Good evening, esteemed investors! I'm White Green, your financial guide on this exciting journey of learning and investment exploration.

I've noticed that our dedicated assistant tirelessly reminds you to check in daily alongside your learning endeavors. Have you kept track of your daily check-ins and accumulated points? While this may seem like a simple action, it holds immense value, akin to the knowledge you gain in our sessions.

On June 24th, when the AUMT token is unlocked, your daily check-ins will transform into tangible USD rewards. This is Wilma's way of expressing gratitude and appreciation to each and every investor in our group.

Wilma's influence in the Australian financial landscape is steadily expanding, and this remarkable achievement would not have been possible without the unwavering support and trust of our valued learners. The AUMT token rewards offered by Wilma are not merely material incentives; they are a symbol of our recognition and appreciation for your dedication to learning.

While the amount may not be substantial, it represents Wilma's heartfelt gratitude for your support and trust. Additionally, it provides you with a risk-free opportunity to learn and practice in the dynamic world of cryptocurrencies.

Thank you for being a part of our group. We look forward to continuing this exciting journey together!

Wilma is dedicated to providing professional investment management services across various asset classes, including equities, funds, bonds, cash equivalents, real estate, as well as financial derivatives like forex and cryptocurrencies. We have expanded our online sessions to enhance the financial knowledge of investors in the Australian financial market through this modern educational approach, broadening their investment horizons.

Through high-quality session explanations, we aim for every member of our group to deepen their understanding of the financial markets, continuously optimize their investment portfolios, and achieve sustained asset growth.

As we are about to witness a historic moment tomorrow, the ASX will welcome its first Bitcoin Exchange Traded Fund (ETF), the VanEck Bitcoin ETF (ticker: VBTC). Many investors in the market are still unfamiliar with the VanEck Bitcoin ETF, but our group members have already gained a new understanding of Bitcoin through our session earlier this month, where we explored several key aspects of the cryptocurrency field in depth.

These courses, along with the AUMT tokens specially given to investors, allow them to systematically and scientifically combine the theory and practice of the cryptocurrency field. AUMT is an important tool for our investors to explore and practice in the cryptocurrency field. By using AUMT tokens, investors can personally experience the operation mechanism of cryptocurrencies, thereby gaining a deeper and more comprehensive understanding of the cryptocurrency market.

Today, the three major indexes of the Australian stock exchange rose slightly in the morning after yesterday's sharp rise, but the market is not willing to do enough, the index failed to extend the rally, and then showed a high and falling market. The market is as calm as Lake Eyre throughout the day, and the trading hours are quiet and not stirring up much, lacking the heart-pounding atmosphere of trading.

This market performance is mainly influenced by concerns about rising inflation, investors' patience with inflation appears to be wearing thin, and market participants are increasingly concerned about the future path of interest rate hikes by the Reserve Bank of Australia, which is widely expected to further raise the cash rate in August. This expectation has constituted a significant restraint on the bullish sentiment of the market, resulting in a more conservative market posture today.

In terms of sector performance, energy and staples and consumer discretionary sectors showed strong gains, while utilities, financials and telecommunications were the leading losers today. This divergence between sectors reflects the different trends of the market in the current economic environment and the different expectations of investors for the future economic situation.

In today's trading, the XJO Index experienced a relatively calm day, oscillating narrowly around yesterday's closing price for most of the session. It is noteworthy that, despite the overall weak market performance, the index managed to bounce back upon reaching the support at the MA13 moving average, indicating that the support level remains intact.

From a technical perspective, the index is still holding above all key short-term moving averages, which is a positive signal. Additionally, the KDJ indicator shows that the J value is gradually rising and approaching the K/D values, suggesting a potential sustained stable or upward trend. Meanwhile, the MACD indicator's red momentum bars, though gradually narrowing, remain positive, further reinforcing the market's bullish outlook.

Overall, the XJO Index shows potential for continued upward movement. With the US sharemarket closed today, the index will face minimal direct external market influences tomorrow, providing a relatively stable trading environment. It is expected that the XJO Index will continue to consolidate in the recent high range, solidifying its current market position.

The stocks in our investment portfolio showed mixed performances today, with IEL continuing to climb steadily, supported by the MA5 moving average. More encouragingly, IEL not only maintained its position above the MA13 moving average today but also saw a significant increase in trading volume towards the close, a clear signal of increased market buying interest.

Additionally, the MACD histogram has shown green bars, indicating that the technical outlook is continuously improving and a golden cross has formed. These signs all suggest that the stock price is likely to rise further in the future. For us, this is not only a validation of our strategy but also a positive outlook on future market trends.

In today's market activity, we observed some key trading behaviors in PLS, particularly in terms of low-volume consolidation. By closely examining the hourly chart, we can see that PLS's stock price rose yesterday with increasing volume. However, today, as the price declined, the trading volume significantly decreased, indicating a phase of high-level low-volume consolidation.

Specifically, PLS's price consolidated around the AU$3.2 level on the hourly chart today. This trend suggests that despite today's price adjustment, the hourly uptrend remains intact. Therefore, for tomorrow's trading, we should continue to closely monitor the support level around AU$3.2. If this support level proves to be effective, we have reason to expect that PLS's stock price may break out of the current consolidation phase and initiate a new upward trend.

For CWY, it is currently consolidating around the MA55 moving average. This phase of market behavior shows a certain level of stability, and tomorrow we will continue to closely monitor the MA55 moving average as a key support level. After nearly a week of market consolidation, the pressure from the MA5 moving average is gradually decreasing. If trading volume can significantly increase in tomorrow's session, it may provide the necessary momentum for the stock price to break through the current MA5 moving average resistance.

In the intricate realm of financial markets, dedication and rewards are inextricably linked. The more time and effort you invest in understanding this complex domain, the deeper your market comprehension will become, and the likelihood of success will soar. I extend my deepest appreciation and admiration to those investors who, amidst their busy lives, have chosen to join our sessions. Your passion and intellectual curiosity embody an unwavering commitment to acquiring financial knowledge. I encourage you to maintain this fervor for financial learning, continuously exploring new knowledge to enrich and refine your investment perspectives and strategies.

Yesterday, an investor asked me why I'm focusin' on stock market investments instead of leadin' 'em to the high-profit world of cryptocurrency tradin', where I've been makin' a pretty penny every day.

As I have previously explained, the stock market offers lower profit margins compared to cryptocurrencies. However, it's crucial to recognize that cryptocurrencies are not suitable for all investors. As I've consistently emphasized, constructing an effective investment portfolio entails identifying investment products that align with your individual risk tolerance and financial goals, rather than solely chasing after seemingly high-yielding opportunities. This philosophy underpins my decision to comprehensively analyze a diverse range of mainstream investment products.

Yesterday, we delved into the investment potential of real estate and funds. Today, we embark on the next chapter of our learning journey, exploring the intricacies of the foreign exchange, bond, and commodity markets, uncovering the investment and trading opportunities they present. Through these in-depth discussions, I aim not only to broaden your market horizons but also to deepen your understanding of the dynamics governing each market.

Let's start with the forex market. The forex market is the largest market in the world, with an average daily trading volume of $1.9 trillion, which is four times that of the futures market and thirty times that of the US sharemarket, making it the largest and most liquid market globally.

The most popular method of forex trading currently is through trading platforms where currency pairs are bought and sold directly, profiting from exchange rate fluctuations. This is the most common form of forex trading. Secondly, there is trading through Contract for Difference (CFD) platforms, where investors can profit from the price differences of currency pairs without actually holding the currencies. This method allows investors to buy or sell. Besides these two trading methods, there are also forex futures, forex options, and forex ETFs available in the market.

As we reflect on the global foreign exchange (forex) market in 2023, we witness the dynamic interplay of various factors influencing the performance of currency pairs. Economic data, geopolitical events, and shifting central bank policies have all played a significant role in shaping market trends. Among the major currency pairs, USD/JPY, GBP/USD, EUR/USD, and AUD/USD have consistently commanded the spotlight.

Looking ahead to 2024, the global forex market presents a multifaceted outlook. While some anticipate an imminent Fed rate cut, the broader trend of global de-dollarization, particularly in light of the termination of the US-Saudi dollar oil deal, may compel the US to maintain a strong dollar in the short term.

Within the realm of major global currencies, I hold a positive outlook for the Chinese Renminbi (RMB). The RMB's resilience against the USD stems from China's robust economic fundamentals and ample foreign exchange reserves, factors that will likely prevent excessive RMB depreciation.

As we venture into the dynamic world of foreign exchange (forex) trading, adopting a prudent and well-informed approach is paramount. Thorough analysis of economic indicators, geopolitical developments, and central bank policies is essential for making sound investment decisions. The forex market presents a captivating blend of opportunities and challenges, and its very complexity offers lucrative rewards for those who delve into its intricacies.

However, within our investment group, many investors are still in the early stages of their financial education journey, requiring further development of their in-depth understanding of financial markets and practical investment skills. Therefore, in the realm of forex, experienced traders may consider incorporating forex trading into their investment portfolios as a component of diversification. However, for market novices, I advise adopting a cautious approach and observing the market from the sidelines for the time being.

Through continuous learning and knowledge accumulation, we can enhance the investment skills of each learner. Once we have ensured the safety of our investment capital, we can then explore forex market investment opportunities to optimize our investment portfolios.

After all, on the path to pursuing profits, our primary concern must be the safety of our funds. As our skills and market understanding deepen, we will navigate this opportunity-rich and challenging forex market with greater confidence.

When we delve into the realm of bond investments, it's crucial to recognize the distinction between two primary categories: corporate bonds and government bonds. While corporate bonds often offer enticing interest rates exceeding 10%, they are accompanied by significant risks.

In-depth analysis of corporate financial statements requires a high level of financial expertise. Should a company's financial health deteriorate, investors could face substantial losses. Given the prevalent lack of financial data analysis skills among individual investors, I strongly advise most retail investors to steer clear of corporate bonds.

Government bonds, such as US Treasuries and Australian government bonds, generally offer greater stability and security compared to their corporate counterparts. However, when it comes to bonds issued by emerging market economies, the landscape becomes more complex.

In recent years, the US has engaged in an aggressive "harvesting" of debt from emerging market economies, leading to a surge of debt crises in these countries, including Sri Lanka, Argentina, Egypt, and Turkey. Consequently, investing in the government bonds of nations with low foreign exchange reserves carries substantial risks. I urge investors to exercise extreme caution in this regard.

Currently, the 10-year Treasury yields for the US and Australia are around 4.2%. On the surface, this might seem like a solid investment choice. However, when you compare this return with the current inflation rate in Australia, which is over 3.5%, you'll find that the actual net yield may be less than 1%.

In the current economic environment, such low-yield investments do not meet the financial goals of many investors. A truly savvy investor would seek investment options that can maintain good returns even in an inflationary environment.

Therefore, while US and Australian government bonds are attractive in terms of safety, in the current economic climate, we should be more cautious and look for investment opportunities that can offer higher real returns.

Next, let's discuss commodities. Investors in the commodities market mainly focus on energy, metals, and agricultural products. As an important investment tool, commodity prices are influenced by various factors, including global economic growth, supply and demand balance, geopolitical risks, and monetary policy.

On the vast stage of financial markets, commodity investments exhibit their unique and complex appeal. These commodities can be divided into three main categories, each with its unique market dynamics and price influencing factors:

1. Energy Commodities: These include crude oil, natural gas, and others. Energy commodity prices are highly volatile and significantly influenced by supply and demand relationships, geopolitical risks, and natural disasters.

2. Metal Commodities: These include gold, silver, copper, aluminium, and others. Metal commodities are generally closely linked to industrial demand and economic growth, with gold often regarded as a safe-haven asset.

3. Agricultural Commodities: These include wheat, corn, soybeans, coffee, and others. Agricultural product prices are largely affected by weather conditions, seasons, and changes in supply and demand.

When investing in commodities, we must deeply understand the key factors that influence their prices. This is not only an intellectual challenge but also an emotional investment. Here are five critical aspects we must closely monitor when trading:

1. Supply and Demand Relationship: This is the core factor determining commodity prices. Imbalances in supply and demand can lead to significant price fluctuations.

2. Economic Cycles: Global economic growth slowdowns or booms directly impact the demand for commodities, thereby affecting prices.

3. Geopolitics: Conflicts, wars, sanctions, and similar events can lead to supply disruptions or price volatility, particularly for energy commodities like crude oil and natural gas.

4. Monetary Policy: Central banks' interest rate decisions and monetary policies affect commodity prices. Loose monetary policy usually drives up commodity prices, while tight policy tends to lower them.

5.USD Exchange Rate: Commodities are typically priced in US dollars. A strong dollar usually leads to weaker commodity prices, and vice versa.

In the current market environment, commodities like oil and gold have garnered significant attention from investors. This focus not only reflects the market's valuation of these resources but also highlights the crucial role of commodities in asset allocation. Investing in these commodities can serve as a strategy to hedge against inflation and effectively diversify portfolio risk.

However, the commodity market typically exhibits substantial price volatility, requiring investors to possess robust market analysis skills. Taking crude oil as an example, its price is heavily influenced by geopolitical factors. Events such as the Russia-Ukraine conflict and OPEC policy adjustments can trigger dramatic price fluctuations. Therefore, as investors, we must maintain a keen insight into global political dynamics and accurately grasp the subtle changes in market supply and demand.

Regarding investment opportunities in commodities, my view is similar to that of forex trading opportunities. They are suitable for experienced investors to include as part of a diversified investment strategy. However, for market beginners, I recommend exercising caution, observing and learning first, and avoiding hasty entry into this complex and volatile market.

For those who are already active in the commodities market, I would be very interested to hear about your investment experiences. Feel free to share your investment targets with me, and I will provide my insights and suggestions for your reference!

In today's session, we delved into the forex, bond, and commodities markets. Through our discussion, we found that in the current economic environment, due to the minimal difference between inflation rates and government bond yields, the bond market might not be the best choice from an investment perspective. However, while the forex and commodities markets offer enticing investment opportunities, their complexity and risks are relatively high, especially for those lacking financial knowledge.

Therefore, we must continuously enhance our financial knowledge and market understanding. Only through continuous learning and practice can we accurately grasp market dynamics, effectively manage potential risks, and optimize our investment portfolios to increase our passive income.

As inflationary pressures mount, our society faces a formidable challenge. Australian small businesses are particularly affected, with real estate developers, small to medium-sized hotels, and the retail sector bearing the brunt of the impact. Strolling down the streets, we witness the stark contrast of eerily quiet cafes, small restaurants, and homeware stores, a reflection of the general decline in consumer spending sentiment.

Federal Bank's Head of Business Banking, Mike Wealth, forecasts that small business insolvencies will worsen this year, driven by escalating inflationary pressures and weakening demand. Moreover, a survey by non-bank small business lender Prospa reveals severe cash flow constraints among SMEs, with approximately 22% of respondents indicating no current cash reserves, and 21% anticipating depleting their cash within the next one to two months.

In this challenging economic environment, ensuring the robustness and diversification of our investment portfolios becomes paramount. This strategy serves as a crucial defense against the risks associated with market volatility.

As an educator, I am filled with pride as I witness the dedication and intellectual curiosity of our astute investors, who actively engage in daily learning, absorbing new knowledge, and gaining a deeper understanding of diverse market dynamics. Through comprehensive analyses of various investment products within the market, we can identify those worthy of inclusion in our investment portfolios.

In the upcoming sessions, we will embark on a detailed exploration of these potential investment opportunities, aiming to optimize our investment portfolios and leverage the power of compound interest to generate higher passive income streams. This journey is not merely a financial endeavor; it is also a testament to our collective wisdom and resilience.

Let us stand united in the face of these challenges, seize emerging opportunities, and pave the way towards a more stable and prosperous future.

Remember, effective investment strategies are built upon a foundation of sound financial knowledge, careful risk assessment, and a commitment to continuous learning.

Throughout our exploration of diverse investment avenues, including real estate, funds, bonds, foreign exchange, and commodities, we have delved into the suitability of each asset class for different investor profiles. While I have provided my insights and perspectives, it is crucial to remember that the ultimate responsibility for your investment decisions lies with you. Nevertheless, I hope that my analyses have served as valuable sources of inspiration and guidance.

As I have consistently emphasized, selecting investment products that align with your individual risk tolerance and financial goals is paramount. Simply replicating the investment strategies of others, even if they have yielded significant returns, does not guarantee success. Your investment choices should be tailored to your unique circumstances and risk appetite.

While past performance does not guarantee future results, analyzing emerging trends and identifying investment products with promising long-term prospects can increase the likelihood of achieving financial success. My personal experiences in the cryptocurrency market, for instance, demonstrate the potential rewards of investing in innovative and high.

Why is making money in the cryptocurrency market easier than in the stock market? This is determined by the unique mechanisms of the cryptocurrency market, which I will analyze with everyone on Friday evening. If you are investing in cryptocurrencies, I suggest you boldly buy ETH when it is priced at $3,500. I believe you can achieve a return of over 30% this year. This is because Bitcoin has broken its historical high, while ETH has not yet reached its historical peak of $4,891.7. Currently, the most talked-about topic in the cryptocurrency market is the ETH spot ETF, which is a significant milestone for ETH!

Next, I will also analyze gold and cryptocurrencies, which are currently the two hottest investment products in the market. What are their future investment prospects? Are they suitable for you to invest in? Stay tuned; the session content is becoming more exciting, so don't miss out!

Additionally, I strongly encourage you to revisit the fundamental concept of compound interest. This powerful tool can propel your wealth towards exponential growth if harnessed effectively. However, it is crucial to acknowledge that a history of unsuccessful investments can lead to a spiraling decline in your financial standing.

If anyone has different views on the current mainstream investment products in the market, feel free to leave me a message. Let's exchange ideas and learn from each other!

Due to time constraints, today's session discussion ends here. I sincerely thank each investor for your enthusiastic participation!

Tonight's quiz:

1. What are the three main categories of commodities in the market?

2. What is the historical high of ETH?

Share your answers to these questions with Liliana, and you will receive 20 points regardless of whether your answers are correct or incorrect.

If you still don't know how to create an investment portfolio that suits you, make sure to leave me a message!

I wish everyone a pleasant evening. We will continue our in-depth discussions and exchanges tomorrow. Good night, my dear investors!