



After making changes in our IRAs using AI to study our ETFs, Stocks, and Mutual Funds, we had a great increase in returns in September, returning 65% above our prior 2025 weekly averages. AI helped me see several ETFs that were performing poorly which we moved out of and reinvested more into the higher paying stocks, ETFs, and Mutual Funds.

After seeing the improvements AI has helped us to do better programming at work, and reading [Peter Lynch's book "One Up on Wall Street"](#), I followed his advice and started looking for what should return above average returns in the upcoming year. Nothing I could find seems more likely to advance next year than AI stocks. After the article, I listed the 11 AI Stocks we currently are investing in. Your choice may not be like mine, but I do believe some AI Stocks will have a lot of upside potential.

I urge you to read Peter Lynch's book. He was the guiding force of the Fidelity Magellan fund in the 70s, 80s, 90s before stepping down as manager. He currently owns 1400 stocks. You can buy a copy of "One Up on Wall Street" on eBay for less than \$5. It is probably the best book I have read on investing in the past 4 years.

Here's a concise overview of why investing in AI stocks is compelling, along with a look at some of the top players in the market:

Why Invest in AI Stocks?

Artificial Intelligence is transforming industries—from healthcare and finance to transportation and entertainment. Here are key reasons why investors are flocking to AI stocks:

Massive Growth Potential

- AI is projected to add **trillions of dollars** to the global economy over the next decade.
- Companies integrating AI are seeing improved efficiency, cost savings, and new revenue streams.

Innovation Across Sectors

- AI powers everything from autonomous vehicles and predictive analytics to personalized medicine and smart assistants.
- Businesses using AI are better positioned to adapt and lead in rapidly changing markets.

Institutional Confidence

- Major investment firms and tech giants are pouring billions into AI R&D.
- AI stocks are increasingly seen as long-term growth assets, not speculative bets.

Leading AI Companies to Watch

Here are some of the top AI-focused companies driving innovation and delivering strong returns:

Company	AI Focus Area	Why It's a Leader
NVIDIA (NVDA)	AI hardware (GPUs)	Dominates AI model training and deployment

Company	AI Focus Area	Why It's a Leader
Microsoft (MSFT)	Cloud AI, productivity tools	Deep integration with Azure and OpenAI
Alphabet (GOOGL)	Search, automation, generative AI	Gemini AI model and DeepMind innovations
Amazon (AMZN)	E-commerce, cloud AI (AWS)	AI-driven logistics and cloud services
Meta Platforms (META)	AI in advertising and hardware	AI-powered ad tools and smart glasses
Micron Technology (MU)	AI memory and storage solutions	Strategic growth in AI-driven infrastructure
Analog Devices (ADI)	AI in automation and EVs	Strong tailwinds in AI infrastructure

After a lot of study on AI stocks, I decided this is a market that most likely will be promising in the upcoming years. We recently invested in all of the following AI Stocks. We have not received all the gains posted as I just purchased the majority of them in the past month, but I feel some of these are likely to do well into 2026 and beyond. I have owned a few for years including MSFT, NVDA, GOOG, and AMZN.

I have open stop loss orders on all in case they dip below 85% of their current value due to a huge market drop which should be coming in the next 3 to 6 months after the huge bull market for this past year.

AI Stocks Currently Held in Our IRAs.

Ticker	Company Name	Price on Jan 1, 2025	Latest Price	% Gain/Loss
ADBE	Adobe Inc.	\$437.45	\$347.77	-20.45%
ACN	Accenture PLC	\$311.00	\$246.48	-20.72%
OKLO	Oklo Inc.	\$60.25	\$117.66	+95.32%

Ticker	Company Name	Price on Jan 1, 2025	Latest Price	% Gain/Loss
MSFT	Microsoft Corp	\$413.47	\$517.52	+25.20%
NVDA	NVIDIA Corp	\$120.05	\$189.73	+57.99%
PLTR	Palantir Technologies Inc	\$82.49	\$185.47	+124.87%
GOOG	Alphabet Inc	\$142.00	\$246.97	+73.91%
AMZN	Amazon.com Inc	\$132.00	\$220.37	+66.34%
MU	Micron Technology Inc	\$108.00	\$182.60	+69.07%
COMM	CommScope Holding Co Inc	\$23.50	\$15.67	-33.30%
ADI	Analog Devices Inc	\$192.00	\$242.67	+26.39%
DVLT	DataVault AI	\$.31	\$1.34	+332%

Highlights:

- Biggest gainers: DVLT (+332%), PLTR (+125%), OKLO (+95%), GOOG (+74%)
- Biggest loser: COMM (-33%)

[Best Quarter 3 Returns on AI Stocks by MorningStar](#)

Here are some interesting articles relating to Weekly Income ETFs published this week. I will probably do an article on Weekly Income ETFs in upcoming weeks.

[BEST 6 ETFs for Weekly Dividend Income article from US News & Investing](#)

[New Bi-Weekly Dividend Paying ETF: QLDY](#)

Here's a detailed breakdown of QLDY (Defiance Nasdaq 100 LightningSpread Income ETF) performance and dividends from January 1, 2025, to October 4, 2025:

Year-to-Date Performance (2025)

- **Price on Jan 1, 2025:** Approximately \$50.27
- **Price on Oct 4, 2025:** \$50.96
- **Percentage Gain:** About **+1.37%** year-to-date

Dividends Paid in 2025

- **Total Dividends Paid:** Approximately **\$0.20 per share** so far in 2025
- **Dividend Yield:** Around **0.38%**
- **Last Ex-Dividend Date:** October 1, 2025

I am not at all impressed with these twice a week dividend payments. I personally did not buy this ETF due to it paying less than 1% dividend payments. Be careful to do your due diligence before making any investment decisions. These are just examples to help you to make an informed decision.

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