. is definitely something that I learned and that you would need to know when investing and because of this assignment, I was more informed on these different factors that tie into stocks and investing and also how it can shape the long-term successes for the company.

- b. **How would you describe the experience?**

This experience for me was very positive and very fascinating to learn about. There was definitely a lot of work and time that went into this assignment, but in the end, I came out with knowing way more about stocks and bonds, what it means to trade a stock and so much more. Most of the articles I read were basically stating the

same thing about the company. I feel like what made it somewhat stressful was trying to gather enough information to formulate my conclusion about the stocks of the company and the company's future. There was not much news to go off of, like for example, there would only be 4 bullet points worth of news that happened the entire week and I was worried that that wasn't enough information for me to go off of.

Many of the sites I visited, however, were very helpful and reading the different articles on each of my companies was one of my favorite tasks to do for this assignment because it helped me learn a lot about experiencing the stock market. All of the articles were helpful, although some could be repetitive with information which could be frustrating, but in the end, I expanded my knowledge about the stock market, and it all worked out great for me. I had to do a lot of reading for this experience especially for the big-name companies like Apple and Amazon. Monitoring their stocks was a fun experience for me and I realized that to be an investor, there is a lot of time and effort put in. You have to know the basic terms and you have to know what you're doing, so if I do decide to invest in the future, I can look back on this experience and use what I learned to incorporate that into a reality.

I know more about supply and demand and learning about that concept was interesting and it kept me intrigued in this assignment. I had a positive experience and I think this assignment was a great and fun way to learn about stocks because it is like you're an actual investor, but you aren't. Monitoring my stocks was interesting as well because the stock price kept going up and down constantly throughout the week and I wanted to know why. Reading the news and knowing why the stock price increased or decreased was great and I really did enjoy reading about it. My experience was definitely a positive one. It was a bit stressful at some points with trying to find the right amount of information needed to make conclusions, but overall, this was a great learning experience and I enjoyed it.

**c. What type of emotions, if any, did you feel during the assignment?**

During this assignment, I had an abundance of emotions, but mostly I felt exhausted or tiring about it and I also felt excited to be doing it. I felt exhausted because there was a lot of reading to be done and I can't imagine how it feels like to actually invest in a company with really money. You have to constantly read the news and monitor how your company is doing in the market because you want to know if you're going to be receiving a dividend or if the price is increasing or decreasing etc. It takes a lot of knowledge to invest in the right company. I constantly felt like I should have picked different companies and kept second guessing my decisions and if this were in the real world, I can't constantly change my mind about the company. I should stick with it and monitor them.

Reading a bunch of different information from the companies was definitely a lot to grasp. There was different news going on each week and I had to stay up to date with it and be aware. I got used to reading the news and staying organized with it towards the end of this assignment, but in the beginning, I felt stressed and worried that my stocks weren't going to do well. My positive mindset about this assignment helped me a lot and helped me get through it. I stayed positive about it and spaced my time out, so I don't feel as stressed. When it comes time to invest in a company in the future, I will be sure to remember how I felt in this assignment before I do invest.

I believe this was a great learning experience that really did help me understand the United States economy more. I was stressed a bit yes, but I can't imagine what it feels like to be a stockbroker. I thought about this as I was doing the assignment, like what if I were a stockbroker? Is that a stressful job? Because if I was a bit stressed just by investing in companies, I feel like being a stockbroker could not be the job for me. My emotions were definitely mixed, but I feel like I felt more good than bad. In the end, I was left with a positive memory of this assignment and it is something that I'll remember for the future.

- 2. (10 points) For each of the six stocks you chose to purchase, *discuss in detail* (fully develop each with 2-3 paragraphs) the basis of your decision i.e., why you decided to purchase each stock. Carefully research each company and formulate a well-planned and thought out answer. The more you know about a company, the more you can also decide why the purchase made sense (or not) ....**

**a. Why you purchased stock A (Apple)**

Apple is a company that I have always known ever since I was little. I was always so fascinated by their phones and every single person I knew either had an Apple product or wanted an Apple product. I was one of those that wanted one. I decided to purchase stock from Apple because 1) I wanted to get more familiar with the company and learn more about what they do and how they do it and 2) I was interested in not only the company itself, but how the company was doing in the market. I did not know much about Apple stocks or much about stocks in general, but choosing their company was a great decision for me. I also wanted to learn more about how their news impacted their stocks. For example, every time they came out with a new product, I wanted to be more informed with if that product can affect the stocks in their company and if it does affect it, why did it have an impact on it? Before this assignment, I would hear Apple's stocks getting mentioned on the news every once in a while, saying that their stock price rose and talking about the day's change etc. I was very familiar with the company Apple, but I wanted to further my knowledge in their company and how they are doing financially.

As I said, Apple is a company that I've known for a very long time. When I was younger, I knew who Steve Jobs was and every time there was a new Apple product announced, every single one of my classmates would be talking about getting one and would put it on their lists for their birthdays or for Christmas. My dad would talk to me about stocks and I really didn't know anything about stocks besides the fact that you can purchase and invest in a company. He would talk about technology stocks and how technology today is a huge part in the market. As I did some research for this company and their stocks, the articles I was reading said that Apple was always doing well in the market and if they had a downfall or went through a recession, they always cover from it and get back on track. After doing the research on which stocks I should pick, I noticed that Apple stock was always on the lists of which stocks you should purchase. Apple stock was doing well, and the price range was great for me when I did purchase the stock. I wanted to invest in a technology company because the technology market, such as Fintech, was always thriving especially in the situation we are in right now with COVID. Purchasing stock for Apple has helped me know more about the technology industry and the company itself and helped me identify why so many people were investing in Apple.

**b. Why you purchased stock B (Amazon)**

Amazon is another very successful company that I have known about for a while. I would always hear my parents talking about Jeff Bezos and how he is helping the American economy and the citizens here. I noticed that when reading about Amazon, there were always great things said about the company and they stay organized and seem to always be on their feet when it comes to the company. I shop on Amazon almost every year for different things and they are a very reliable company and I could tell that they really do value their customers and care for each and every one of them. Amazon not only focuses on satisfying the customers' needs, but they also work to show that they are continuing to invent and learn on behalf of their customers. I decided to choose this company to invest in because not only am I familiar with their business, I also noticed how great they are doing today as a company and opening up new stores everywhere, expanding their business worldwide. I wanted to learn more about the company and how they work their stocks and how much their stocks are. Amazon is very well known, and they rarely ever disappoint their customers because they continue to thrive as a business and show to their customers that they are passionate about the company. Choosing Amazon stocks was a great decision for me.

As I was reading the articles on which stocks are best to purchase, Amazon was one of the companies that was at the top of the list. The company was constantly in the news and there was always something new about the company every week, whether it was coming out with a new product or donating millions of dollars to foundations to help families or anyone in the need of assistance. Amazon stock was mostly going up than down and I figured that if I invested in this company, it can help me understand the company's finances more and how their stocks benefit the company. I noticed that Amazon stock has always been solid, and the company has its eye on the long-term goals not short-term profits. They never disappoint its investors and if there was a time where their stock is down, the company shows that they can easily recover from this. Amazon has helped many individuals and businesses as well and when I decided to purchase their stock, I knew that it would be a fascinating

journey to monitor. Amazon is definitely one of those companies that other companies want to compete with in the market.

**c. Why you purchased stock C (Coca Cola)**

Coca Cola is doing well in the market too and is also one of the companies that are doing well with their stocks. The company is successful as well and they have been around for as long as I can remember. When I was looking for companies to choose from, Coca Cola seemed like a great, reliable company that has good stocks. So, I did some further research on the company and found that Coca Cola is one of the biggest, well-known companies that is doing very well in the market. I loved reading about the company and how both socially and ethically responsible they have been ever since the company has been around. I wanted to purchase the stock because I wanted to go more in depth with the company and see what has the biggest impact on their company, for example, can news impact the company, if it does, why is this etc. Not only did I want the chance to monitor the stock, I wanted to learn more about the company itself like how it managed to be so successful throughout all these years. The company has been around since 1886 and that just amazes me how until this day, they are still very well-known doing well in the markets. Looking deeper into this company was definitely something I was excited to do. Purchasing the stock was a great decision for me and I had the chance to determine how Coca Cola is doing financially as well.

I noticed that the stock of this company was mostly going up than down. I wanted to know why this was. Did they come out with a new product that upset the customers? I have occasionally seen this company on the news about their stocks and I never really paid attention to it, but after reading different articles on it, I decided to purchase their stock because the company caught my eye and I wanted to see which path this will go on. I wanted to see what happens to the Coca Cola stock in 5 weeks and if it will change dramatically either for the better or for the worst. Getting the chance to learn more about this company has been very fascinating to me and I felt like if I purchased their stock, this will help me understand Coca Cola more. I knew I wanted to invest in companies that I have known for a very long time and Coca Cola was one of these companies. Everyone I know knows about Coca Cola and has at least seen one bottle of theirs. My dad has always told me that every time someone purchases one of a company's product, that company earns money from that purchase. I wanted to know if they actually do earn money from this transaction and if this has an impact on their stock. Would this help their stock price increase or decrease? I had many questions about Coca Cola, and I wanted to see if purchasing their stock would help me answer them.

**d. Why you purchased stock D (Visa)**

Deciding to purchase stock for Visa was one choice that I did not see myself choosing at first. I am also very familiar with this company as well because of my parents and I have a debit card with the Visa company logo on it. Visa has also been doing very successful in the market and because of reading that they were doing successful, I was very intrigued and decided to purchase their stock. I did not know much about the company, and I wanted to become more informed with them since I do own something that has their company name on it. I also knew that Visa has something to do with immigration or people coming to visit here from another country because I did have some people I knew that they said before they visit the United States, they have to obtain a Visa and I wanted to know why this was a rule and why it was so important. Purchasing a Visa can be expensive, and I wanted to learn more about this company as a whole and what it has to offer and their compensation. I wasn't too familiar with other news about Visa because I rarely heard about the company in the news. I wanted to be more informed with the company and read articles about them and how they are in the markets. I wanted to learn about their stocks and what makes them a successful business and I also wanted to know if they have a competitive advantage compared to other companies in the market.

Reading articles about the company, was very informative for me and I found their stocks interesting. I wanted to know what happens if I actually purchase their stock for real when I'm older. Will this benefit me or benefit the company or both? Visa is a company I did not see myself purchasing, but after doing some research about their market and their business, I saw how reliable and determined the company is to succeed and thrive for long-term success. I wanted to know what sets Visa apart from other companies and how they became so

successful in the first place. Visa is a company that I know President Trump has been working with lately because there was a new rule that came out (refer to question 4 in the summary of news articles) and I just wanted to know the thought process of the company. Did this new rule impact the company's stocks heavily? Was the public upset about it? I wanted to know more about the news of the company and what can impact them heavily.

**e. Why you purchased stock E (Tesla)**

Tesla is a company that has definitely been recognized a lot more recently because of the newest car models that you would see in public and the CEO, Elon Musk is developing new ideas for the company. In my opinion, Tesla is a new company because I wouldn't classify it to be as old as Facebook. I wanted to learn more about Tesla because I didn't really know much about Tesla besides the fact that they sell cars. When I was researching which companies' stock to purchase, I noticed that Tesla stock wasn't doing so well lately, and I wanted to find out why and what is having the biggest impact on the stock. I haven't heard Tesla on the news lately and I wanted to know what the company was up to and if there were going to be new models released. When reading into their stocks before purchasing it, I noticed that their stock is doing okay, and that their stocks are continuing to increase rather than decline. Their stocks were either doing really good one week or not doing so well the next, and I wanted to know more about the company and what their stocks have to offer. It is like I wanted to give Tesla a chance by investing in it and this could be a risky decision, but since this assignment is not real money, this can give me a chance to learn more and see how the company's stocks are doing over the 5 week period.

There are new models almost every year for Tesla and I wanted to see if the releasement of these new models were impacting their stocks in any way. I wanted to see how much the news impacted the stocks and if they do impact the stocks, why do they? What is the reason for this? Tesla is definitely a company that I would love to know more about because this company is going to have an impact on our future because we will continue to see new models or new devices to be released and constantly see them around in public. When choosing my stocks, Tesla was on the list as well on which stocks I should purchase, so I did further research on the company and decided to give their stocks a try. I have heard about the company for years and I never really looked further into the company, but I was interested on learning more about them and their finances. I wanted to learn more about why people purchase stocks for Tesla and what makes the company so successful in the market. My thought process on choosing Tesla was that I wanted to identify the pros and cons of the company and if there was a new vehicle to be released, what does this mean for their stocks and will it benefit the investors?

**f. Why you purchased stock F (Facebook)**

When I chose to invest in Facebook, my thought process was that I want to see what the company has to offer and determine whether or not their stocks are doing well in the market. Facebook is a company that has been around for a very long time and it is definitely a company that I have been wanting to look into and how they are doing financially. As I read the news about Facebook before purchasing the stock, I never realized all the rough patches the company has been through. The reputation of the company has gone up and down and because of the news, their stocks were not doing so well. I wanted to know why Facebook stock was succeeding or going down and what has the biggest impact on their stock. The company was constantly in the news especially throughout these last couple of months due to the upcoming election in November. I wanted to learn more about the company's stock and not only about their stocks, but I also wanted to be more informed with the company itself. What are their goals? What is the purpose of the company? I purchased a stock for Facebook because the company is well-known as well and I wanted to monitor my experience to understand whether or not the stock will go up or down and what news impacted the stock the most.

Facebook stock is definitely one stock that I would love to monitor even after this assignment. Reading about the news was so intriguing to me and when you know the different news about the company, it makes you look at the company in a different way because you are more informed with them and what they do. Purchasing the stock of Facebook has been a ride for the best and for the worst. Many individuals online were saying that Facebook stock is a good buy because the company continues to add new features and they also have solid earnings. I noticed that the company is continuing to grow and succeed, and they definitely have very good strengths in the

industry. I wanted to see if their stocks really were a good buy and what will happen if it continues to go down, what does that mean for the company? Learning more about the stocks of Facebook and whether or not their stocks are worth it is a very interesting process to monitor and purchasing their stock was something that will help me learn more about the company and their ideals for the future.

3. (10 points) Please spend some quality time thinking about each of these questions as you complete this assignment. For full credit, write a minimum of 2-4 full paragraphs for each question. You will not be graded on whether you gained or lost money over the five-week period of time!
- What was the overall result (gain or loss) of each of your six stocks from the (beginning 10/12 through 11/6) of the assignment for each of the five weeks of the assignment? Simply record the gain and/or loss for each of your six stocks from the start of the assignment to the finish.

Company	Stock Price 10/12/20	Stock Price 11/6/20
Apple (AAPL)	\$124.4	\$118.69
Amazon (AMZN)	\$3,442.93	\$3,311.37
Coca Cola (KO)	\$50.83	\$49.25
Visa (V)	\$206.40	\$197.35
Tesla (TSLA)	\$438.58	\$429.95
Facebook (FB)	\$275.75	\$288.06

- What was your expectation of the outcome of your six stocks over the five weeks, and did it change from week to week? On an ongoing basis (weekly), spend a lot of time thinking about this one and if it makes sense, record your thoughts on this weekly).

My expectation of the outcome of my 6 stocks was that in 5 weeks, I expected to see major growth in Apple and Amazon, and I expected it to only increase not decrease. My thought process was that Apple and Amazon are both very successful companies doing extremely well even today and since I thought everything they have in their business has such a positive impact on the public, many people will buy their stocks and their stock price will increase, but this wasn't the case. Since Apple came out with the launch of new products, this affected their stock heavily which made the price change constantly. I expected the company to do very well in the 5 weeks and that there would be no major occurrences that will affect the company. Regarding Amazon, I expected to see more growth. Their shares rose over the weeks which did push the stock over 80%, but as soon as there were walkouts or protests for how they were treating their employees, this affected the companies stock shares. Their revenue continued to increase over 30%, but I also felt a little confused on why their stock was still growing even after the fact that there were numerous employees walking out against the company. Every time I checked the stock for both Apple and Amazon, it felt like it was always down, but when it did increase, it only increased by \$0.30 or an amount around there. It most likely didn't increase by a huge amount because of the different devices Apple released and because of the working conditions Amazon offered to its employees. For example, Amazon lost around \$24.00 in one of the 5 weeks and that was just astounding to me because I expected to see major growth within the company since the CEO, Jeff Bezos, is known to be the richest man in the world and he is very intelligent and his company is so successful worldwide.

From Coca Cola and Visa, their stocks reached my expectations. Coca Cola is also as well-known as Amazon and in the end, they did meet at the level I expected them to mee tat. There was news that impacted them, and the biggest thing that happened was their discontinuation of some of their sodas. When I read this, I expected their stock price to go down because I feel like some people would be upset over this and I expected there to be more supply than demand which would decrease their stock price, which it did. As to Visa, I expected there to be a decrease in stock price as well. Week to week, there was a decrease in their stocks, and this was due to the new rules or proposals from the Trump administration. I didn't know how often Visa was in the news until I started doing more research on the company and this was comforting to know because it always kept new news

coming in and it can help me interpret the stocks of the company. I expected the Visa stock to rise in some weeks, but then go down because I knew that Trump wanted to set some rules and standards for who can get a Visa, but I didn't know what types of rules. When there was an executive order announced, there was a decrease in revenue and the company lost around \$100B which I expected to decrease the stock heavily. Throughout the 5 weeks, both Coca Cola and Visa had some losses, which I expected, but they also had some gains. Coca Cola took down their famous sign in San Francisco and Visa was forced to have an executive order placed on them. I figured that both companies, would lose some investors and their number of shares would have eventually decreased.

For Tesla and Facebook, 2 well-known worldwide companies as well. I expected way more from Tesla. Tesla was receiving some backlash from the public for 5 weeks and it seemed like it really didn't get any better. I expected major growth for the company and their stock price, but they kept losing and the company's stock kept decreasing. When Tesla announced their new Model S, I expected that vehicle to sell out and everyone in the world would spend their money on it, but that wasn't the case. Tesla cut the cost of the vehicle and the overall sales of their models continued to go down. I clearly didn't expect this to happen. Their stock was down by 13.9% in September and it continued to go down 3.2% in October. I thought the company's stock would only go up and I expected Tesla to be one of the best companies to succeed in stock prices out of my 6 companies. There was rarely growth for Tesla, and I think this is because of their new models and them not doing well in the market. For Facebook, they exceeded by expectations. As I was reading the news for them in the first weeks, this made me a bit worried for the company and I expected their stock to decrease, which it did. However, I didn't expect there to be many problems for Facebook because before the assignment, I didn't know how involved Facebook was with the upcoming election. As the weeks went on, I expected Facebook to show major growth in the company and I also expected to see CEO Mark Zuckerberg, take more action to help the company succeed in the future. Facebook exceeded my expectation because they did take responsibility for everything that happened in the past and they are really monitoring every post to make sure it is appropriate. With this being said, I expected the company's stock price to increase and it did increase little by little which was great to hear and see.

My 6 companies' stocks were constantly going up and down. It was hard to tell for some weeks whether or not I think the companies' stocks will increase or decrease. However, each week, they did change. Their stocks either changed dramatically or they only changed a little. Each of the stocks, especially Facebook, caught me by surprise as I was monitoring them. I expected the majority of my 6 companies stock outcomes to have a higher value than what they initially started with in the first week, but by the end of week 4, most of them decreased and there was only 1 left with an increase in their price (Facebook). I was very proud of Facebook and I'm glad I invested in their company; they made my money's worth. Each company was either below my expectations, exceeded them, or met them just right.

**c. What would you do differently? For full credit, write a few paragraphs on this one.**

If I could do something differently, I would look more into the difference between the Dow Jones, NASDAQ and NYSE markets. Also, knowing more about what it means when it says Q1, Q2, Q3 because many of the articles I read mentioned the company's savings or how their revenue increased in the Q3 period. I had to do some research on the difference between the 3 and it means January, February, and March are categorized as the Q1 period. April, May and June are in the Q2 period. July, August, and September are in the Q3 period. There is also a Q4 period which is known as the last quarter of the financial year for both companies and their organizations.

As I was reading, I put two and two together on the meanings of the 4, but I do wish that I looked more into it because when I was reading, it did get a little confusing for me. Not only would that help me understand the company's financial status when it happens, but it will also help me understand the earnings growth of the company and whether or not their revenue increased and in what period. These 4 acts as the quarters of the financial year and if I did something differently it would be to have a better understanding of these quarters and why it is so important in the business economy.

I also mentioned that learning more of the Dow Jones Industrial Average is something I would do differently because I was not really informed about this topic as I was working on the assignment and I believe it is important to be aware of the Dow Jones Industrial Average. The Dow Jones (also known as the Dow) I now have learned is a stock market index that measures the stock performance of 30 large companies in the United States. I believe when I went into this assignment, I would only need to be informed about NASDAQ and the NYSE, but as I read many articles on the companies, I should have been more aware about the Dow because many of the articles spoke about how the companies were on the Dow Jones list. Knowing more about the Dow is definitely something that would have made me understand the material better as I read articles on my companies. If I did understand the Dow, it would make my thought process on all of my 6 companies easier when I wrote about how they're doing financially. Being more informed on Dow Jones earlier in the assignment could have helped me more than I thought. Later into the assignment, when I looked more into the Dow, I found out that one of my companies (Coca Cola) is on the Dow Jones list. If I looked more into the stock market index earlier into this assignment, I feel like I could have formed a better idea on how my company will do in the long run and it would make it easier for me to determine if the company still is continuing to succeed in 10 years. Also, knowing the difference between NASDAQ, NYSE and the Dow is very important, and I should have made sure that I understood all of them fully.

- d. What type of investor do you think you are? (Research different types of investors and see which one might match the type that you are). For full credit, carefully and thoughtfully construct 2-3 paragraphs and think this one through very thoroughly. A few sentences just won't cut it. Brevity doesn't work for this assignment, valued at 20% of your grade, so consider giving this the time it deserves.**

After this assignment, the type of investor I think I am is a venture capitalist. I think I'm a venture capitalist investor because even though this was not real money, I feel like I was willing to take the risk of investing in big-name companies. Venture capitalists are willing to risk investing in certain companies because they can earn a massive return on their investments if these companies are a success. VCs also target firms that are at the stage where they are looking to commercialize their idea. For example, Jim Breyer is a well-known venture capitalist because he invested early in the company Facebook. VCs look for firms that exhibit high growth potential for the future and based on this assignment, I believe I am a venture capitalist investor. When VCs invest in a company, they get in exchange for an equity stake. The 6 companies I invested in, I believe, truly exhibit high growth potential and I was willing to take the risk with these companies because I feel like I knew that these companies were going to do well since they are so well-known today.

I provided capital to the companies I invested in because when I was choosing my companies, I knew that these companies had to show high growth potential and I did not want to invest in a company where I knew they were going to fail with their stocks or not do well in the long run. VCs are also known to experience high rates of failure due to the uncertainty that is involved with new and unproven companies. I believe I would invest in a new company someday because I would think that they are going to grow in the future and succeed in the market. As I kept reading on about venture capitalists, I think I fall into this category. I would take the necessary risks to invest in new companies, after doing all my research on them of course, and after looking further into the company, I would determine whether or not they have high growth potential for the future. Even though, I did not invest in any companies that are new in the market for this assignment, I think that when it does come time for me to invest, I would fund in startup ventures or support small companies that wish to expand. Venture capitalists aren't looking for stable, safe companies, VCs want to see high potential for growth and are willing to take the risks to invest in these startup companies. Based on the different types of investors, I believe I am closest to a venture capitalist investor.

- e. What type of investor do you aspire to be? For full credit, spend a few hours reading and doing some research about different types of investment strategies and types of investors (active, passive, bargain hunter, retirement, etc.). There is no right or wrong answer. For full credit, carefully think through and construct, edit, and write 2-4 paragraphs and spend some time really researching this and thinking this one through.**



The type of investor I aspire to be is one that is less bothered by seeing how much loss there was in the stock price of my stocks. When looking at my stocks, I saw lots of red and I was pretty bothered by it. With that being said, stocks go up and down every day and almost every minute, so now I know that when I did check it, I just caught it at a time where it did go down and maybe earlier the price raised.

After doing some research, I aspire to be a passive investor. Passive investing does involve less buying and selling and often results in investors buying index funds or other mutual funds. Passive investors invest for the long haul and they have a buy and hold strategy. This means that they resist on the temptation to react or anticipate the stock market's every next move. They purchase stocks for the long run, and they have to stick with it. I aspire to be this investor because I actually have the same mentality about certain things not regarding stocks. I feel like a buy and hold strategy would work well for me. I would just have to do excessive amounts of research and trust my gut on which stocks to purchase and determine if it is worth purchasing. The buy and hold strategy of passive investors also doesn't typically result in a massive capital gains tax for the year. They have a solid tax efficiency and the oversight on their fees or stocks is much less expensive. Although, there are some disadvantages of passive investing such as the passive funds being too limited and once investors purchase holdings, they are locked in no matter what happens to the market, they must stay in, I believe I could be best at passive investing compared to the other types of investors. When I start to invest, I will be investing for the long run and limit the buying and selling in my portfolio. When passive investors limit the amounts in their portfolios, this makes it a very cost-effective way to invest.

Becoming a passive investor is also someone who does not participate in the day-to-day decisions of running a company. Passive investors are given limited partners rather than general partners. I aspire to be this type of investor and if this does not work for me, I believe I would lean towards becoming an active investor, but the best type of investor that I know will suit me is a passive investor. I want to be able to invest for the future and find a cost-effective way to invest in companies. I know I can do the buy-and-hold strategy and I can buy securities to own it long term. Many people I've spoken to have said that when they invest in a company, they want to just spend as much money as they can by investing in an abundance of companies. They also don't want to hold onto their money, they would want to have the opportunity to sell stocks or trade. This is not the strategy I want to have. I want to be able to hold onto my stocks and resist the temptation of trading them or selling them. I would do a lot of research on the companies and make it known that when I purchase a stock, I am going to be holding onto this stock even though I do know the risks of doing this. If the company begins to fail, my stocks fail as well all because I chose to hold onto it, but I believe this is okay because not everything is going to run smoothly for you in the market when you start to invest. You win some and you lose some and passive investing is definitely the path for me.

4. **(35 points) Next, WEEKLY over the course of the five weeks (beginning October 12), you will research news articles about each of the six companies you chose. Google has a "news" option whereby most recent news events of a company search are listed. See the newsletter I sent you the first few weeks with business publications. You can do this on the same day each week if that works for you. Many students choose Friday at the end of the day, or over the weekend.**
  - a. **For each of the five weeks (using the table/outline below – and please refrain from using your own), discuss all news events which occurred. Please do not simply copy and paste news story titles – that doesn't count. Summarize (in your own words) the important news events of the week. I realize some weeks will have less news than other weeks. Don't worry, but do try to choose a company that is "in the news" Do not stress. It's not perfect. Nothing is.**
5. **(35 points) In your own words, please discuss **your own interpretation of the impact**, if any, of each week's news events on the price of each of your six stock picks. This part of the assignment is important. What are your thoughts? This is the question where many fall short. Please read the examples (I will provide later on) of student work very carefully. This will give you an idea of how to answer these questions. You will need to figure out and think through (there's no right or wrong answer) whether you think the news event that week had an impact on the stock price/performance.**

- a. For each of your six companies, did the news events have an impact on the price performance for this week?
- b. Discuss (in detail) how, why or why not. There is no right or wrong answer here – and what I am looking for is your own interpretation and thoughts. Please do NOT copy and paste something a stock analyst has written. However, you can read the opinions of others. That's fine. Just avoid plagiarism. It's grounds for an automatic zero.

IMPORTANT: For questions 4 & 5, USE THIS TEMPLATE with any 10-point font. **Please don't use your own format. This format just makes it easier for me to read over 150 of these.** Thx.

**Week 1 – 10/12 to 10/16: Fill this in with your own stocks.**

Question 4

Stock Price	In your own words, summarize the news events of the week
Apple	<ul style="list-style-type: none"> <li>- There is a new 5G iPhone 12 that was released at Tuesday's apple event, but there is a less demand for new phones because of the pandemic.</li> <li>- Apple also removed Fortnite out of the app store 2 months ago, but they were not allowed to fully terminate Epic's (I believe this is the company that made Fortnite) overall developer account.</li> <li>- There was a new iPad Air with a bionic chip that was released, and the bionic chip is used to help boost the performance of the iPad</li> <li>- Apple had prime day deals on Amazon which included apple airpods pro for \$50 off and many other deals included for the launch of Prime Day.</li> </ul>
Amazon	<ul style="list-style-type: none"> <li>- Amazon shares rose 4.8% to \$3,442 which pushed up the stock over 85% and their prime day started on Tuesday with many discounts to offer.</li> <li>- Amazon revenue is expected to jump \$7.5B because of the pandemic which is higher than sales last year.</li> <li>- There will be online shopping scams due to prime day to customers that will try to impersonate Amazon and get your credit card information</li> <li>- Due to Prime day, an analyst predicted a cash haul of nearly \$10 billion for Bezos' company</li> <li>- In the first forecast of prime day, there are expected worldwide sales to jump 43% to reach \$9.91 billion.</li> </ul>
Coca Cola	<ul style="list-style-type: none"> <li>- The stock continues to have stock gained by 11.9% in the last 3 years</li> <li>- Coca Colas dividend yield is one of the most decent yields and they are doing very good in the market.</li> </ul>
Visa	<ul style="list-style-type: none"> <li>- Digital payment stocks like visa are trading similar levels before the pandemic meaning that they remained the same and this shows that Visa will have plenty of growth for the future. The digital payments will only increase</li> <li>- There was a 17% decrease in revenue and Visa still managed to generate profit while dozens of other companies had government loans and slashed its dividends.</li> <li>- Visa returned \$1.6 billion dollars in dividends and share repurchases</li> <li>- Trump administration wants to limit the number of visas for skilled workers which will take a toll on the economy since foreign workers bring more to the workforce than themselves, they also bring innovation.</li> </ul>
Tesla	<ul style="list-style-type: none"> <li>- Tesla cut the cost of its upscale Model S Sedan by \$3,000.</li> <li>- The sales of the Models S and X have been going down even as overall sales.</li> <li>- They have been cutting the price of different models by a big amount and Tesla stock fell by 13.9% in September.</li> <li>- Their shares experienced a selloff in September after the company was passed for inclusion in S&amp;P 500 index.</li> <li>- The stock sank since the company failed to gain a spot on the index and the company's stock is down roughly 3.2% in October.</li> </ul>

	<ul style="list-style-type: none"> <li>- Tesla shares climbed beginning of October, but then it sank after the company announced vehicle deliveries that fell short of the market's expectations.</li> </ul>
Facebook	<ul style="list-style-type: none"> <li>- Their stock price rose from 305 to 325</li> <li>- Facebook is launching a new global policy that bans ads that discourage people from getting vaccines for COVID-19.</li> <li>- Facebook made one of the biggest policy reversals in its history on Oct 14<sup>th</sup> which is banning posts that deny or distort the Holocaust.</li> <li>- The company gave out a survey that found many American adults think the Holocaust was a myth or was exaggerated.</li> <li>- Facebook took action on Wednesday the 15<sup>th</sup> to limit the distributions of New York Posts with unconfirmed claims about Joe Biden</li> </ul>

Question 5

Stock Price	In your opinion, the impact, if any, of the news event(s) on stock price
Apple	<p>In my opinion, the stock price will continue to increase because when apple releases their new 5G phones to the public, it increases the market share of 5G devices and 5G smartphones may make up to 20% of total sales this year. Increasing the market share of these stocks can result in the stock price raising, however, since there may be less demand for the new iPhone, I believe the stock price could decrease and cause stock owners to sell because not everyone may want the new phone and there was a decline in demand. If the demand of the phone grows faster than supply, then the price will increase.</p> <p>However, Apple had a 6% increase and stock on Monday the 12<sup>th</sup> but I believe this was before the new phone was released. Since Apple removed Fortnite from the app store, I do believe this will have an impact on the stock price because there will be people who are upset since it was removed and I know that when Fortnite was taken out many people I knew were upset with Apple and asking why they did that. This can cause the stock price to possibly fall because less and less people are going to buy their stocks. There is no demand here since people may not want to buy Apple's stocks. People would have to look at other reasons to buy Apple's stocks besides the fact that they removed a well-known app.</p>
Amazon	<p>My interpretation on Amazon's stock price is that since it was prime day this week, I believe the stock price will increase. The demand for Amazon's products increased a lot since there were many discounts on their site for prime day users. This increase in demand is possibly growing faster than supply and this impacts the stock price heavily by increasing it. More people bought from Amazon this week because of all the discounts so that means there is more for demand than supply. As I said, their shares rose which also pushed up the stock rate. Their revenue grew by a tremendous amount which benefited the company greatly. There were many worldwide sales and the company earned billions of dollars. Before prime day, Amazon stocks were doing pretty well on the market, now because of prime day, the stocks are rising as well as the stock prices. This week was a big success for Amazon in my opinion. I believe Amazon's stock price will continue to do well in the market and thrive.</p> <p>There could be some problems that can affect the stock price such as people impersonating Amazon trying to get their credit card information, but I believe the company will send out a warning to their customers saying it is not them and when they warn people, people will realize that the company is both ethically and socially responsible, resulting in their stock price increasing.</p> <p>Because of their worldwide sales and for the high demand in products, Amazon stock price is increasing and doing well in the market.</p>

Coca Cola	<p>For this week, there was not much news on Coca Cola, but in the last 3 years, there was an increase of their stock. Coca Cola is one of the companies known for having successful stocks and good dividend yields. If something terrible in the news happens, Coca Cola can always rebound for the remainder of the year. I reflect that the stock price of this company will increase since there can be an increase in demand in the future. Coca Cola can always bounce back if the company loses money or if there comes a time where supply is more than demand.</p>
Visa	<p>This week, the news for Visa seems like it does have an impact on the stock price. I believe that the stock price will continue to increase because since the company is doing so well, there will be many people who want to buy their stocks because Visa is still generating profit during the pandemic and they are doing really well compared to other companies. Their digital payments are only increasing while their revenue decreased by 17%. Visa has been responsible with their dividends and share repurchases, so I believe the stock price will continue to increase overtime.</p> <p>However, when Trump administration announced limiting the number of visas for skilled workers, this can also impact the stock price heavily. There can be more supply than demand for the company which means the stock prices will decrease. Limiting the number of visas can affect the company's stocks because the company may not have many people who want to invest in their company since the Trump administration is setting some restrictions. If Trump admin continues to limit the number of visas for the future, this can make the stock price decrease and there will be less demand for the company since skilled workers will have their visas limited. I believe the stock price really depends on the news and how Trump administration responds to those skilled workers with visas. The stock price can increase since Visa is doing really well in the market and they have not yet had a falling out, but the price can also decrease for the company because of the number of citizens with their visas limited.</p>
Tesla	<p>Tesla has been cutting their price of their new models and their new vehicles have not been doing the best. Their stocks as well continue to fall. Since Tesla is cutting the price of the vehicles, I believe the stock price will soon begin to increase. Many people will want to buy a Tesla because it's an electric car and if they see that the price dropped significantly, then people will most likely buy the vehicle, but of course there is also more to a vehicle than just the price.</p> <p>When Tesla cut the price, that meant that the supply was increasing. At one point, there was more supply than demand and when this happened, the stock prices fell, and the stocks of the company sank. I believe, right now, the stock prices will decrease, but in the future, it is possible for the company to increase the stock price. Tesla has also experienced their vehicles not selling as much or not doing so well in the market and if their vehicles aren't doing well, their stock price will decrease. The company may also choose for stock owners to sell because of the vehicle's not meeting the public's expectations. The company's stock is down 3.2% in October and their shares climbed the beginning of the month, but soon sank. The stock prices right now will decrease since there is more supply than demand and Tesla announced that the company's models fell short of the market's expectations, so I believe they are still recovering from their stocks declining.</p>
Facebook	<p>This week, Facebook has released new certain policies which can benefit society. Their new policies regarding the Holocaust and the COVID vaccines can cause the company's stock prices to increase. However, I believe their new policies can be controversial because of course not everyone will agree with what Facebook is doing. There will be some people who go against what Facebook is thinking and this can cause less people to buy their stocks. Facebook releasing the new policies and banning certain ads were risky because one of the major things that will change are the stock prices.</p> <p>Because of their new ideals, in my opinion, Facebook stock will increase. People will see the benefits of their new policies and how active the company is within the community. There will be a decrease in supply but an increase in the price. Facebook also limited the posts of unconfirmed cases with Joe Biden and I believe this was a good idea that will help the country. I think the stock prices will increase and many people will have more of a reason why to invest in the company. Their demand rate will go up and the prices will increase. Facebook is taking action in societal issues and this is a good representation for the company which I think can attract other people to buy their</p>

	stocks and invest within the company. Facebook took a lot of action this week by getting more involved with the society and addressing different issues and this helps the company's stocks plenty.
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**Week 2 -- 10/19 to 10/23:**

Question 4

Stock Price	In your own words, summarize the weekly news events of the week
Apple	<ul style="list-style-type: none"> <li>- Apple has loaded in a faster processor and improved camera in the iPhone 12 and many other new features included in the new phones. There is a higher a price for the new phones and there is also heavily marketed carrier trade in installment plans.</li> <li>- Because of the pandemic, the new phones can be hard to sell.</li> <li>- The iPhone 12 design includes a ceramic shield as the front of the phone to improve drop resistance</li> <li>- Apple is significantly expanding its new Express storefront pickup service to help safely serve customers in regions where full in store service cannot resume due to covid 19 conditions</li> <li>- Apple prepares to enter its busiest product launch season of the year with the iPhone 12, 12 Pro, 12 mini, new iPad Air, MagSafe accessories, and HomePod mini which will all be available by mid-November</li> <li>- More than 90% of Apple's 271 US stores have reopened, but it is by appointment only if you would like to get into the store</li> <li>- There are some new tricks with the Apple WatchOS7, apple announced its latest software update in June at its annual Worldwide Developers Conference</li> <li>- The new tricks include native sleep tracking, workout and a new fitness app, a timer that keeps you honest about how long you wash your hands for and so much more.</li> <li>- Apple HomePod owners will be able to use the newly announced intercom feature to send messages between their HomePod smart speakers.</li> <li>- The intercom helps the HomePod catch up to rival smart speakers like those from Apple and Google</li> <li>- The software update also introduces deeper integration with Apple Maps and iPhone, the ability to set and stop timers and alarms from any HomePod</li> <li>- Owners can now ask Siri for information about traffic conditions and other things. Siri can also let people know when dinner is ready as long as the owner tells it to do so.</li> </ul>
Amazon	<ul style="list-style-type: none"> <li>- Amazon was not paying any US taxes in 2019 and if Biden is elected as president, he will change this saying the company has to pay taxes because it is making billions. Amazon pays income taxes, but they don't pay it every year.</li> <li>- Biden's plan would have the company's net income at a rate close to 28% when currently it is at 17% income and this could cost the company on the order of an extra billion dollars.</li> <li>- Amazon in the past has taken risks which is trying to compete with eBay and Blue Nile but soon failed</li> <li>- Their willingness to take risks and failure are what helped them become a successful company today</li> <li>- Amazon focuses on building their new businesses from scratch and this is what makes them successful</li> <li>- The company created Amazon luxury store where they will sell high end fashion on their sites, but some fashion individuals think it's not a good idea.</li> <li>- Prime day earned \$3.5B in sales yielding two largest sales days ever for third party sellers most of which are small and medium sized businesses</li> <li>- Amazon prime members saved more than \$1.4B on deals in virtually every category. Millions of the prime members supported small businesses on the site as they were shopping.</li> <li>- Amazon announced their holiday dash program of daily Black Friday deals that started 2 weeks ago.</li> <li>- Amazon is expanding its shipping warehouses in Texas and the construction for this is valued at \$40 million.</li> </ul>
Coca Cola	<ul style="list-style-type: none"> <li>- Coca Cola is discontinuing their Northern Neck Ginger Ale and Tab soda. It is getting rid of those products that are losing its relevance.</li> </ul>

	<ul style="list-style-type: none"> <li>- All beverages that are being discontinued will cease production by the end of 2020 including the Tab soda.</li> <li>- Coca cola is hosting virtual dinner parties in the US for up to 3,000 people in a bid to spark conversation on some of the country's most pressing topics</li> <li>- The first virtual dinner was held on Wednesday, October 21<sup>st</sup>.</li> <li>- The company's sales tumbled roughly 30% in the second quarter, with global unit case volume down 16%</li> <li>- KO stock has outperformed the consumer stapled market over the last 5 years up 20% vs 3%, stock is down around 9% in 2020</li> <li>- KO's 3.3% dividend yield blows away the S&amp;P 500's 1.6% average</li> <li>- Its dividend yield more than doubles the S&amp;P 500 average and KO rests 17% off its highs.</li> <li>- Concentrate sales decreased by 22% and drove down overall revenue</li> <li>- Coca cola management responded to the financial hit brought on by the pandemic by making a course correction in its operations and tightening its focus on its key brands to hopefully make the sales increase.</li> <li>- Coke CEO said that out of the 400 master brands it produces, more than half are only available in single countries and that 50% plus brands account for only 2% of the total sales</li> <li>- The company topped earnings estimates, sending the shares up nearly 2% in morning trading and is showing improvements in demand</li> </ul>
<p>Visa</p>	<ul style="list-style-type: none"> <li>- There is a proposal that argues international; students are not likely to remain in the US illegally and this proposal would limit some students to two-year visas instead of a 4-year visa.</li> <li>- The proposal would make it more costly and time consuming for students to obtain an extension on their visa</li> <li>- If a student needs to stay for longer, they would have to complete an application form. The proposed cost is \$550.</li> <li>- When president Trump placed an executive order (EO) to restrict the entry of individuals seeking to enter the country on a nonimmigrant work visa, it took a toll on the American economy</li> <li>- The aftermath of the EO, the market valuation Fortune 500 companies in the sample dropped by about 0.45%, a loss to the economy as a whole that was estimated at around \$100B</li> <li>- Some markets will not be able to perform as well without the ability to hire top foreign talent</li> <li>- The proposed rules would require students and scholars from certain countries to leave within either two or four years. This new process would require students and scholars to pay US \$455 in new filing fees</li> <li>- Some students take more than 4 years to finish college so the new visa rule would be hard to adjust to for those that need the extra years of their education.</li> <li>- Some colleges are suing Trump Administration for the new rules or policies because they feel it is not fair.</li> <li>- Visa and PayPal announced that they are extending their existing partnership to provide consumers and small businesses with faster payments through debit push payments, which is a credit transaction across their debit network</li> <li>- Visa announced on Wednesday the 21<sup>st</sup> that the company is expanding its contactless Tap to Phone payment to more than 15 markets worldwide, with plans to bring this new mobile tech to the United States sometime next year.</li> <li>- Tap to phone is available in several countries and is reshaping retail which also drove innovation in other countries</li> <li>- The company sees this new feature to replace the ticket machines and kiosks in the transportation industry which make it easier for mobile entrepreneurs to have contactless payment on the spot.</li> </ul>
<p>Tesla</p>	<ul style="list-style-type: none"> <li>- Tesla is starting to export made-in china Model 3 vehicles to Europe, something they didn't originally plan to do</li> <li>- There is a longer delivery delay as new Model 3 standard range buyers are being told that their cars are coming from China</li> </ul>

	<ul style="list-style-type: none"> <li>- Tesla recently updated its Model 3 Standard Range Plus in China with lithium iron phosphate batteries from Chinese battery maker CATL</li> <li>- There are updated test results pointing to batteries lasting over 2500 cycles or the equivalent of over 2 million miles (3.5 million km) in an electric car</li> <li>- The new batteries show very little to no capacity degradation when they are discharged between 25% to 50% of their capacity</li> <li>- With this battery in a Tesla vehicle with over 300 miles of range, you could use it to commute 30 miles a day and by charging from 70 to 80% everyday, it would result in very little to no battery degradation</li> <li>- Tesla stock soared by about 5 times this year as deliveries soared by 43% year over year in Q3 2020.</li> <li>- Tesla has already published delivery figures for Q3 indicating that deliveries soared by 43% year over year to about 139k units in Q3 2020</li> <li>- Tesla's Gross Margins should benefit from higher software sales as Tesla raised the price of its autopilot feature by \$1,000 to \$8,000 at the beginning of this quarter</li> <li>- Tesla is the world's most valuable automaker and released the Q3 2020 earnings on Wednesday the 21<sup>st</sup></li> <li>- California registrations of Tesla's newest vehicle, the Model Y crossover SUV, surpassed registrations of the best-selling Model 3 sedan</li> <li>- Cross sell reported only 6,500 Model 3 registrations in California in Q3 compared to almost 7,300 for the Model Y</li> <li>- Tesla is starting to rollout of its Full Self Driving Beta update. It would be able to interpret its environment in 4D instead of 2D after the update</li> <li>- Tesla vehicles would be able to navigate both city streets and highways without driver inputs.</li> <li>- Tesla is bringing in \$8.77B in revenues for the third quarter</li> <li>- Revenue grew 30% year on year and operating income also grew to \$809 million, showing improving operating margins to 9.2%</li> <li>- Tesla's numbers exceeded Wall Street expectation and CEO Elon Musk and his team say they are now "increasingly focused on our next phase of growth".</li> <li>- Profits had jumped 105% from the year ago period to \$0.76 per share, ahead of the \$0.57 cent estimate, while total revenues climbed 39%</li> <li>- Tesla delivered 139,000 cars, a record number, in the third quarter, which analysts say is well for quarterly earnings.</li> <li>- Despite the pandemic, Tesla has been doing really well compared to other automakers.</li> </ul>
Facebook	<ul style="list-style-type: none"> <li>- Calls for Facebook to temporarily halt their respective trending features in the US ahead of the 2020 presidential election are gaining steam with just 2 weeks until election day.</li> <li>- Organizations called on advertisers to boycott Facebook over the summer after the website allowed a post from President Trump saying, "When the looting starts, the shooting starts".</li> <li>- Many people are using Facebook to discuss the politics of the upcoming election and some people believe that some information and/or opinions should be censored on the social media site</li> <li>- Facebook has removed 120,000 posts so far as it fights election misinformation and attempts to prevent recurrence of 2016</li> <li>- The tech company is relying on both artificial intelligent tools and tens of thousands of employees to vet content related to the Nov. 3 election</li> <li>- Not only has Facebook prohibited new political ads the week before the election, it will also reject ads from candidates President Donald Trump or Joe Biden if either tries to prematurely claim victory.</li> <li>- Facebook Dating, the social network's competitor to Tinder and other dating apps, launches today in Europe after a long delay from its planned Valentine's Day debut</li> <li>- The company confirmed this week that it's testing a new feature that encourages users to post and share news in miniature social networks focused on small geographical areas</li> <li>- Facebook itself will use the detailed location data it collects from those enrolled to serve "more relevant" ads.</li> <li>- The feature is currently being tested in just a single market</li> <li>- The company has put more emphasis on private and public groups, as opposed to more open sharing between a user's widest circle of friends.</li> </ul>

	<ul style="list-style-type: none"> <li>- There is going to be a change in the company that would reduce how much news most people see, and therefore decrease revenue for many publishers</li> <li>- Conservatives have consistently accused Facebook of spreading false information.</li> </ul>
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Question 5

Stock Price	In your opinion, the impact, if any, of the weekly news event(s) on stock price
Apple	<p>By the end of this week, Apple stock has gone down by \$0.53. I believe this was because the company realized that during the pandemic, not many people are buying the new phones or any of their new products. They have just announced their new phones recently and also new features on their WatchOS7 and the HomePod. Monday through Wednesday, the stock price started to rise and was doing well, but by Friday, it quickly went down, but not by a vast amount. I believe what impacted the stock price the most was people realizing that the new phones will be having a higher price on them compared to the other devices, but Apple raised the price because they improved on some new features with the phone such as the ceramic shield. Apple has always been doing well in the stock market, so I think that their stock prices will eventually continue to rise because there will be more demand than supply.</p> <p>Right now, their stock prices are decreasing because of the new phone's release and not many people buying it because of the pandemic, but I believe their stocks will rise soon because they have developed the new features of the Apple watch and they have also improved their HomePods with the intercom feature. The new phone may not be doing so well on the market right now, but in the future, the public will see that it is being heavily marketed, so I believe people will eventually buy the phone which will increase the stock price.</p>
Amazon	<p>This week, Amazon stock has gone down by \$3.09. Monday to Thursday, the stock was doing well and continued to increase their price, but as the week went on, their stocks were slowly decreasing especially on Friday. I think their stock rose because of prime day last week which made \$3.5 billion in sales and also the company is expanding itself in Texas resulting in bigger and newer warehouses. Their announcement of their holiday dash Black Friday deals can also be a contributing factor to the stock increasing this week because when Amazon gives out deals online, that attracts the eye of many consumers who are looking for something for the holidays. Many people want to buy from Amazon, and I imagine this impacts their stock price heavily.</p> <p>However, I believe their stock started to decline when Amazon announced the luxury store where they will sell high-end fashion on their site which can cause some controversy with the fashion industry. There are some fashion individuals who don't think it is a good idea and they can most likely convince other industries why Amazon should not make this move. This conflict can cause chaos with Amazon and several other industries and I believe this is what made the stock dip a little. Amazon has done well in the market as well and they are the company always willing to take risks, but when they announce something like a new luxury store on their site, I think this will have a big toll on their stock price because of the controversy.</p>
Coca Cola	<p>On Friday, the day's change of Coca Cola looks like the stock price has rose by \$0.19. I would imagine the stock price to decrease because they discontinued some of their brands such as the ginger ale and Tab soda, but instead it increased. Coca Cola stock has also been down by 9% in 2020.</p> <p>The company has been showing improvement in demand and topped earnings estimate which is increasing their shares by 2%. I think what significantly had an impact on the stock increasing this week is Coca Cola hosting those virtual dinners to be more aware with societal issues today. These dinners can attract the public and have them stay more interested in the company while also discussing the country's most pressing topics. Coca cola is aware that lately they are suffering from financial hits, but they are correcting it and focusing on their key brands to increase their sales. Coca Cola is showing great improvement within the company's stock and I believe their idea of doing the virtual dinner are what helped the stock price increase resulting in more demand than supply. The company, this</p>



	<p>week, looks like there was more bad news than good news such as the sales tumbling, but I believe the stock price will slowly start to increase because they are more becoming socially responsible within the company.</p>
<p>Visa</p>	<p>Visa stock went down by \$0.75 at the end of this week. The news that had the impact on the stock price was the new proposal rule for international students and visas. When President Trump placed the executive order on individuals entering the country on a nonimmigrant work visa, this is what I believe had the major impact on the stock price going down. The EO took a huge toll on the American economy which resulted in \$100B lost in the economy.</p> <p>Most of the articles mentioned Visa and their new rules and each of them agreed that this will damage the American economy more than it will benefit us. I see why many individuals are not interested in buying Visa stock and it is because of this new rule that was issued towards the students and scholars. I believe in the future that this company's stock will continue to decrease because of the executive order that was recently placed. This new rule is asking a lot from the students such as paying US \$455 in filing fees and the rule would require the students and scholars to leave within either 2 or 4 years. Because of this rule, I think that there will be a lot of backlash towards the company, many people will say that it is not fair and that they should get rid of the rule, but visa also can't because it was an executive order from the president. I believe this new Visa rule was the major impact on their stock price because it is mostly towards students and scholars studying in the country. Some students will need more than 4 years to complete their education so there are going to be several individuals who will protest against this rule which will affect the stock price heavily.</p>
<p>Tesla</p>	<p>This week, Tesla stock fell by \$12.04. The company was doing pretty well in the beginning of the week, but by the end, it dropped significantly. Tesla showed some improvement within the company such as the new batteries they released, but they also showed some downsides this week. There aren't many reasons as to why the stock fell since in the articles, it looked like the company was doing well.</p> <p>I think the stock fell by a big amount this week because there was the longer delivery delay with the new Model 3, and not many people may have agreed with the new batteries for the cars. I'm not sure why Tesla stock price dropped by a lot because the company increased its amount of deliveries and the stock increased by 3%. I believe the long delivery delay was what made the stock decrease since the buyers are being told that their car is coming from China. China shipments to the US can take quite a bit sometime especially if it's a new car. Buyers would want their car to arrive as soon as possible because they can't wait to have their new Tesla, but as soon as they heard it is coming from China and that there is a delivery delay, not many people would buy the car because they don't know how long they will have to wait for it to arrive. There can be a case of more supply than demand which made the stock prices fall. I think the delivery is what is one of the most important decisions for a buyer and if it does not meet the buyer's expectations, they won't get the car which will impact the stock greatly.</p> <p>The new batteries can also be a key factor in the stock falling because buyers want to make sure if the new battery is safe and I think even if it is a new battery, they would want someone else to test the car first to make sure it is reliable and working properly. I think the battery can make the buyers nervous since they don't know what it is capable of and this can also be a contributing factor to the stock price.</p>
<p>Facebook</p>	<p>Facebook stock rose up to \$2.17. All the articles I came across all agreed that Facebook is improving its businesses and is doing well in the economy. Facebook is doing its best to make sure that they are not allowing any posts regarding the election this year and they are really improving and taking responsibility for their actions.</p> <p>The public is starting to see that Facebook is removing ads based on President Trump and Joe Biden and if many people see this, they would want to invest in the company which is more demand than supply resulting in the stock rising. I think Facebook taking action to make sure that there is no election misinformation can set a positive image for the company since individuals are seeing that they are not trying to cause any conflicts with the government or anyone else and many people will invest in this company. Facebook is being extra careful with monitoring what people post and the ads being shown, and they are making sure that it is appropriate and not regarding the upcoming election.</p>

	Facebook also announced their new dating feature, but it is only available in Europe. Seeing Facebook improve in the company with taking the certain actions are, I believe, what helped the company's stock drastically and what impacted the stock prices the most. I think Facebook stock price will continue to rise since it is focusing on resolving issues and being more aware with their posts.
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**Week 3 -- 10/26 through 10/30:**

Question 4

Stock Price	In your own words, summarize the news events of the week
Apple	<ul style="list-style-type: none"> <li>- Apple is not allowing the launch of Facebook's cloud gaming to iOS due to Apple's "arbitrary" policies</li> <li>- Apple prohibits apps that distribute software as the "main purpose" of the app and bars code that is offered "in a store or store-like interface" and this is why they won't allow Facebook's new cloud gaming.</li> <li>- Apple adjusted its guidelines for gaming services, saying that apps could offer a subscription to multiple games, but each game has to be approved by Apple and offered in its own app</li> <li>- Apple is planning updates to its AirPods next year which is the second version of the AirPods Pro</li> <li>- The design will be similar to the AirPods Pro, but Apple is aiming to make the earbuds more compact by eliminating the short stem that sticks out from the bottom.</li> <li>- Apple is still planning to announce high-end, noise-cancelling over-ear headphones, but the device has faced several challenges over the past 2 years and has been delayed multiple times.</li> <li>- Integrating the noise-cancellation, wireless antennas and microphones into a smaller AirPods Pro casing has been challenging during the development, and this can result in a less ambitious design when the product is finalized.</li> <li>- In the tech industry, their balance sheets are getting a little extended and at the same time, their stocks keep going up</li> <li>- There was a lawsuit filed against Google which could prove to be more damaging for Apple in the immediate term if the agreement between the two companies is in jeopardy</li> <li>- The lawsuit describes that the relationship's evolution from Google being the default search on Apple's Safari browser in exchange for ad revenue to a broader agreement that included iPhones and later Apple's assistant Siri. In addition, Apple is working on the improvement of Siri.</li> </ul>
Amazon	<ul style="list-style-type: none"> <li>- Amazon's cloud-computing platform, AWS, has grown rapidly in recent years and is also benefitting from the pandemic-induced growth from the work-from-home economy.</li> <li>- Amazon's shares have provided a total return of 81.8% over the past 12 months which is above the S&amp;P 500's total return of 15.3%</li> <li>- The company's revenue is estimated to grow 32.3% compared to the year-ago quarter</li> <li>- The growth in AWS revenue has decelerated since 2018</li> <li>- Amazon is taking on Bellingham bookstore. They're filling their storefronts with brown cardboard signs claiming that independent bookstores are being "boxed out" by the Amazon delivery trucks</li> <li>- Amazon is willing to invest \$18 billion this year to help businesses like this with logistics, tools, programs and people</li> <li>- Amazon announces that they're hiring 1,000 new employees for full-time jobs in Des Moines, Iowa</li> <li>- The hiring wave will give the company three times as many employees as the fast-growing city's next largest employer, its school district</li> <li>- The starting salaries at the warehouse will be \$15 an hour which is more than double Iowa's minimum wage of \$7.25.</li> <li>- There will be up to 20 weeks of maternal or parental paid leave and health, dental and vision insurance.</li> <li>- However, some manufacturers noticed that open positions are struggling to fill during the pandemic since parents now have to leave their jobs to look after their kids</li> <li>- Amazon warehouses is said to have received unwanted attention during the pandemic when some groups of Amazon employees said the company is not doing enough to protect their workers</li> <li>- Workers have held walkouts and sued the company for failing to recognize the health of their workers</li> </ul>

	<ul style="list-style-type: none"> <li>- The company said it is sanitizing the warehouses more often and checking workers' temperatures and also adding masks, gloves and sanitation stations inside the warehouses.</li> <li>- Amazon said it's hiring 100,000 seasonal employees to assist with increased demand over the holiday season</li> <li>- Even during the pandemic, amazon has already staffed up its warehouses significantly</li> </ul>
Coca Cola	<ul style="list-style-type: none"> <li>- Coca cola announced that they will discuss the company's approach to sustainability, diversity and inclusion during a webcast for investors on Nov. 13</li> <li>- Volume increased in the third quarter and posted share gains in 80% of the company's top markets globally</li> <li>- The company is having a more stepped-up focus on revenue growth management and that their commercial execution will ensure more consumer-preferred beverages are offered at the right prices for the right occasions</li> <li>- The CEO, James Quincy, says they have robust pipeline in the works for next year and expect innovation to contribute meaningfully to the growth going forward.</li> <li>- Coca cola has accelerated on their strategic transformation and this will give the company focus and flexibility to manage the business and execute with excellence</li> <li>- The company's European bottler has made a \$6.6 billion buyout approach to Australian peer Coca-Cola Amatil Ltd, which is a cut price proposal that the target firm is backing due to uncertainty sparked by the covid crisis.</li> <li>- This deal would unite 2 companies that bottle and distribute Coca-Cola drinks, providing scale, operating efficiencies and a larger geographic spread</li> <li>- SoMa's Coca-Cola sign in San Francisco will be removed on Monday the 26<sup>th</sup> due to the soaring rental costs.</li> <li>- San Francisco has been working with Coca Cola to prevent the removal of the billboard, but if the efforts failed then they would want to store the sign somewhere else in the city</li> <li>- Many people are upset about the removal of the sign, but the city just can't afford the rental costs of it</li> </ul>
Visa	<ul style="list-style-type: none"> <li>- Investors will watch Visa's global payments volume in constant currency which measures Visa's growth in constant currencies, smooths out exchange rate fluctuations and gives investors a clearer picture of this metric.</li> <li>- In the past 12 months, Visa has provided a total return of 16.3%</li> <li>- The stock declined after the company reported in July that adjusted EPS plunged 22.6%</li> <li>- Visa investors will focus on the year over year increase in payments volume in constant currency, which measures the total value of payments taking place across Visa's financial platforms.</li> <li>- Visa Inc. engages in the provision of digital payment services</li> <li>- There are various forms of Visas that can be offered: Working holiday Visa, Business Visitor Visa, Study Visa, Student Visa etc.</li> <li>- Visa has announced that it has signed an agreement to acquire YellowPepper, which is a fintech pioneer with technology and partnerships supporting leading financial institutions and startups in Latin America and the Caribbean.</li> </ul>
Tesla	<ul style="list-style-type: none"> <li>- Tesla has updated its capital expenditure guidance to confirm a plan to invest up to \$12 billion on its new electric car and battery factories in just 2 years</li> <li>- Tesla is planning to spend the money quickly in order to increase production capacity</li> <li>- Tesla has launched its new energy plan to offer new low charging tariffs to customers in the UK by creating a virtual power plant with solar and Powerwall</li> <li>- With enough powerwalls on the network, it creates a virtual power plant (VPP) that. Provides services to the grid and lowers cost for customers.</li> <li>- This new energy plan in the UK directly targets Tesla vehicle owners and not just people who want or already have a Powerwall and a solar power system</li> <li>- Tesla is offering lower electricity rates in the virtual power plant for vehicle owners</li> </ul>

	<ul style="list-style-type: none"> <li>- These rates could reduce user’s electricity bills by “up to 75% compared to Big 6 electricity supplier tariffs.”</li> <li>- Tesla paid CEO Elon Musk \$3 million personally for 90 days worth of an important type of business insurance that indemnifies directors and officers of the company from legal expenses</li> <li>- Tesla is facing high-stakes lawsuits over various issues, including the long-term performance of batteries in its cars and its decision to acquire solar energy</li> </ul>
Facebook	<ul style="list-style-type: none"> <li>- To make sure that all the posts on Facebook are appropriate for election day, Facebook hauled their workers back into their offices during the pandemic and kept them in.</li> <li>- Things at Facebook are still bad that Mark Zuckerberg will testify once again to the Senate about what Facebook is doing to address the problem of clickbait and lies and protect American democracy</li> <li>- Facebook is planning for a potential rollout of internal tools designed to slow the spread of the misinformation in “at-risk” countries</li> <li>- Facebook has taken steps to limit the spread of misinformation and the organization of violent movements on its platforms</li> <li>- Facebook removed 48 Trump ads that featured the phrase “your vote has not been counted” for violating its voter-interference policy</li> <li>- Facebook deleted a video shared by the president which claimed that face coverings are ineffective and that hydroxychloroquine cures COVID-19</li> <li>- Facebook said it would try to shut down experts’ project tracking political ads across the social network if they violate the company’s guidelines</li> <li>- Kylli which is a China-based developer Genzon Investment Group is in the market for a \$750 million loan for Burlingame point, which is a state-of-the-art office and the property is fully leased to Facebook for use as the headquarters of its Virtual Reality, Oculus.</li> </ul>

Question 5

Stock Price	In your opinion, the impact, if any, of the weekly news event(s) on stock price
Apple	<p>By the end of the week, on Friday, Apple stock rose to \$3.88. In my opinion, I think the Apple stock rose because of the tech industry’s balance sheets getting extended also because Apple announced the updates to their AirPods. Ever since Apple announced the release of their new iPhone 12 and other new devices this month, I noticed that their stock price has been slowly rising meaning that their demand is growing faster than supply. I believe it is rising because many people want to purchase their new devices and now since Apple announced that there will be improvements or updates to their new AirPods Pro, which is coming next year, the public wants to purchase their products causing their stock price to constantly rise throughout the week.</p> <p>Apple is said to be making improvements not only in their newest devices, but also to Siri. The news events this week mainly talked about the new additions the company will be making and I think because of their new products being announced and released, the public is purchasing more of their products and/or their stocks. Apple’s news this week is almost the same as last week, but since it has been a week since the release of the iPhone 12 and other devices of theirs, many people are purchasing the newest products which can benefit the company and their stock price heavily.</p>
Amazon	<p>Amazon stock price went up by a vast amount, \$39.90 on Friday. The stock price this week shows that the news this week heavily impacted the company. I believe what part of the news made the stock price rise by a significant amount was the company’s announcement of hiring 1,000 new employees for their newest warehouse in Iowa. The starting salaries are also double the minimum wage in Iowa which is a good sign to the public because you have the chance to earn more money. Because of this positive news of Amazon opening up new opportunities for people, many people are wanting to purchase their stock which is making their stock price rise by a pretty big amount compared to last week. However, there are some downsides to Amazon opening the new warehouse</p>

	<p>such as people being concerned about sanitation during the pandemic and people getting sick, so I think later on in the month, the public will realize this, and the stock price will fall.</p> <p>Right now, Amazon is offering good compensation for the employees who are willing to work in the warehouse such as 20 weeks of parental paid leave and other benefits for the employees. The company is also making sure to be extra careful with their workers, making sure they do not get sick even though before, Amazon has failed to recognize their employees' health, but they are trying to change this. The company is offering an abundance of jobs for individuals and I think this is what is impacting their stock the most. Since Amazon is trying to change the way they handle their employees and care for them, their stock price can continue to rise which can benefit the company, but if they fail again to recognize their health, their price of their stock may fall in the future.</p>
Coca Cola	<p>Coca Cola stock price has gone down by \$0.13 by the end of week 3. Coca cola has been in the news lately especially in San Francisco because of the take down of the Coca Cola sign in SoMa. The stock price hasn't gone down by a lot this week and I think it is because the company is taking a more socially responsible approach with sustainability, diversity and inclusion within the company. The CEO, James Quincy says that the company will only grow from here and that there will be a major growth for the company in the future. I believe what is making the stock price go down a little bit is the taking down of the Coca Cola sign here in San Francisco. Many SF citizens were upset about the sign being taken down, but the city has been trying to prevent this from happening, but they failed because the rent was getting too high. The sign has been an important part of this city for many individuals and because of the removal of the sign, this can impact the stock price for the company. Since people are upset about it, the price can continue to fall, but I think since the company is starting to become more socially responsible, their stock prices can also go up in the future since people are starting to realize that the company is doing more good than damage to the public.</p> <p>The company taking down the sign and not letting SF keep the sign up, I believe is the news that is making people not want to buy their stock, but since Coca Cola is improving, people will start to realize that the company is on the come up and that they are successfully doing well in the market.</p>
Visa	<p>Visa stock price rose by \$3.46 by the end of the week. There was not much news that was given for Visa this week, but from what I read, I think the stock rose because of the company's new agreement to acquire YellowPepper. It helps financial institutions and startups in Latin America and the Caribbean and Visa signing a deal like this is good for the company because it shows that they are helping other institutions out with possibly entering a new market.</p> <p>It has been rough for Visa these past couple weeks because of Trump administration announcing the new Visa rules regarding limiting the Visas. However, I do believe the Visa stock price will continue to rise because of the company signing into that new agreement with the fintech pioneer and also because now, investors will start to monitor the global payments of the company. When investors monitor the payments, if Visa is doing well, the stock price can continue to rise, but if they are not doing so well, the stock price will fall. I believe it depends on the global payments and how successful this new agreement goes with YellowPepper to determine the impact this news will have on Visa in the future.</p>
Tesla	<p>Tesla stock price rose by \$7.68 on Friday. The company's stock has been going up and down lately because of their new announcements regarding batteries and solar energy. This week, Tesla has been doing well in the market and I think what impacted their stock price the most was their new energy plan and lower electricity rates for their vehicles. Tesla's new energy plan consists of solar energy, which is mainly focused in the UK right now, but if everything goes well for the UK, I believe Elon Musk will implement the same plan for Tesla here in the United States. News this week for Tesla sounds like it has made a positive impact on the stock price. The lower electricity rates are reducing user's bills which is a good impact for owners of a Tesla. Because of Tesla's new energy plan and electricity rates, I suppose that this is what is making the stock price rise this week.</p> <p>Many people can find this new change great and can really benefit the company and the people, but there will also be people who completely disagree with everything and file lawsuits against Tesla. In my opinion, if everything goes well for Tesla with the energy plan, they will attract more investors for the company and their</p>

	<p>stock price can rise in the future causing more demand than supply. According to the news, it sounds like Tesla will only grow from here with their new improvements and have a positive impact on their stocks.</p>
Facebook	<p>Facebook stock price rose by a huge amount as well with \$14.00 on Friday. Facebook is another company who has been having a rough couple of weeks as well, as the new election is coming up. The company in the past has had scandals regarding inappropriate posts on the company's app. Because Facebook this year is starting to take more responsibility with their previous actions and showing that they are taking extra precautions with misinformation, I believe this is what made the stock price rise this week. Facebook has been removing countless ads and videos about the election and they are trying to make their site more appropriate and staying out of politics. Because of their current actions, many citizens are willing to purchase their stocks which is impacting the company a lot. Facebook is being extra careful with the election and is learning from their mistakes which is a great sign. Since people are starting to see Facebook grow into a better company, they are starting to invest in the company and help Facebook out.</p> <p>Facebook has initiated rules with what posts are appropriate to be posted and they are making sure that every single post is monitored by an employee. I think because of this recent news, the stock price will continue to rise instead of fall in the future. Election day is coming up and Facebook is really making some changes in the company and is monitoring everything regarding misinformation about COVID and the presidential election. Many individuals are starting to invest in this company, and I think this is because they are all starting to see what Facebook is doing to help the company thrive. Because of Facebook's most recent actions, this is what is affecting the stock price the most.</p>

**Week 4 -- 11/2 through 11/6:**

Question 4

Stock Price	In your own words, summarize the news events of the week
Apple	<ul style="list-style-type: none"> <li>- Apple announced on Monday an event on November 10<sup>th</sup> where it is expected to reveal new Macs powered by ARM processors. The launch event will be livestreamed on Apple's website</li> <li>- Apple could launch an iMac desktop with a new design and laptops using Apple chips</li> <li>- Mac sales have been a highlight for Apple during the pandemic. Apple reported \$9 billion in Mac sales, which was up 28% year-over-year</li> <li>- The company has taken advantage with three events in quick succession, the first was focused on the new Apple Watch and iPads, the second was iPhones and now it seems inevitable that Apple is going to turn its attention to the new releasement of Macs</li> <li>- Redesigned versions of the new MacBook Pro and iMac are also reportedly in the works</li> <li>- The new event being held in early November is also Apple's last chance to get products announced ahead of the holiday season</li> <li>- Apple TV will debut on Xbox consoles next month, just in time for the Xbox Series X and Series S launch</li> <li>- The new Apple TV app will be available across Xbox One, Xbox Series X and Xbox Series S consoles on November 10<sup>th</sup>, providing access to Apple's Tv shows and movie libraries.</li> <li>- Apple now offering iPhone Upgrade Program approvals for iPhone 12 mini and iPhone 12 Pro Max</li> </ul>
Amazon	<ul style="list-style-type: none"> <li>- Rather than relying on the US Postal Service, Amazon may be handling its own deliveries to rural areas</li> <li>- This new movement is going to be under a plan called "wagon wheel" which is a station that provides support for smaller shipping facilities</li> <li>- Amazon's fulfillment costs increased 57% year over year in the third quarter to \$15 billion</li> <li>- There was a lawsuit filed against Amazon alleging it failed to follow public health guidelines around the coronavirus workplace safety, but the lawsuit was dismissed by the company and a New York judge granted it</li> <li>- Amazon warehouse workers have routinely criticized the company's response to the pandemic over the past several months, saying it failed to adequately protect them from covid</li> </ul>

	<ul style="list-style-type: none"> <li>- Amazon and CEO Jeff Bezos says the company has gone to great lengths with the precautions to safeguard workers</li> <li>- The suit also alleged that Amazon violated New York labor law by failing to provide coronavirus sick pay “on a timely basis” and breached its duty to maintain a safe workplace</li> <li>- Amazon in response is saying that nothing is more important than the health and safety of their employees</li> <li>- Amazon disclosed that nearly 20,000 front-line employees contracted Covid-19</li> <li>- With the holidays and Black Friday coming around the corner, there are already early deals on Amazon, but Amazon isn’t the only company with huge sales coming up</li> <li>- The Amazon Echo can help you track your packages when you order online</li> <li>- Amazon can leave your package inside your house or garage when it is delivered. It’s a much safer way to avoid theft.</li> <li>- Amazon paid \$63.2 million for a property warehouse in Santa Ana which is 16.5 acres. This is to develop their industrial site for the company</li> <li>- Amazon also signed another long-term lease for 312,000 square feet in Brooklyn</li> <li>- The company is expanding and is redeveloping another property into a last-mile location in Mission Viejo, about 17 miles from Santa Ana.</li> </ul>
Coca Cola	<ul style="list-style-type: none"> <li>- There are Coca Cola plant employees that are protesting demanding better health care agreement in the midst of the pandemic. The workers are on strike, already planning for the days ahead after they walked off the job.</li> <li>- The workers are fighting for a better health care agreement which is one of the biggest issues for the company</li> <li>- The workers are looking for a fair contract for all involved. The contract should consist of increase in health care cost, and minimal wage increases. The company has rejected both of these proposals.</li> <li>- There will be an update in the market forecast for this company to provide a more accurate market forecast which considers the impact of Covid-19</li> </ul>
Visa	<ul style="list-style-type: none"> <li>- Visa recently secured a deal to power the Venmo credit card, and its powering features on the app</li> <li>- Visa continues to grow its exposure to next-gen tech companies and the company remains in pole position as a digital payment ecosystem leader</li> <li>- Visa earns a fee every time a transaction takes place on its network which gives Visa a constant stream of cash that it can continue to invest for further growth as the war on cash picks up in earnest amid in the pandemic.</li> <li>- The increase of Visa’s net profit margin explains the premium Visa stock trades which in 38 times is trailing 12-month earnings per share as of Monday’s close.</li> <li>- Because digital payments remain a long-term secular growth trend, the high price tag will look a lot more reasonable once Visa inevitably returns to growth mode.</li> <li>- The head of the agency handling citizenship and visa application was surprised when he faced blowback for cutting a reference to the U.S. being a “nation of immigrants” in its mission statement.</li> <li>- Hundreds of couples across the United States are suing the State Department to find out why the government has stopped processing K1 visas or visas for foreign born fiancés.</li> <li>- There are many visa lawsuits on hold and the lawsuit argues that the K1 visa is considered a family visa, which are the highest priority for processing.</li> <li>- This week Visa announced that it would extend its assistance to the blockchain startup Lastbit via its FinTech Fast Track program.</li> <li>- This extension means that Lastbit continues to enjoy access to Visa’s experts, technology, and resources</li> </ul>
Tesla	<ul style="list-style-type: none"> <li>- Tesla is reportedly about to get new battery cells produced by Panasonic in Nevada with faster charging capacity.</li> <li>- Tesla Model 3 and Model Y vehicles can already be charged at a top rate hovering around 250 kW, but they can’t sustain that for long before tempering down.</li> </ul>

	<ul style="list-style-type: none"> <li>- Tesla has been updating the Cybertruck’s design and now CEO Elon Musk says that Tesla will be ready to unveil the electric pickup updated design in “a month or so.”</li> <li>- There are over half a million people who already placed a reservation for the Cybertruck, and they will be curious to see how Tesla updated the design</li> <li>- Musk talked about Tesla updating the Cybertruck adaptive air suspension. He also talked about making the truck smaller, but Musk scrapped that plan after another design review.</li> <li>- Tesla says that it will plan to launch the 2 higher end versions of the Cybertruck in late 2021</li> <li>- Those two electric trucks will have between 300 and 500 miles of range and be equipped with dual and tri-motor powertrains and start at \$49,000</li> <li>- A cheaper and lower range version of the Tesla Cybertruck is going to be available later</li> <li>- Tesla confirmed that it is fighting a \$14 million fine from the German government over its battery end-of-life policy</li> <li>- Some automakers decide to use older battery packs as second life battery stationary energy storage devices, but Tesla prefers to recycle the battery packs</li> <li>- Tesla’s long-promised Full Self-Driving reached its first customers in beta form a week and a half ago</li> <li>- Full Self-Driving mode costs \$10,000 and Musk said the following feature’s launch Tesla was likely to increase the price past \$8,000. The \$2,000 increase comes as Tesla said it will continue to work on the system and implement improvements while it collects data from owners.</li> </ul>
Facebook	<ul style="list-style-type: none"> <li>- Facebook is providing users with accurate information as the company is getting ready for what could be a wild election night</li> <li>- Facebook has set up a voting information center that will provide users with accurate information about the election, and the company said it will label any content that seeks to delegitimize the outcome of the election.</li> <li>- Facebook is trying to shut down a tool crucial to exposing disinformation in the run up to one of the most consequential elections in the U.S. history is alarming</li> <li>- Many people are saying that the public has the right to know what political ads are being run and how they are being targeted and that Facebook shouldn’t be allowed to be the gatekeeper to information necessary to safeguard our democracy.</li> <li>- The company has resisted allowing researchers access to the platform, where right-wing content has consistently been trending in recent weeks.</li> <li>- Last year, more than 200 researchers signed a letter to Facebook calling on it to lift restrictions on public-interest research and journalism that would permit automated digital collection of data from the platform.</li> <li>- While trends and data suggest that platforms like Facebook and Twitter will only become more central to public and political life in the coming years, many users seem to be sending clear signals about the type of information environment that they would like to find there</li> <li>- Facebook claims they’re ready to respond quickly to add warning labels to posts on their services by any candidates or campaigns prematurely declaring that they have won.</li> <li>- Facebook plans to append warning messages is anyone tries to say they’ve won before results are official. The company says it is teaming with the National Election Pool consortium and Reuters to provide “authorative information” about election results.</li> </ul>

Question 5

Stock Price	In your opinion, the impact, if any, of the weekly news event(s) on stock price
Apple	This has been a big couple of months for Apple. The company came out with new devices such as the iPhone 12 new Apple watches and now new Macs. The stock price decreased by \$0.17 by the end of this week. The price has been down lately this whole week and I think this is because the company came out with the new Mac computers. This news I believe is what impacted the news the most because releasing a new product into the market is very risky and the public may not enjoy the newest product. I think the stock price went down constantly this week



	<p>because not many people would want to buy the new Macs. Their Mac sales have been up recently because of the pandemic and many people wanting to buy technology because we are working from home. However, their stock price went down, but not by a significant amount. I think the main reason for this is because when Apple announced they are going to release new Macs, some individuals weren't happy about it because the company had just came out with the new iPhones and other devices and coming out with a new product like the Mac can be overwhelming and cause people not to buy their stocks.</p> <p>Apple TV is also coming into play with the Xbox console and I think this is also one of the major things that impacted the stock price, but not as much as the news of the Macs did. Some people who invested in Apple stock may have sold their stock or traded it because they did not like the idea of the Apple TV coming onto Xboxes. There was more supply than demand which resulted in the stock price decreasing. The stock price did not decrease by a lot, but I think in the future, it will go up again because there will be more demand than supply and the public will want to buy the new devices. The devices are new in the market right now so not many people are going to be purchasing it which is causing the stock price to go down, but if the devices have a positive impact on the public and everything works out well, the price will start to increase making more individuals want to purchase their stocks.</p>
Amazon	<p>Amazon stock price went down by a big amount which is \$24.00 by the end of this week. Last week the stock price rose significantly, but this week it went down by more than half of what it was last week. The major piece of news that made the price go down is the lawsuit that was filed against the company for not taking care of the health of their workers. The company kept denying that they weren't taking care of the workers and Jeff Bezos said that their number one priority was the safety and care of their employees. The workers of Amazon were very mad to the point where a lawsuit was filed, and this made the stock price go down. Because of this news, the stock price went down because there was now more supply than demand. The news of Amazon not caring for their workers went out to the public and if the public hears that a company is not treating their employees well, they could not invest in Amazon anymore and this can have a huge impact on the company.</p> <p>Amazon also disclosed that nearly 20,000 front-line employees contracted COVID-19 and this shows that the company is not being careful, and this sets a bad representation for the company. The lawsuit impacted the stock price heavily and because of it, this may also impact the company's future and their long-term plans. There are new discounts being released on the Amazon site, but I'm not sure if people will want to buy or support Amazon anymore because of the news that they are not treating their employees safely especially with the pandemic going on. The stock price has been down this whole week and it did not raise up by a significant amount like last week, but if the company continues to ignore and deny the problem of not being safe, the stock price can soon be impacted heavily by this news causing the company to decrease the stock price even more. Right now, there is more demand than supply out which is causing the price to drop significantly.</p>
Coca Cola	<p>Coca cola stock has gone up by \$0.04 by the end of this week, compared to last week where it dropped, the price has gone up again, but not by a significant amount. There have been protests for better healthcare during this pandemic and this is what has taken a toll on the stock price. Coca Cola has been taking a lot of action these past 5 weeks and they have been doing pretty well in the market. Even though there was this protest that went on for the workers of the company, Coca Cola still managed to thrive in the market and is taking responsibility for everything that they do. I would imagine the stock price to actually go down because of the protests, but it actually went up a little and I think it went up because Coca cola had a positive response to their workers and listened to them to give them better healthcare during this pandemic. This news is what had an impact on the stock price this week causing it to rise.</p>
Visa	<p>Visa stock price went up by \$0.95. I think what impacted the news the most was the company growing its exposure for the next gen high-tech companies. Many companies are looking up to Visa because it is the digital payment ecosystem leader. Visa is a company that has been receiving a lot of backlash lately because of President Trump enforcing new rules on who can get Visas and that the number of Visas being given out is going to be limited. By the end of this week, the company is still doing well in the market and the stock price is rising and I think it is rising because of Visa expanding its business and for high-tech companies. Many companies see Visa as a huge</p>

	<p>competitor because the company is number one in digital payments. If many people are using Visas digital payments, this is allowing the company major growth for the future and this can make their stock price go up causing there to be more demand than supply. Every time there is a transaction that takes place on its network, Visa earns a fee which is a constant stream of cash. Because of many people using Visas network, there will be more people who are willing to invest in the company and see that the company is being looked up to by many businesses because of how successful it has been for many years in the market.</p> <p>Visa stock price has been up and down lately, especially for this week. The stock price went down because of the lawsuits that were being filed against the company and the new rules that were given out by the trump administration. Visa is trying to accommodate to the public's needs and if the public sees that the company is really trying to help many people with their visas, they will invest in the company causing the stock price to rise. Visa, as I said, is looked up to by many individuals and if something goes wrong within the company, everything can start to decline including the stock price. There was also an increase in Visa's net profit margin. There was not much given information about why Visa's stock increased, but I believe it is because many individuals are starting to realize the company is doing well in the market despite all the new rules affecting them, the company is still trying and also pursuing other business ideas such as powering the Venmo credit card.</p>
Tesla	<p>Tesla's stock price went down by \$8.43 by the end of this week. It has also been a rough time for Tesla with the new models coming out. Tesla recently announced the update to its Cybertruck vehicle and also announced new battery life for its vehicles. Because of the new battery life, I believe this is what impacted the stock price the most. Tesla faced a \$14 million fine from the German government for its battery-end-of-life policy. Since there are new batteries, the public may not be happy with it, they might find the old batteries of the car better and more efficient compared to the new batteries that were released. People in Germany already found that the batteries had an impact on the owners of Tesla vehicles and because of this report, Tesla is now facing a fine which can heavily impact the company. This fine I think is the main reason why the price went down. Not many people bought the stocks because not many people may have agreed with the batteries of the new car. The public may have found out about the fine and since they did, the company's stock price went down. The stock price for Tesla these past weeks have been going down and I think the main reason why is because of the batteries that were being introduced.</p> <p>On top of the batteries not doing so well in the market, there was also an increase in price for the self-driving mode. Again, not many people would agree with this new self-driving mode and this can also impact the stock price as well. The price rose up by \$2,000, but the company is also continuing to work on the system and improvements while receiving feedback from owners. It can be risky to have a self-driving mode in a car so when many people see that it is a problem, they won't agree with the idea and also the fact that the price rose from \$8,000 to \$10,000. \$2,000 is a big change and because of the batteries and the new self-driving mode, this impacted the stock price heavily causing it to decrease. Tesla's batteries have been a problem for a while now because there were some people who are not happy about it or don't think it is reliable enough to put in a vehicle. Tesla's stock price has repeatedly gone down, especially for this week, and I think it is because of the new batteries, new models and the price raising from the self-driving mode.</p>
Facebook	<p>Facebook stock price has gone down by \$0.99 by the end of this week. Facebook has also been facing some rough patches lately and has been in the news a lot because of the election coming up. Facebook has had some problems in the past with inappropriate posts on their website from other users, so now they are working to fix it taking full responsibility and precautions for everything. I think their stock price went down this week because people are still thinking that the company is not doing enough to stop the inappropriate posts from coming, but really Facebook is monitoring everything that is getting posted. Facebook is really making sure that nothing is violating the community guidelines and they are really being extra careful with all the posts. With the election coming up, the company is on thin ice because it is their responsibility to make sure that everything on the site stays appropriate and that there are not political posts regarding misinformation about Biden or Trump. The stock price went down, but it did not go down by a huge amount. Facebook news these past weeks have really taken a toll on the stock price especially because of the election.</p>

	I believe their stock price will eventually increase in a couple months or so because CEO Mark Zuckerberg is really making sure that the employees are doing their job with monitoring posts and keeping everything in a safe environment with no misinformation being given out. The election has really impacted the stock price and the company has been on edge because of it. The stock price going down is from the public thinking that Facebook is not so reliable anymore because of the recent news events coming out, but eventually I believe the company can come back from this causing there to be more demand than supply where the price increases.
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**Week 5 – 11/9/2020 through 11/13/2020: SKIP**

Question 4

Stock Price	In your own words, summarize the news events of the week
Apple	
Amazon	
Coca Cola	
Visa	
Tesla	
Facebook	

Question 5

Stock Price	In your opinion, the impact, if any, of the weekly news event(s) on stock price
Apple	
Amazon	
Coca Cola	
Visa	
Tesla	
Facebook	