

DOW JONES | News Corp \* \* \* \* \*

**DJIA** 34517.73 **v** 106.57 0.31%

**NASDAQ** 13678.19 **V** 0.2% **STOXX 600** 456.52 **V** 0.04% **10-YR. TREAS. v** 12/32, yield 4.366%

**GOLD** \$1,932.00 **▲** \$0.50

 $\star \star \star \star$  \$5.00

EURO \$1.0681

**YEN** 147.86

# What's News

# Business & Finance

 Prosecutors are scrutinizing personal benefits Tesla may have provided Elon Musk since 2017-longer than previously known—as part of a criminal investigation examining issues including a proposed house for the chief executive. A1 Musk raised the idea of charging users of his X platform, saying it was the only way to eradicate fake and spam accounts. B1

◆ Fed officials were set to hold interest rates steady at their meeting Wednesday while debating what it would take for them to lift borrowing costs again this year. A2 Stocks slipped ahead of the central bank's policy meeting, with the S&P 500 and Nasdaq both falling 0.2% and the Dow losing 0.3%. The 10-year Treasury yield finished at 4.366%, up from 4.318% on Monday. B12

Philip Morris's push into healthcare is faltering, prompting it to consider options such as selling a stake in its biggest pharmaceuticals unit. B1

• Goldman Sachs is in discussions to sell its specialty lender. GreenSky, to a group of investment firms, in a major step away from its failed experiment in consumer lending. B1

Cboe chief Edward Tilly resigned from the options-exchange operator after a board investigation found that he didn't disclose personal relationships with colleagues. B1

Disney plans to spend about \$60 billion to expand its theme parks, cruise lines and resorts over the next decade. almost doubling its investment in a division that provides its primary source of profits. B3

World-Wide

Presidents Biden and Zelensky, addressing the U.N. General Assembly, called on their counterparts to defend the idea that powerful nations can't seize territory from their neighbors, part of a broad appeal

aimed at isolating Russia



**Court Won't Hear Reporter's Appeal** 

HELD: A Moscow city court declined to consider an appeal of the pretrial detention of Wall Street Journal reporter Evan Gershkovich on Tuesday. He is being held on an allegation of espionage that he, the Journal and the U.S. government vehemently deny. A10

# **Despite Pledges, Companies Stall Their Climate Efforts**

Climate progress at big companies is hitting a wall. The world's largest companies committed to slashing their emissions to address cli-

> By Amrith Ramkumar, Ed Ballard and Shane Shifflett

mate change. Many of them have overpromised and underdelivered because of higher costs, slow advances in tech-nology and political pressure.

One big factor is a lack of

kets. Many companies intended to use carbon credits to offset emissions that are hard to reduce, such as the burning of jet fuel by airlines.

Those credits were supposed to cover short-term commitments. Companies are now backing off of these goals while maintaining they are committed to long-term targets. It is a sobering conclusion two years after the 2021 United Nations climate summit in Glasgow jump-started several climate initiatives.

trust in voluntary carbon mar Mining giant Rio Tinto Global Energy War **Produces** Winners **In Remote Places** 

can't hit a near-term emissions target without using carbon offsets. Delta Air Lines and other carriers are under similar pressure. Shell and BP dialed back green-investment plans under pressure from investors. Amazon.com recently shelved a target to slash delivery emissions by 2030.

"Many companies learning that the beginning of decarbonization is easy," said Günther Thallinger, a board member at insurer Allianz who leads a U.N. climate-fo-

**Biden, Zelensky Call for Stand** Against Russia

Leaders tell U.N. if Moscow is allowed to seize Ukraine, no nation is secure

### BY WILLIAM MAULDIN AND KEN THOMAS

**OIL** \$91.20 **v** \$0.28

UNITED NATIONS-President Biden and President Volodymyr Zelensky of Ukraine called on world leaders to defend the idea that powerful nations can't seize territory from their neighbors, part of a broad appeal aimed at isolating Russia on the global stage.

In an address to the United Nations General Assembly on Tuesday, Biden said if the U.N. abandoned its principles "to appease an aggressor, can any member state in this body feel confident that they're protected?"

If you allow Ukraine to be carved up, is the independence of any nation secure?" he asked. "I'd respectfully suggest the answer is no. We have to stand up to this naked aggression today and deter other would-be aggressors tomorrow."

Speaking hours later in his trademark olive shirt, the Ukrainian president accused Russia of using food and energy as a weapon in ways that hurt the countries represented at the General Assembly this week.

"This is a real chance for every nation to ensure that aggression against your state-if it happens, God forbid-will end," Zelensky said. "Ukraine is doing everything to ensure that after Russian aggression, no one in the world will dare to attack any nation."

By appealing to widely shared principles, Biden and Zelensky sought the broadest possible support for Ukraine's fight-and, by extension, West-Please turn to page A10

 U.S. urges allies to bolster Kyiv's arms.....

# **DOJ Probes Musk Tesla Perks Since '17**

Federal prosecutors are scrutinizing personal benefits Tesla might have provided Elon Musk since 2017—longer than previously known—as part of a

#### By Rebecca Elliott, Emily Glazer and Kirsten Grind

criminal investigation examining issues including a proposed house for the chief executive.

The U.S. Attorney's Office for the Southern District of New York also has sought information about transactions between Tesla and other entities connected to the billionaire, people familiar with the investigation said. Prosecutors have referenced the involvement of a grand jury.

The new information indi- **• Musk floats charging users** 

have a broader interest in the actions of Musk and Tesla than was previously known and that they are pursuing potential criminal charges. The Wall Street Journal reported last month that the Justice Department is investigating Tesla's use of company resources on a secret project that was de-scribed internally as a house for Musk.

The house effort was known within the carmaker as "Project 42," and plans called for an expansive glass building to be constructed near Tesla's Austin-area factory and headquarters in Texas.

The Securities and Exchange Commission has opened a sep-Please turn to page A2

**INSIDE** 

on the world stage. A1 Defense Secretary Austin said the U.S. and its allies need to focus on providing Ukraine with more air defense, artillerv and mechanized equipment ahead of a long-awaited Biden administration decision on providing Kyiv with longerrange firepower. A10

 Azerbaijan began an offensive against what it said were Armenian military targets in the contested Nagorno-Karabakh region, an escalation that threatens to tip the two former Soviet states into a full-blown conflict. A8

House Republican leaders worked to salvage a shortterm spending bill that sparked angry disagreements among the party's rank-andfile, but they remained short of the support needed to pass the measure and show the party could unite to avert a government shutdown. A4

Pregnant women should be screened for hypertensive disorders at every prenatal visit, government-backed medical experts recommended, urging doctors to do more to reach people at risk for increasingly common threats to maternal health. A3

• India ordered a Canadian diplomat to leave the country as the rift deepened between New Delhi and Ottawa over the killing of a Sikh separatist on Canadian soil. A8

CONTENTS Arts in Review A15 Business & Finance B2-3 Crossword A16 Heard on Street B13 Markets	Opinion A17-19 Personal Journal A13-14 Property Report B8 Sports A16 Technology B4 U.S. News A2-4,6 World News A8,10-11
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Western nations are forging unusual alliances to replace gas from Russia

By MATTHEW DALTON AND ERIC SYLVERS

BIR REBAA, Algeria— Once-obscure corners of the energy world, from offshore Congo to Azerbaijan, are booming as Europe finds new sources of natural gas to replace the Russian supplies that once powered the continent. The shift is redrawing the world's energy map at a rapid clip.

In Bir Rebaa, deep in the

Instacart **Shares Rise 12%** 

In a promising sign for a reawakening IPO market, shares of Instacart finished their first day of trading at \$33.70, up 12% from the IPO price of \$30 a share. The closing price gives the grocerydelivery company a valuation of more than \$11 billion. B2

Sahara, the Italian energy company Eni and Algeria's state-owned energy company are drilling dozens of wells, producing gas from previ-ously untapped fields in a matter of months.

Three pipelines beneath the Mediterranean Sea connect Algeria's vast gas reserves to Europe. For much Please turn to page A12

• Oil rally hinders central banks' inflation battle... B12

### Instacart's first day of trading\* \$44 42 40 38 Tuesday 36 \$33.70 34 32 IPO price: \$30 30 One-minute intervals 28 2 3 1 p.m. \*Formally known as Maplebeau Source: FactSet



**PERSONAL JOURNAL** How to time your flu, Covid and RSV shots this fall to maximize protection. A14

Mother's Love—a Bargain at \$450 a Year, Plus Applicable Fees Parents hire concierge services to baby their

college students, hugs optional

#### BY TARA WEISS

Like any good mother, Mindy Horwitz helped Emma Feirstein move into her college dorm room, got her an internship and took her to lunch when

she had a bad day. Horwitz, though, is no relation. She raised three boys of her own and was a social worker before

launching a concierge service for college students living away from home. At \$450 a year, plus delivery fees, Horwitz, 53 years old, performs



**BUSINESS & FINANCE** FTX sues founder Sam Bankman-Fried's parents to recover millions of dollars. B1

some of the same duties students would expect from their own mother.

A young client phoned Horwitz on a recent night in a panic. He needed a sport coat

for early the next morning. Target was the only store open but nothing there fit his 6-foot-3 frame. With Horwitz's help, the student walked

into his presentation Soup, dear? wearing a coat bor-

rowed from one of her sons. Similar services have sprung up near college campuses around the U.S. The Please turn to page A12

# Beijing Minister Allegedly Fired Over An Affair

### BY LINGLING WEI

Senior Chinese officials were told that an internal Communist Party investigation found ex-Foreign Minister Qin Gang to have engaged in an extramarital affair that lasted throughout his tenure as Beijing's top envoy to Washington, people familiar with the matter said.

Qin, once considered a trusted aide to leader Xi Jinping, was stripped of his foreign minister title in Julywithout explanation-after he disappeared from public view a month earlier. At one point leading up to his ouster, the Foreign Ministry said the absence of 57-year-old Qin was because of health reasons.

Senior Chinese officialsincluding ministers and provincial leaders-were briefed in August on the party's investigation into Qin, who served as China's ambassador to the U.S. from July 2021 until January this year, the people said. The senior officials were told the formal reason for Qin's dismissal was "lifestyle issues," a common party euphemism for sexual misconduct, the people said.

The officials were further told that the probe found that Qin had engaged in an extra-Please turn to page A11

# **U.S. NEWS**

# **Fed Debates When to Stop Raising Rates**

# Officials set to hold steady at meeting, as their projections get heavy scrutiny

#### BY NICK TIMIRAOS

Federal Reserve officials are set to hold interest rates steady at their meeting Wednesday while debating what it would take for them to lift borrowing costs again this year.

Their anticipated decision would mark the second time in six policy meetings this year that the Fed hasn't raised rates, slowing the pace of increases to allow more time to study their effects on the economy and inflation.

The central bank will announce its decision and release policy makers' quarterly economic projections at 2 p.m. Eastern Time. Fed Chair Jerome Powell will answer questions from reporters at 2:30 p.m. Here's what to watch for:

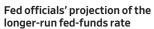
### **'Dot plot' watched**

The Fed has signaled it will leave rates unchanged and make no substantive changes to its postmeeting policy statement. So the public's attention will focus heavily on officials' quarterly interest-rate projections 4.50% displayed in the "dot plot." 4.25

The median projection is likely to show they expect to raise the Fed's benchmark federal-funds rate at least once more this year, from the current range of between 5.25% and 5.5%. That would match their June projections, when 12 officials expected that outcome and six anticipated no further increases. It is possible that this time fewer officials will pencil in that added hike.

From a communications standpoint, it would be easier for officials to project one more increase and then opt against it than to signal no more increases and then hike again, said William English, a former senior Fed economist who is a professor at Yale School of Management.

Another major focus on the dots: Do officials expect to need somewhat higher rates in 2024 than they did in June? In that month, the median projection showed they anticipated reducing rates next year



4.00

3.75

3.50

3.25

3.00

2.75

2.50

2.25

2012

Source: Federal Reserve

'15

Note: Median projection is displayed.

by 1 percentage point, to

around 4.6%. If officials now

think inflation will slow some-

what less, they might project

Powell's news conference

provides an opportunity to ex-

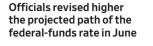
plain how officials' outlook

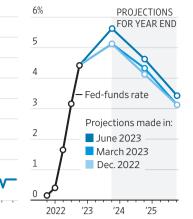
has changed since their last

fewer rate cuts next year.

**Press conference** 

20





meeting in July, which could offer important clues about how much conviction officials share on a final rate rise.

Until recently, officials were more concerned about the risk of raising rates too little and allowing high inflation to grow entrenched. But some are now focusing on the danger of raising rates too much and causing an unnecessarily severe slowdown, setting up a debate this week over whether to hike again this year.

\* \*

This shift is driven by signs of easing inflation and a less overheated labor market. In addition, the unusually rapid rate increases implemented over the past 11/2 years are expected to crimp economic demand in coming months.

Fed officials are likely to be "cautiously optimistic, with an emphasis on 'cautiously,'" said Antúlio Bomfim, a former adviser to Powell who is now at Northern Trust Asset Management.

#### View on economy

Officials' new economic projections could further illustrate why it is likely too soon for Powell either to signal that the Fed is done raising interest rates or to firm up plans for another increase.

Economic growth has picked up recently, defying officials' projections for a slowdown. At the same time, inflation has declined somewhat more rapidly than they anticipated in June.

Officials are now likely to

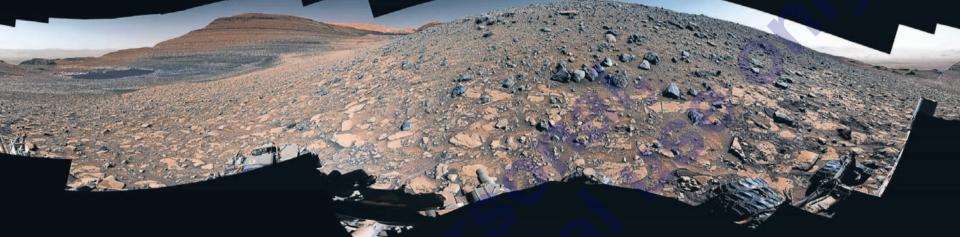
project stronger economic growth and lower inflation than they did in June.

# Long-run variables

Between the 2008 financial crisis and the start of the pandemic in 2020, Fed officials and economists had concluded the neutral rate of interestthe level that balances supply and demand when the economy is operating at full declined strength-had sharply. That, together with weak growth following the crisis, ushered in a period of historically low interest rates.

In recent economic projections, a few officials appear to have raised their expectations for the long-term neutral fedfunds rate. Most officials estimate this rate is around 2.5% when inflation is 2%. If more officials lift their projections for the neutral rate, that would suggest that interest rates on mortgages, credit cards, and business loans are likely to settle at higher levels even if inflation falls lower.

Heard on the Street: Yuan. yen need Fed's help...... B13



**U.S. WATCH** 

OUT OF THIS WORLD: NASA's Mars Curiosity Rover captured a 360-degree panorama-made from 136 images-at the base of Gediz Vallis Ridge. It shows evidence of water on the Red planet.

## **SACRAMENTO DA Sues City Over Homelessness**

Sacramento's district attorney is suing the capital city's government over what he described as its failure to enforce ordinances on homeless encampments.

District Attorney Thien Ho, a county official, on Tuesday said his office repeatedly asked the city to enforce laws around sidewalk obstruction and get people off the streets and into professionally managed camping sites.

not compassionate for the unhoused or the housed," Ho said at a news conference Tuesday. He cited examples of city residents who were allegedly ignored by authorities when they complained about littering or drug-use around their property.

Sacramento Mayor Darrell Steinberg said the City Council is pressing for strong enforcement of the law. "The frustration that members of our community feel is abso-Iutely justified," he said. "But the DA's lawsuit will not clear a single sidewalk."

**SOUTH CAROLINA** 

# State Gets Drug for Lethal Injections

South Carolina has obtained a drug needed to carry out lethal injections and is ready to perform the state's first execution in more than 12 years, officials announced Tuesday

South Carolina used to be one of most prolific states in the nation when it came to putting inmates to death. But

expiration date and pharmacies refused to sell the state more because they could be publicly identified.

On Tuesday, state Corrections Director Bryan Stirling revealed he bought a supply of pentobarbital and that the state would begin using the sedative as the only drug in its executions.

The state had previously used a three-drug combination.

INDIANA

# **Ex-Rep. Buyer Gets** 22 Months in Prison

A former Republican Indiana congressman was sentenced Tuesday to 22 months in prison for his insider trading conviction for making illegal stock trades while working as a consultant and lobbvist.

Steve Buyer, whose congressional career stretched from 1993 to 2011, was sentenced in Manhattan federal court. The iudge also ordered Buver to forfeit \$354,027, representing the amount of illegal gains, and -Associated Press : to pay a \$10,000 fine.

Buver, 64, a lawyer and Persian Gulf War veteran, once headed the House Veterans' Affairs committee and was a House prosecutor at former President Bill Clinton's 1998 impeachment trial.

Buyer was convicted in connection with insider trading involving the \$26.5 billion merger of T-Mobile and Sprint, announced in April 2018, and illegal trades in the management consulting company Navigant when his client Guidehouse was set to acquire it in a deal publicly disclosed weeks later. —Associated Press

"Living on the streets is

DOJ Probes Musk Perks Since 2017

Continued from Page One arate civil investigation into the project, the Journal has reported.

On X, the social-media platform formerly known as Twitter that Musk owns, he said there isn't a glass house "built. under construction or planned." He didn't address past work or plans; neither he nor his representatives have responded to requests for comment.

Last year, Musk explored building a home for himself on a horse farm across the Colorado River from the factory known as Giga Texas—and met with an architect to brainstorm designs—but "put

off building it," Walter Isaac-

son wrote in an authorized bi-

ography of the billionaire pub-

lished this month. At one point, according to the book,

Musk suggested the design

it has had an unintended moratorium on the death penalty ever since its lethal -Suryatapa Bhattacharya : injection drugs passed their

South Carolina has 34 inmates on its death row. The state last killed someone on death row in May 2011.

could incorporate a shard of glass emerging from a lake. The Journal spoke with an array of people about Tesla and the government investigations for this article. Among the questions prosecutors are examining is whether Tesla properly dis-

closed perks Musk might have received. Internal or external lawyers typically handle such disclosures. At Tesla, Musk at times personally has guided what information to disclose to shareholders. It couldn't be learned whether that was the case with any perks that prosecutors are scrutinizing. Tesla has said it generally doesn't provide perks or other personal benefits to top executives.

The Manhattan-based federal prosecutors also have sought information about a separate issue, the driving range of Tesla's electric vehicles, the Journal reported in its article last month.

The Journal reported last October that the SEC and federal prosecutors in Washington and San Francisco were investigating whether Tesla misled consumers and investors about the performance of its advanced driver-assistance system known as Autopilot. The agencies haven't announced any enforcement action against Tesla in connection with those investigations. Tesla has disclosed in securities filings that it received Justice Department inquiries about Autopilot.

Within Tesla, Project 42 and its purpose were closely guarded secrets.

Tesla lawyers and board members scrutinized the project after employees became concerned about how millions of dollars of large-format glass panels the company had ordered would be used.



Attendees at an electric-vehicle expo examined Tesla cars this past summer in Washington, D.C.

Zach Kirkhorn, who was Tesla's chief financial officer before stepping down last month, was among those who raised concerns internally about the project.

Some employees were told a limited liability company called Peninsula LLC would reimburse Tesla for certain costs. An LLC by that name, formed in April 2022, is managed by Musk adviser Jared Birchall, Texas records show.

Whether Tesla was reimbursed and whether the glass was ever delivered to the company couldn't be learned.

Tesla is one of several companies that has received questions about executive perks recently from the Justice Department or the SEC.

SEC regulations require public companies to disclose perks and other personal benefits provided to top executives if the total value of those benefits is \$10,000 or more. Personal benefits can include reimbursement for private security, housing allowances or airplane use.

Stephen L. Cohen, a lawyer at Sidley Austin who leads its regulatory and enforcement group, said for the past few years the SEC's Enforcement Division has been aggressive around its interpretation of legal standards involving disclosure and looking for anomalies.

"Companies have been paying attention to the SEC's enforcement efforts and tightening their controls in this area, which is likely resulting in changes to perks or increased disclosures," he said. "But I believe there is also a view at the SEC that the public cares about executive perks.

The regulations also require companies to disclose transactions above \$120,000 in which an executive officer or other related party has a material interest.

Last October, around the time Musk was acquiring the company then known as Twitter, he borrowed \$1 billion from his rocket company SpaceX. He paid the loan back with interest the next month.

Around the time the \$44 billion deal closed, Musk called in Tesla engineers to review Twitter's engineering talent.

Musk testified in a Delaware trial last year related to his compensation that Tesla employees were doing so on "a voluntary basis after-hours."

Tesla said in an April proxy filing that Twitter had incurred about \$1.4 million in expenses through February under agreements with the electric-vehicle maker. It also said it had agreements with SpaceX.

Musk has become the world's wealthiest person in large part due to the soaring value of his stake in Tesla, where he is compensated in stock options. Tesla's recent proxy statement showed that Musk didn't receive any new compensation from the carmaker in 2020, 2021 or 2022.

> -Dave Michaels and James Fanelli contributed to this article.

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# CORRECTIONS ビ AMPLIFICATIONS

The motor-vehicle-assembly data in a chart accompanving a Page One article Saturday about the United Auto Workers strike were seasonally adjusted at annual rates. The chart's note didn't say that the data were annualized.

A Mansion article on Friday about a wheelchair-accessible home addition incorrectly referred to an Eames lounge chair as a rocker.

In the film "High Noon," the character Will Kane is identified as a marshal. A Review essay on Saturday about screenwriter Carl Foreman incorrectly called the character a sheriff. Also, a photograph with the essay showed Foreman and the cast of the film watching a World Series game in October 1951. The caption incorrectly said they were watching daily footage in 1952.

Readers can alert The Wall Street Journal to any errors in news articles by emailing wsjcontact@wsj.com or by calling 888-410-2667.

# U.S. NEWS

# Task Force Endorses Broadened Pregnancy Screening

#### BY BETSY MCKAY

Pregnant women should be screened for hypertensive disorders at every prenatal visit, government-backed medical experts recommended, urging doctors to do more to reach people at risk for increasingly common threats to maternal health.

The recommendation made Tuesday by the U.S. Preventive Services Task Force broadens 2017 guidance to screen regularly only for preeclampsia, a dangerous and increasingly common condition that can arise in pregnancy. It involves high blood pressure along with kidney or liver trouble and other problems, and is believed to occur when the placenta develops abnormally because of a problem with the blood vessels that supply it.

The recommendation applies to other disorders marked by high blood pressure that, like preeclampsia, normally develop in the second half of pregnancy. They include gestational hypertension—high blood pressure without the other signs of preeclampsia—and eclampsia, which involves seizures and is life-threatening.

Hypertensive disorders in pregnant women are on the rise and a driver of serious complications and death in pregnancy and the postpartum period. Incidence in the U.S. nearly doubled between 2007 and 2019. Researchers and doctors cite rising rates of obesity and diabetes, along with giving birth at older ages, as possible reasons. Doctors say they now monitor for all of the disorders broadly, not just preeclampsia.

"We have a maternal health crisis going on right now," said Dr. Esa Davis, a member of the task force and associate vice president for community health at the University of Maryland, Baltimore.

Maternal mortality is rising in the U.S. The maternal mortality rate was 32.9 deaths per 100,000 live births in 2021, up from 23.8 in 2020 and 20.1 in 2019. Black people, Native American and Alaska Native people all have higher rates of hypertension, pregnancy com-



Distraught community members, left, gather 10 days after the start of the Maui wildfire in August. Crosses in Lahaina memorialize the blaze's victims.

# Lahaina Fire Blazed as Crew Took a Break

#### By Christine Mai-Duc

It was 2:18 p.m. in Lahaina on Aug. 8 when a crew of firefighters that had been monitoring what appeared to be a dead brush fire for about seven hours decided to take a break.

\* \*

The team of five was one of several that had spent the day making sure the blaze that started early that morning a mile from the downtown waterfront didn't reignite and spread. They flooded scorched grass with about 23,000 gallons of water and built a containment line.

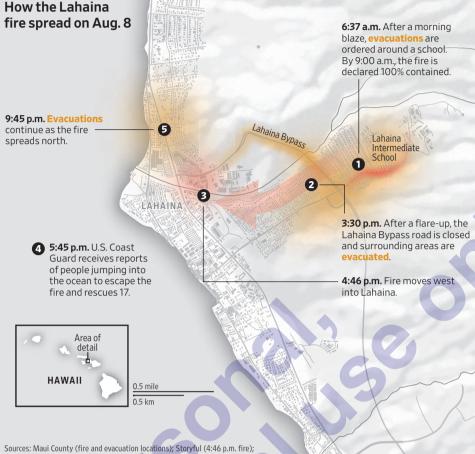
It appeared they had succeeded, according to two firefighters who were on the scene that day. There was no smoke. No flames.

"It didn't spread for the few hours we were there," said Aina Kohler, one of the two firefighters. "It didn't rekindle."

With power lines down across the island and the winds from nearby Hurricane Dora growing, the firefighters figured they'd be deployed to more incidents that night. So no one objected when the captain of the last remaining crew on scene ordered them to head to their nearby station for a late lunch.

Kohler, who was on that crew, said she had barely polished off a pork lau lau—a steamed packet of meat wrapped in leaves—when the alarms rang at 2:54 p.m. Less than 40 minutes after they left, a fire was burning at the site again.

The details of when and why the firefighters battling the Lahaina wildfire left and later returned haven't been previously reported. Whether firefighters made a responsible decision to leave the scene and what happened while they were away are among the unanswered questions as local officials, businesses and residents debate who's at fault.



Sources: Maui County (fire and evacuation locations); Storyful (4:46 p. OpenStreetMap (building footprints) Peter Champelli/THE WALL STREET JOURNAL

pect a fire department to sit on what appeared to be a completely controlled situation is kind of ridiculous," said Kohler. "We're here to take care of the whole community."

John Fiske, an attorney for Maui County, confirmed details of the timeline shared by Kohler and the other firefighter. He said fire crews departed at 2:18 p.m. for "rehab," a standard protocol that allows them to clean their hoses, reset their equipment, of the crew Kohler was on, declined to comment.

Maui County and numerous residents have filed lawsuits against utility company Hawaiian Electric over the Lahaina blaze. Kohler, whose house was destroyed, is among those suing the company, known as HECO. It has denied causing the destruction of Lahaina. The details Kohler shared didn't shed new light on HECO's potential responsibility.

Debby Lee president of the

"They weren't away from the fire very long," Lee said of the firefighters on the scene.

Timothy Ingalsbee, a fire ecologist who is executive director of the education and advocacy group Firefighters United for Safety, Ethic and Ecology, said Maui firefighters appeared to have followed standard operating procedures.

"It's not unreasonable that they would disengage from that fire that they thought was fully contained and controlled," he said. "When you've got running flames elsewhere on the island and you've got a crew that's been working hard and needs to get a bit of rest before facing more obvious fire risks, it's understandable." Fiske said county firefighters were back on the scene within five minutes of the first reports of a fire burning at the site in Lahaina, which came in just before 3 p.m. It spread quickly, and within 12 minutes of their arrival, nearby homes were burning. By 3:22, the wind was carrying embers beyond firefighters positioned in front of and behind the blaze, he said.

Wednesday, September 20, 2023 | A3

Kohler said she and her crewmates tried to fight the fire for hours but eventually determined they couldn't stop it. As it headed down a ridge into the town of Lahaina, population 13,000, they switched tactics and started evacuating as many people as they could.

It couldn't be determined what happened at the scene of the blaze while firefighters were away. The other firefighter who was at the scene for much of the day said their crew drove by the location at around 2:30 and didn't see any smoke or flames. They were among the firefighters who returned to battle the blaze about half an hour later.

HECO said the initial blaze Kohler and other firefighters combated was caused by its lines, but it was fully extinguished by 2 p.m. The utility said the fire that destroyed Lahaina was a separate one that started while the firefighters were away and its power lines were shut off. HECO has criticized county officials for what it said was an inadequate response.

Fiske said Hawaiian Electric hasn't offered any evidence of a second ignition source and that county officials believe the blaze caused by HECO reignited while the firefighters were away, which

plications and maternal death.

The task force's recommendation, published Tuesday in the Journal of the American Medical Association, focuses on a traditional standard of care: taking a patient's blood pressure during a prenatal visit.

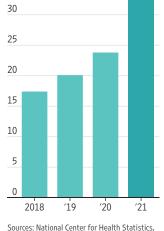
Doctors need better tools to detect preeclampsia and other hypertensive disorders before they occur and a patient's blood pressure goes up, said Dr. Christian Pettker, professor of obstetrics, gynecology and reproductive sciences at the Yale School of Medicine, and author of an editorial on the task force recommendation published Tuesday in JAMA.

A new blood test made by Thermo Fisher Scientific helps doctors determine whether a pregnant woman who already has high blood pressure or mild preeclampsia is likely to progress to a more severe form. **Comanche Biopharma** is testing a potential therapy for preeclampsia that targets a protein that is elevated in patients with the condition.

Doctors can also do better with the tried and true office blood-pressure check, Pettker said.

#### U.S. maternal mortality rate

35 deaths per 100,000 live births



Sources: National Center for Health Statistics, National Vital Statistics System

"There was so much chaos going on that day that to exhydrate and grab some food.

The fire burning when they returned quickly grew out of control and turned into an inferno that incinerated Lahaina. At least 97 people died and 31 are still missing, according to authorities.

Peter Gand, the fire captain

Bobby Lee, president of the Hawaii Fire Fighters Association, said he spoke to multiple members of his union who fought the Lahaina wildfire. They confirmed Kohler's and the other firefighter's account of what happened on Aug. 8, he said. can happen even when fires appear to be out.

"The firefighters did everything they were supposed to do. And the fact that there was a flare-up, or a rekindle or a reignition, whatever you want to call it, is not the fault of the firefighters," he said.

# **Google DeepMind's AI Used In Search for Disease Genes**

#### By JO CRAVEN MCGINTY

One of the greatest challenges biologists face is figuring out which of the myriad variations in a person's genetic code might make them sick. Artificial intelligence is helping them solve the problem.

A machine-learning model developed by DeepMind Technologies, a subsidiary of Google parent **Alphabet**, has cataloged 71 million genetic mutations in the structure of proteins that could cause disease in the human body.

Proteins make a critical contribution to the function of human tissues and organs. Each has a unique structure based on a sequence of amino acids that determines what it does and how it works. Often no harm comes from variations in a protein's structure, but some mutations lead to diseases.

An abnormal form of hemoglobin, a protein that carries oxygen in the blood, causes sickle-cell anemia. Cystic fibrosis is caused by mutations in the protein that is responsible for regulating the flow of salt and fluids in and out of the cells.

AlphaMissense, DeepMind's AI model, evaluates structural variations in proteins and predicts the likelihood that a mu-

tation will cause harm. The model looks for "missense" mutations in which a protein's composition varies by a single amino acid.

"This is the most frequent type of variance you see," said Jun Cheng, research scientist and project lead at Google DeepMind, and co-author of the study published Tuesday in the journal Science.

The model evaluated 216 million possible single aminoacid changes across more than 19,000 human proteins and predicted 71 million missense variations. Relying on patterns in biological data, the model predicted the probability of a variant being able to cause disease. The researchers found 32% of the variants were likely to cause disease and 57% were likely to be benign.

In comparison, of the four million missense variants that had been directly observed in humans, 2% had been classified as either benign or capable of causing disease. The remainder were unclassified.

AlphaMissense builds upon previous research in which DeepMind scientists used artificial intelligence to predict the structure of proteins. That project, AlphaFold, catalogs the three-dimensional structures of more than 200 million proteins based on the sequence of their amino acids. With AlphaMissense, the

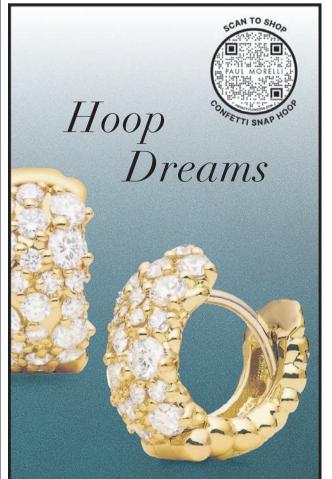
researchers set out to assess the potential effect of changes in these structures.

The researchers tested their model against four benchmarks including a database curated by experts and experimental tests that measure the effects of genetic mutations—approaches that are expensive and labor intensive. Their model, they said, showed strong agreement and performed better than other similar AI tools.

DeepMind is making its catalog of missense mutations publicly available to help molecular biologists, geneticists and doctors improve rare-disease diagnosis and develop treatments that target the genetic causes of these diseases.

In a related article in Science, Joseph A. Marsh, chair of computational protein biology at the University of Edinburgh, and Sarah A. Teichmann, head of cellular genetics at the Wellcome Sanger Institute, who weren't involved with the project, applauded the work but said its current utility is minimal.

"Current computational predictors are not considered reliable enough to be used by themselves for genetic diagnosis," Marsh said.



# PAUL MORELLI

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# **Short-Term Spending Bill Hits New Hurdle**

#### By SIOBHAN HUGHES AND LINDSAY WISE

WASHINGTON-House Republican leaders worked to salvage a short-term spending bill that sparked angry disagreements among the party's rankand-file, but they remained short of the support needed to pass the measure and show the party could unite to avert a government shutdown.

A procedural motion to advance the legislation was canceled for the day to allow more time for talks, and an afternoon measure related to advancing a full-year military appropriations bill failed after five Republicans voted against the rule. That marked an embarrassing reminder to leaders that dissidents were willing to derail routine business to make their protests heard.

"I won't give up," said

(R., Calif.) "I like a challenge. I don't like this big a challenge, but we're just going to keep doing it until we fix it."

But other House Republicans were infuriated by the continued impasse and suggested it might be time for the House leader to begin working with Democrats in the closely divided chamber, where Republicans have a 221-212 majority.

"The problem is, we're being dragged around by 20 people, and 200 are in agreement," said Rep. Mike Simpson (R., Idaho). "As long as we let those 20 drag us around, then we're gonna get these kind of results. At some point in time, we've got to say, 'we're done with this.' "

The short-term proposal outlined on Sunday by leaders of the hard-right Freedom Cau-

House Speaker Kevin McCarthy cus and more-centrist Main Street Caucus would fund the government past Sept. 30 and contains an 8% cut in discretionary nonmilitary spending and a border-security provision. But about a dozen lawmakers, some from the Freedom Caucus itself, immediately called the deal a nonstarter.

Republicans from across the political spectrum huddled in the offices of House Majority Whip Tom Emmer (R., Minn.) on Tuesday and tossed around ideas like cutting fiscal 2024 spending to the levels of prepandemic budgets; creating a commission with the power to reduce the country's \$33 trillion debt; and removing money earmarked in annual appropriations bills after Russia annexed Ukraine's Crimean Peninsula in 2014.

The closed-door meetings came after McCarthy hosted a

morning meeting with House Republicans and said he was open to further talks with dissidents and could make changes to the proposal.

Congress has less than two weeks to enact legislation funding the government past 12:01 a.m. on Oct. 1. McCarthy's challenge in enacting a GOP-written spending bill in a narrowly divided House is to produce a package that will lose no more than four votes. Democrats are unified against the bill, which contains funding cuts they oppose.

House Republicans are "marching our country toward a government shutdown instead of working in a bipartisan manner to keep the government open", the White House said.

Rep. Kevin Hern (R., Okla.) said after leaving the meeting that he was pushing for an

amendment vote on a measure to return most fiscal 2024 spending to 2019 levels. That is consistent with an approach taken this year when the GOPled House passed its Limit, Save, Grow Act of 2023, which contemplated raising the debt limit in exchange for deep cuts in spending. McCarthy ulti-mately struck a deal with President Biden mandating some cuts in 2024 discretionary spending and imposing a 1% spending-increase cap for 2025. Rep. Brian Mast (R., Fla.)

said one idea that had gained traction was slicing out money designated for the Ukraine Security Assistance Initiative and voting on it separately. The fund, designed to help Ukraine develop its own military capabilities, was created after Russia annexed Crimea and has been funded by Congress for years, before Russia's 2022 invasion.

Rep. Nick LaLota (R., N.Y.), one of 18 House Republicans from a district won by Biden, said that "folks from the reddest districts want the deepest cuts and those from the more purple districts have a different view on keeping the government funded."

The impasse in the House has raised speculation that McCarthy might have to reach a deal with some Democrats to advance any bill. But such a move would likely be disastrous for the speaker, and he could face an effort to remove him from his post.

Still, Rep. Brian Fitzpatrick (R., Pa.), the top Republican on the bipartisan Problem Solvers Caucus, indicated that members of his group were waiting in the wings and ready to try to advance a bipartisan path forward if all else failed.

# **Schumer Moves to Disarm Senate's Fashion Police**

#### BY JOSEPH DE AVILA AND ALYSSA LUKPAT

The Senate is relaxing its dress code, joining workplaces across the country that have become more casual since the Covid-19 pandemic. Fashion experts say: Proceed with caution.

Senate Majority Leader Chuck Schumer (D., N.Y.) said this week that Senate officers would no longer enforce the chamber's unspoken rules about formal dress, allowing members to wear whatever they want on the floor.

Schumer said he would continue to wear a suit.

Appropriate white-collar attire has been redefined in recent years as workers have returned to the office followpandemic shutdowns. ing Newer senators such as the hoodie-wearing John Fetterman (D., Pa.), and Kyrsten Sinema (I., Ariz.)—who donned a zebra print shawl and a purple wig for a swearing-in ceremony in 2020have embraced a more adventurous style and upended norms in the staid chamber.

Fashion consultants warned politicians to exercise caution with their newfound freedom.

Kara Allan, a brand-image consultant based in Washington, D.C., said the city has a



Sen. John Fetterman (D., Pa.) doesn't favor the traditional power dressing of the chamber.

conservative fashion ethos. Workers typically dress in clothes that match the significance of their jobs, Allan said. She said senators shouldn't dress in shorts like they are

going to a cookout or another casual event.

"This is an American institution, and if what they're doing doesn't require this level of seriousness then that's go-

ing to translate to a lot of other things," said Allan.

The Senate's longstanding dress code was never established as formal rules. But members typically powerdress anyway, with men sporting suits and ties and women clad in dresses and pantsuits. The chamber's sergeant at arms and other officers act as a sort of fashion police, deciding who is dressed well enough to be on the Senate floor. The dress rules haven't always been enforced.

In the early 1990s, the Senate stopped enforcing the custom that women should wear only dresses or skirts while on the chamber's floor. It permitted sleeveless dresses for women in 2019.

The House of Representatives also has a longstanding unofficial dress code. House Speaker Kevin McCarthy (R., Calif.) told reporters Monday that the Senate's change wasn't appropriate.

"Let's be respectful of the institution, but more impor-tantly, let's be respectful to your constituents who are lending you that voice,' McCarthy said.

The U.S. Senate is often viewed as antiquated, but it was created as an elite institution that wasn't supposed to be subject to the whims of popular opinion, said Wendy J. Schiller-Kalunian, director of the Taubman Center for American Politics and Policy at Brown University.

Nixing the dress code could damage the Senate's reputation at a time when Congress's public-approval rating is already hovering around 20%, Schiller-Kalunian said.

Fetterman, who took office this year, is perhaps the senator who has pushed the limits of appropriate attire the farthest. He has shown an affinity for hoodies, shorts and the blue-collar workwear of Carhartt. Sinema, who wore a denim vest to preside over the Senate in 2021, hasn't been shy about pushing fashion boundaries either. Neither of their offices responded to requests for comment.

Florida Gov. Ron DeSantis, a Republican presidential candidate, called out Fetterman's trademark hoodies and shorts while criticizing the Senate's new dress-code rules.

"We need to be lifting up our standards in this country, not dumbing down our standards in this country," DeSantis said.

Fetterman responded: "I dress like he campaigns."

Schiller-Kalunian noted, however, that Pennsylvania voters don't seem to mind how Fetterman dresses.

"Ultimately, a senator is responsible to the voters of their state," she said.

Auto Union Strike's Demands Drive Wedge in Biden's Economic Policy

#### By DAVID HARRISON

The United Auto Workers strike at U.S. carmakers exposes a conflict at the heart of the Biden administration's economic policy that could be difficult to resolve.

On the one hand, President Biden promotes new investment in clean technology and electric vehicles to bring manufacturing back to U.S. shores. On the other, he celebrates labor unions and supports their demands for higher wages.

Big wage increases will make it harder for the U.S. to build an electric-vehicle industry that can challenge China's dominance, said Willy

Shih, a management professor at Harvard Business School.

"This puts the administration really in a fix," Shih said. "You can take the side of labor and say, 'OK, let's raise everybody's costs.' But then what's the long-term competitiveness of the domestic industry?"

The UAW, some of whose members walked off the job on Friday, wants a pay raise of more than 30% over four years, 32-hour workweeks, an end to the use of temporary workers and a reversal of some concessions made during the 2007-09 recession when General Motors and Chrysler, now part of Stellantis, went bankrupt. Among

them: restoring cost-of-living adjustments so that wages rise with inflation.

UAW base wages have risen an average 6% since the last contract in 2019, the union said. Its members have also received lump-sum payments and profit-sharing. In that time, vehicle prices are up almost 23% and overall consumer prices 19%, according to the Labor Department.

The union points to fat profit margins that the Big Three-GM, Ford Motor and Stellantis—earned as a limited supply caused by parts shortages and strong household demand pushed up prices. Companies say those profits are

synchrony

intended to help transition to electric vehicles.

Still, union workers' earnings including benefits of roughly \$60 per hour, according to the companies, exceeds the \$55 average at nonunion plants and \$45 at nonunion Tesla, according to Barclays analysts.

The stakes go beyond wages. Both the automakers and the union are trying to set the terms for the industry's reinvention in the age of electric vehicles.

Tesla holds 60% of the U.S. electric-vehicle market, compared with 11% for the Big Three, according to Cox Automotive. Their overall U.S. market share has fallen to 40% from 45% in 2015.

The U.S. lags well behind China in electric vehicles. China started subsidizing EVs more than a decade ago, and now accounts for more than half of all EVs on the road, according to the International Energy Agency. Earlier this year, China edged out Japan as the world's top auto exporter. China's BYD was the world's second-biggest seller of EVs, behind Tesla, while China's GAC Aion was third.

Raising labor costs by as much as the UAW wants would make it harder to close the gap with China, said Tu Le, an auto industry consultant with long experience in China.

"If the contract is anywhere close to those numbers, then maybe at least at the below-\$50,000 price point we'll be driving a lot of Chinese cars," he said.

Biden said Friday that the transition to EVs should be a 'win-win" for union workers and companies. "Workers deserve a fair share of the benefits they helped create for an enterprise," he said.

Administration officials sav it is possible to have both high union wages and competitive automakers, especially now that profits are soaring. Directing some of those profits to wages and enlisting workers to find productivity improvements could help achieve both, said a senior administration official.

Biden's signature economicpolicy achievement, the Inflation Reduction Act, enacted last year, offers tax credits of up to \$7,500 for EV buyers, loans for clean-energy projects, incentives for recycling EV batteries and tax credits for cleanenergy technologies such as hydrogen and carbon capture.

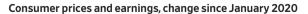
EVs and batteries accounted for roughly 87% of all automaker investment in North America over the past two years, said Alan Amici, president of the Center for Automotive Research. a Michigan think tank. But much of that has been in the South, where wages are lower and unions weaker.

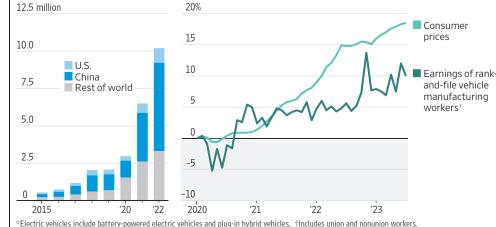
The UAW, meanwhile, says IRA subsidies have allowed companies to undercut workers. In June, UAW President Shawn Fain expressed outrage at the Biden administration's \$9.2 billion loan to a Ford joint venture to build battery plants in Kentucky and Tennessee.

"The switch to electric engine jobs, battery production and other EV manufacturing cannot become a race to the bottom," Fain said.

Ford spokeswoman Melissa Miller said the plants "will pay competitive wages and benefits." Employees will be able to choose whether to join a union, "a right that Ford fully respects and supports," she said.

The UAW so far hasn't endorsed Biden's re-election. Fain has said Biden would have to earn his backing





rces: International Energy Agency (sales); Labor Department (prices, earnings)



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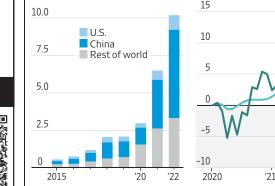
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Electric-vehicle sales\*









# U.S. NEWS

# Lawmakers Seek Details on Alleged Spying

House Republicans ask about Chinese nationals' visits to sensitive U.S. sites

#### By Gordon Lubold AND WARREN P. STROBEL

WASHINGTON-House Republicans want the Biden administration to provide more information about incidents in which Chinese nationals conducted what U.S. officials say is unauthorized surveillance of sensitive U.S. facilities, including the White House, rocket launch sites and military bases.

In recent years, there have been about 100 such instances of Chinese nationals gaining access to these sites, The Wall Street Journal reported earlier

this month. They range from Chinese nationals found crossing into a U.S. missile range in New Mexico to scuba divers swimming in waters near Cape Canaveral, Fla., and individuals taking pictures of security or communications gear at the White House. In almost all cases, the in-

dividuals posed as tourists and said they were lost or indicated they were just touring the area, U.S. officials said.

The incidents, officials say, amount to widespread but low-level espionage by the Chinese government, increasing concern about Beijing's surveillance of some of the most sensitive U.S. sites. Revelations about the extent of the alleged spying come amid rising tensions between Washington and Beijing and follow the Chinese spy balloon inci-

dent this past winter.

Last month, two U.S. Navy sailors were arrested on charges that they provided military intelligence to China, including details of U.S. naval ships' operating systems and information about coming military exercises in the Pacific.

In two separate letters, the House Select Committee on the Chinese Communist Party and the House Homeland Security Committee are asking the Department of Homeland Security, the Federal Bureau of Investigation and the Department of Defense for more information on the incidents. Both letters cite The Journal's reporting.

The information the Homeland Security panel requests includes all reports and reviews of the incidents produced by U.S. agencies; copies

of immigration files for all non-U.S. citizens encountered at a military base or other sensitive site without authorization to be there; and documents showing how many investigations of such cases were referred to the Justice Department for prosecution since President Biden took office. Some of the incidents predate the Biden administration, including one in which a Chinese woman was convicted of unlawfully entering President Donald Trump's Mar-a-Lago estate in Florida.

'We are alarmed by recent reports suggesting that citizens of the People's Republic of China (PRC) may have attempted to commit more than 100 acts of espionage at military bases and other sensitive locations throughout the U.S., wrote Rep. Mike Gallagher (R.,

Wis.), chairman of the Select gerous surveillance state Committee, who co-wrote the letter with Rep. Ashley Hinson (R., Iowa). The letter was also signed by nine other Republican members of the bipartisan panel.

"This latest example of the Chinese Communist Party's brazen espionage-whether it's their spies speeding through security checkpoints, 'scuba diving' near a U.S. rocket-launch site, or crossing into a U.S. missile rangeshould send a chill up every American's spine," Hinson, a member of the committee, said in a statement.

"The Select Committee needs to know what the DOD and FBI are doing—or not doing-to protect U.S. military sites and national security," she wrote. "We have to hold China accountable for the danthey've propped up right under our nose with seemingly no consequences."

In a second letter, the chairman of the House Homeland Security Committee, Rep. Mark Green (R., Tenn.) asked Homeland Security Secretary Alejandro Mayorkas, FBI Director Christopher Wray and Defense Secretary Lloyd Austin for the internal government documents about the incidents.

The Chinese Embassy in Washington has previously challenged the U.S. characterization of the incidents, calling the claims "purely ill-in-tentioned fabrications."

The second letter also was signed by Rep. August Pfluger (R., Texas), chairman of a Homeland Security subcommittee.

Affirmative

The conservative advocate

The Supreme Court ruled in

used for years to diversify their

student bodies. The court's de-

cision explicitly reserved judg-

ment about admissions prac-

tices at military academies such

as West Point, leaving the issue

sions, the group that won the

Supreme Court decision, sued

West Point in a New York fed-

eral court, arguing the same

legal reasoning should apply.

Students for Fair Admis-

for another day.

# Companies' Climate **Goals Stall**

Continued from Page One cused investor group. "The moment you really need to go into true transformation, the work becomes quite difficult."

This week, executives and government officials are in New York City for the U.N. General Assembly and related climate events. Some companies are announcing new climate goals, but many lack a clear path to achieve them. Governments are lagging behind on their commitments, too, according to the U.N.

The Treasury Department published on Tuesday best practices for financial firms with long-term climate targets, building off work done by a U.N.-convened alliance and others to get banks and investors to move faster after making pledges.

Rio Tinto said recently that it would miss its 2025 emissions target unless it used carbon offsets, which Chief Executive Jakob Stausholm called a last resort. The company blamed the slow deployment of clean energy and low-carbon equipment.

'The Western world is not moving very fast" on renewables, Stausholm said on an earnings call. Less than two years ago, he said, "we have a clear pathway to decarbonize

our business."



A German refinery operated by BP, which is slowing its transition away from fossil fuels amid high energy prices.

Annual total global energy

Annual percentage of MSCI Percentage of public companies by sector that don't disclose specific plans to meet ACWI Investable Market Index long-term climate targets\* companies with climate targets<sup>†</sup> Coal Companies with 0.100%50% Oilfield services climate targets Companies setting Midstream oil science-based targets  $\bigcirc 100$ Integrated oil 40 93 Steel Transportation 30 Oil exploration & production 0 89 Chemicals Food & agriculture

such as sustainable aviation fuel and paying a high price to remove carbon from the air. The company is the world's largest corporate buyer of green power.

Mining company Vale recently missed a deadline to se-SBTi's endorsement, cure largely because of the group's aversion to offsets.

A spokeswoman for Vale said the company is giving priority to emissions cuts, but might use some offsets because of the difficulty of decarbonizing steelmaking.

Higher commodity prices partly stemming from the war in Ukraine upended many companies' plans to shift toward renewables. BP and Shell are slowing their transitions to lower-carbon energy and steadying fossil-fuel output to please investors who wanted the companies to take advantage of higher energy prices. Shell is cutting emissions from its operations and energy products, a spokesman said. BP is committed to its long-term climate targets, a spokeswoman said.

10

\$2.0 trillion

1.5

1.0

0.5

0

'23‡

"Instead of admitting future cadets based on objective metrics and leadership potential, West Point focuses on race," the group argued in the lawsuit.

"In fact, it openly publishes its racial composition 'goals,' and its director of admissions brags that race is wholly determinative for hundreds if not thousands of applicants." The group, led by advocate Edward Blum, acknowledged that courts have been mindful of the military's unique role in society but argued that no amount of deference justified continued use of admissions practices that have been outlawed elsewhere.

Environmental nonprofit CDP said that among nearly 19,000 companies using its disclosure platform last year, 81 had credible climate-transition plans. One company on a list of 160-plus big emitters—Italian utility Enel—had fully aligned its capital-spending plans behind the energy transition as of last year. according to an investor climate initiative.

A U.S. advertising watchdog recently asked meatpacking company JBS to halt making claims such as "bacon, chicken wings and steak with net zero emissions. It's possible." The body said JBS doesn't have a plan to deliver on the claims. JBS's business has been linked to deforestation in Brazil by environmental groups.

JBS disagrees with the watchdog's decision and is reducing emissions while working with partners on issues such as deforestation, a spokeswoman said.

Carbon credits were supposed to be used to neutralize emissions until technologies such as green hydrogen and carbon capture were available. But many cheap offsets tied to projects such as forestry or wind farms have been shown to have limited benefits.

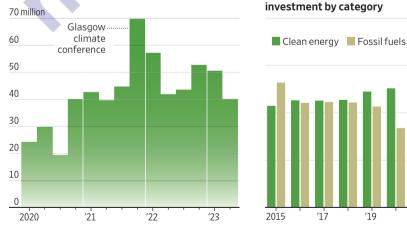
Those concerns chilled the market. Credit purchases fell 9% year over year in the first half of 2023, according to a Wall Street Journal analysis of market data. Prices also fell.

Delta, JetBlue and EasyJet together accounted for nearly 15% of carbon-credit purchases since 2020 but all reduced their purchases in the past year, according to data provider Trove Research.

Delta plans to redirect much of its spending toward sustainable aviation fuel later this decade, Chief Sustainability Officer Amelia DeLuca said. Delta's in-flight napkins previously claimed it was a carbonneutral airline, prompting a class-action lawsuit.







Based on analysis of 1,893 public companies with emissions targets and those that don't have quantitative disclosures for role of carbon offsets and other tools. Data are as of June of each year; includes companies with targets approved by the Science Based Targets initiative and companies committing to set SBTi-approved targets. #Projections

Sources: Moody's Investors Service and Moody's Analytics (public companies by sector); MSCI ESG Research and CDP (climate targets); Wall Street Journal analysis of market data (carbon-offset purchases); International Energy Agency (global energy investment)

"We're pulling all available levers today," DeLuca said. "Offsets were the only lever in 2020....The levers that are available to us continue to change."

JetBlue and EasyJet are pursuing similar investments in new technologies.

Few expected that shifting to clean energy would be quick, easy or cheap. There are bright spots, including subsidies that spurred billions of dollars of investment in renewable energy, green hydrogen, batteries and electric vehicles. If successful, these will help companies make progress.

Setting climate goals creates progress by prompting companies to focus on their emissions. New rules coming

in Europe and California will require carbon disclosure for nearly all big U.S. companies. The Science-Based Targets initiative, or SBTi, a nonprofit that assesses climate targets, endorsed more than 3,400 companies' goals and said ambition is increasing.

Still, some companies are failing to do what they promised. SBTi recently named about 120 companies, including Amazon.com. that didn't follow through on their commitments to set goals endorsed by the group.

Amazon's Climate Pledge network for companies has encouraged others to set goals endorsed by SBTi, which Amazon founder Jeff Bezos' Earth Fund has backed.

The company withdrew a plan to make half of its shipments "net zero" by 2030. Amazon said the effort was superseded by a businesswide plan to achieve net zero by 2040, but that doesn't include nearer-term publicly announced goals for delivery emissions.

Amazon is progressing on its companywide targets and own science-based goals, said head of worldwide sustainability Kara Hurst. SBTi's process doesn't suit complex, high-growth businesses like Amazon, she said. SBTi declined to comment on individual companies' targets.

Hurst said Amazon is nurturing green industries by being an early buyer of products

Renewables funding needs to be four times fossil-fuel financing to meet climate targets, analysts said.

Green-energy funding is expected to rise to about \$1.7 trillion this year, according to the International Energy Agency. Fossil-fuel spending is set to climb to about \$1.1 trillion.

Renewable-power prices have also risen after years of declines, complicating companies' purchase plans. Supplychain disruptions, higher interest rates and griddelays connection have disrupted wind and solar markets.

Political pressure from Republicans is intertwined with some business challenges.

A U.N. group called the **Glasgow Financial Alliance for** Net Zero, or GFANZ, that is trying to boost private-sector investment has lost a few members who fear lawsuits and retaliation from Republican politicians if they are part of a group limiting fossil-fuel funding.

Curtis Ravenel. a senior adviser to GFANZ, said the political pressure and subsequent turbulence "was a distraction and a pain in the ass."

He added: "Every year we hit these headwinds and delays means there's more to be made up in the subsequent years."

A spokeswoman for West Point declined to comment.

The Biden administration and some retired military leaders have argued that the government's service academies must continue to produce a diverse officer class to promote morale and discipline within the armed forces.

Since winning at the Supreme Court. Blum has expanded his legal campaign against affirmative action.

The American Alliance for Equal Rights, another Blum-led organization. filed two lawsuits last month challenging fellowship programs at two large law firms, Morrison & Foerster and Perkins Coie. The lawsuits accuse the firms of discriminating against candidates based on race, in violation of a federal civil-rights law that bars discrimination in contracts.

The lawsuits claim the fellowship programs unlawfully eliminated opportunities for law students who weren't from certain minority groups.

The plaintiff is seeking iniunctions that would stop the firms from granting the fellowships as currently structured while the litigation proceeds. Fellowships meant to recruit diverse candidates are common in the legal industry, where people of color and women have been underrepresented particularly in highranking positions at firms.

The cases are at the earliest stages and the firms haven't yet responded in court.

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# WORLD NEWS

# Attack by Azerbaijan Aims to Retake Region

Assault on enclave backed by Armenia reflects Russia's loss of leverage in area

#### By Thomas Grove And Matthew Luxmoore

Azerbaijan began an offensive against what it said were Armenian military targets in the contested Nagorno-Karabakh region on Tuesday, an escalation that threatens to tip the two former Soviet states into a full-blown conflict in an area where the U.S. seeks more influence as Moscow is embroiled in Ukraine.

The move—Azerbaijan's most concerted effort to retake the enclave since it broke away in the 1990s—is a sign that the Kremlin's invasion of Ukraine is altering power dynamics in Russia's backyard while Moscow's attention is diverted.

Russia has traditionally played an arbiter in the simmering conflict, giving its blessing to Armenia to back separatists and by turns sending weapons or deploying troops to keep the peace. The renewal of violence, and its timing, shows the limits of Moscow's capabilities in the region where the U.S., Iran and Turkey jostle for influence, as it prosecutes a war in Europe.

Azerbaijan said its armed forces were working to restore order in Nagorno-Karabakh, which lies inside Azerbaijan and the scene of regular, often violent, sovereignty disputes with Armenia, which backs separatist claims to the region. A Nagorno-Karabakh official said 24 civilians and soldiers were killed in Tuesday's attacks.

The skirmish, which residents of Nagorno-Karabakh said also hit civilian areas of Stepanakert, its largest city, is the most concrete step Azerbaijan has taken to wrest back the territory it lost during a violent conflict following the collapse of the Soviet Union. Russia in 1994 negotiated a cease-fire in the dispute, establishing the enclave as one of the former Soviet Union's major frozen conflicts and giving the Kremlin continued leverage in the region.

Armenia has been an important security partner for Russia and houses one of a handful of military bases the Kremlin maintains on foreign soil. But with Russia dedicat-

ing resources to its invasion of Ukraine and Moscow's role as security guarantor in the region on the wane, Armenia has shown signs of pivoting toward the West. Prime Minister Nikol Pashinyan has said Armenia can no longer rely on Russia as a security partner.

U.S. forces this month began joint military exercises that saw 175 Armenian soldiers training for 10 days with about 85 soldiers from U.S. Army Europe and Africa Command outside the Armenian capital of Yerevan.

U.S. Secretary of State Antony Blinken called for an immediate end to the hostilities and for dialogue.

Azerbaijan's government in Baku on Tuesday called on Armenia to withdraw from Nagorno-Karabakh and for the dissolution of its ethnic-Armenian government, which isn't internationally recognized.

"Today's attack shows the limits of Russia's ability to really change the situation any more in the South Caucasus, that its capabilities are limited and that at the end of the day it can't prevent conflict here," said Oleg Ignatov, a senior Russia analyst for Interna-



Shelling damaged an apartment building, seen on Tuesday, in Stepanakert, Nagorno-Karabakh.

tional Crisis Group.

For the past several weeks, Azerbaijan had been increasing its military presence around the territory, a troop buildup that has aggravated the regional political and military situation, said Pashinyan, Armenia's prime minister.

Azerbaijan alleges Armenia has troops in Nagorno-Karabakh, something the Armenian Defense Ministry denies.

Russia on Tuesday said it was deeply concerned by the escalation in the region and called on both sides to honor the terms of the cease-fire.

*—Stephen Kalin contributed to this article.* 



# India Blasts Canada Over Trudeau's Allegation on Killing

#### By Shan Li And Tripti Lahiri

NEW DELHI—The rift between India and Canada over the killing of a Sikh separatist deepened, as New Delhi called allegations that it had played a role in the shooting "absurd and motivated" and ordered a Canadian diplomat to leave the country.

The moves on Tuesday came after Canadian Prime Minister Justin Trudeau told lawmakers on Monday that the country's security agencies were investigating credible allegations the Indian government had been involved in the shooting of Hardeep Singh Nijjar.

The two nations have traditionally had strong ties, but tensions have long simmered over the presence in Canada of Sikh separatists, who support creating an independent state in India called Khalistan. The allegation that India had played a role in a killing on Canadian soil threatened to turn that dispute into open hostility.

"It will be a diplomatic row for a long time," said Ashok Sharma, visiting fellow of the University of New South Wales Canberra at the Australian Defense Force Academy. "It will create a problem because it is coming from the prime minister of Canada."

India said on Tuesday that it was expelling a senior Canadian diplomat, a tit-for-tat move after Canada expelled an Indian diplomat it said was linked to the allegations. Canada identified the expelled In-

dian diplomat as Pavan Kumar Rai, the head in Canada of India's foreign intelligence agency, the Research and Analysis Wing. The Indian government didn't name the diplomat it was expelling, but Indian news media identified him as the local Canadian intelligence station chief.

India lashed out at Canada over Trudeau's allegation. "We are a democratic polity with a strong commitment to rule of law," the foreign ministry said. "Such unsubstantiated allegations seek to shift the focus from Khalistani terrorists and extremists, who have been provided shelter in Canada and continue to threaten India's sovereignty and territorial integrity."

The head of Canada's spy agency and another senior security official visited India ahead of the Group of 20 summit in New Delhi to share what they knew with their Indian counterparts. Trudeau said he then raised it directly with Indian Prime Minister Narendra Modi when they met on the sidelines of the summit this month. Modi's office said after the meeting that it had "strong concerns about continuing anti-India activities of extremist elements in Canada."

Canada "clearly has something," said Vincent Rigby, Trudeau's former national-security adviser and now a senior adviser to the Center for Strategic and International Studies in Washington. "You don't send the chief spy to India on a hunch or a gut feeling."



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# WORLD NEWS

# Reporter's Appeal Doesn't Get Hearing U.S. Urges Its Allies

### BY ANN M. SIMMONS

A Moscow city court declined to consider jailed Wall Street Journal reporter Evan Gershkovich's latest appeal against his pretrial detention. citing procedural irregularities, according to the court's website.

The appeal was withdrawn from consideration, the court said. It didn't specify the nature of the procedural violations, but said the irregularities were to be addressed. It couldn't be determined where the irregularities originated.

Gershkovich's attorneys couldn't immediately be

For Unity

On Russia

Continued from Page One

paved the way for meaningful

talks to suspend or end the

conflict. The U.N. Security

Council, where Russia as a per-

manent member wields a veto,

is unlikely to make progress

toward ending the war at a

high-level session Wednesday.

lish remarks—he addressed the assembly virtually last

year-were greeted by ap-

plause. Russia was repre-

sented during the Zelensky's

remarks only by the country's

deputy ambassador to the

U.N. didn't respond to a re-

quest for comment on Zel-

The Russian mission to the

Biden repeated previous

U.N., Dmitry Polyanskiy.

ensky's remarks.

Zelensky's in-person Eng-

reached for comment. The Wall Street Journal

said it was aware that Gershkovich's appeal was "returned to the lower court and no ruling was made." It emphasized that the reporter had done nothing wrong.

'Evan has now been wrongfully detained for nearly six months," the Journal said. "The charges leveled against him are categorically false, and we continue to demand his immediate release."

Gershkovich, a 31-year-old American citizen who was accredited by Russia's Foreign Ministry to work as a journal-

ist, was detained by agents from the Federal Security Service on March 29 during a reporting trip. He is being held on an allegation of espionage that he, the Journal and the U.S. government vehemently deny. Washington has said Gershkovich isn't a spy and has never worked for the government.

Dressed in a sweatshirt and jeans, he appeared relaxed and smiled as he stood in the glass defendants' box before the start of the court session.

The U.S. ambassador to Russia, Lynne Tracy, who visited Gershkovich in detention this month, told reporters out-

side the courthouse, "Evan is fully aware of the gravity of his situation yet he remains remarkably strong," adding that "true to his profession," Evan was eager to discuss the latest headlines.

Gershkovich's initial pretrial detention was scheduled to expire on May 29, but has since been extended until Nov. 30. His lawyers in August appealed this latest extension of his detention.

"The U.S. position remains unwavering. The charges against Evan are baseless. The Russian government locked Evan up for simply doing his



Ukraine's President Zelensky, on screen, watches President Biden address the U.N. on Tuesday.

calls to expand the number of nations with a permanent seat on the Security Council. President Cyril Ramaphosa of South Africa called for more concrete efforts to expand the council, including launching negotiations on a proposed text for updated rules.

Prime Minister Narendra Modi of India didn't attend this year's General Assembly, nor did Crown Prince Mohammed bin Salman of Saudi Arabia, two leaders whom the U.S. hopes can exert leverage over Moscow to negotiate a settlement over its invasion of Ukraine. Neither China's leader Xi Jinping nor China's

foreign minister attended: Beijing instead sent Vice President Han Zheng.

In his third address to the annual gathering of leaders, Biden sought to position the U.S. as a moral compass for democratic principles and to help move the world toward what he called "the baseline for responsible global leadership."

But the coming U.S. election weighed heavily on the minds of many officials in attendance, with some questioning whether the Biden administration's policies might be short-lived should former President Donald Trump, currently the presumptive frontrunner for the Republican presidential nomination, return for a second term.

Biden, a Democrat, echoed the earlier comments of U.N. Secretary-General António Guterres, who described Russia's invasion of Ukraine as a violation of the U.N. Charter and international law. "Beyond Ukraine, the war has serious implications for us all," he said.

President Recep Tayyip Erdogan of Turkey said in his speech that Turkey will "step up our efforts to end the war through diplomacy and dialogue on the basis of Ukraine's independence and territorial integrity."

job," Tracy said. "Journalism is not a crime."

The U.S. government has classified Gershkovich, the first American journalist to be charged with an espionage accusation in Russia since the end of the Cold War, as wrongfully detained and called for his immediate release. The designation unlocked a broad U.S. government effort to exert pressure on Russia to free him.

Legal experts say it could be many months before Gershkovich's case is brought to trial, as investigators gather materials to present before the judge.

Turkey's leader said that failure to renew a deal to export grain safely from Ukraine by sea has left the world facing a new crisis. Russia declined to renew the pact to allow grain shipments on the Black Sea, saying its priorities weren't being met.

Zelensky, who watched Bi-den's speech, plans to visit Capitol Hill and the White House on Thursday. Nearly 19 months after Russia's broad invasion of the country, Zelensky is seeking long-term, sustainable support to limit Ukrainian casualties and help regain more territory.

U.S. officials had hoped that Biden and his Chinese counterpart, Xi, would have the opportunity to meet on the sidelines of this year's General Assembly amid tensions over a range of nationalsecurity and economic issues. While Xi didn't travel for this year's General Assembly, officials from both countries suggested that the opportunity for a meeting could arise at the Asia-Pacific Economic Cooperation summit in San Francisco in November.

Addressing Chinese concerns, Biden used the speech to reiterate that the U.S. seeks to 'responsibly manage the competition between our countries so it does not tip into conflict."

–Stephen Kalin and Vivian Salama contributed to this article.

# To Bolster **Kyiv** Arms

THE WALL STREET JOURNAL.

#### By NANCY A. YOUSSEF AND MICHAEL R. GORDON

RAMSTEIN AIR FORCE BASE, Germany-Defense Secretary Lloyd Austin said the U.S. and its allies need to focus on providing Ukraine with more air defense, artillery and mechanized equipment ahead of a long-awaited Biden administration decision on providing Kyiv with longer-range firepower.

Austin and Gen. Mark Milley, the chairman of Joint Chiefs of Staff, made their appeal for more arms shipments to help Kyiv endure "another winter of war" during a meeting on Tuesday here between Ukraine's new defense minister and his allied counterparts.

Austin and Milley didn't address the Army's Tactical Missile System, or ATACMS, a ground-based missile that Kyiv has long sought to conduct longer-range strikes at Russian forces. Biden administration officials have said a decision to provide the system might be announced soon.

Kyiy is seeking a fresh infusion of arms to support its military campaign beyond its current 90-day counteroffensive, which has moved slowly and could be hampered by the onset of winter. This month, Milley told the BBC that Ukraine had "probably about 30 to 45 days' worth of fighting weather left."

Milley acknowledged on Tuesday that the counteroffensive has moved more slowly than planned and that Ukraine still faced still obstacles as it seeks to evict Russian troops from its territory and cut the land bridge that connects southwest Russian territory Crimea.

"There's about a couple of hundred thousand Russian troops that remain in Russian occupied Ukraine," Milley said.

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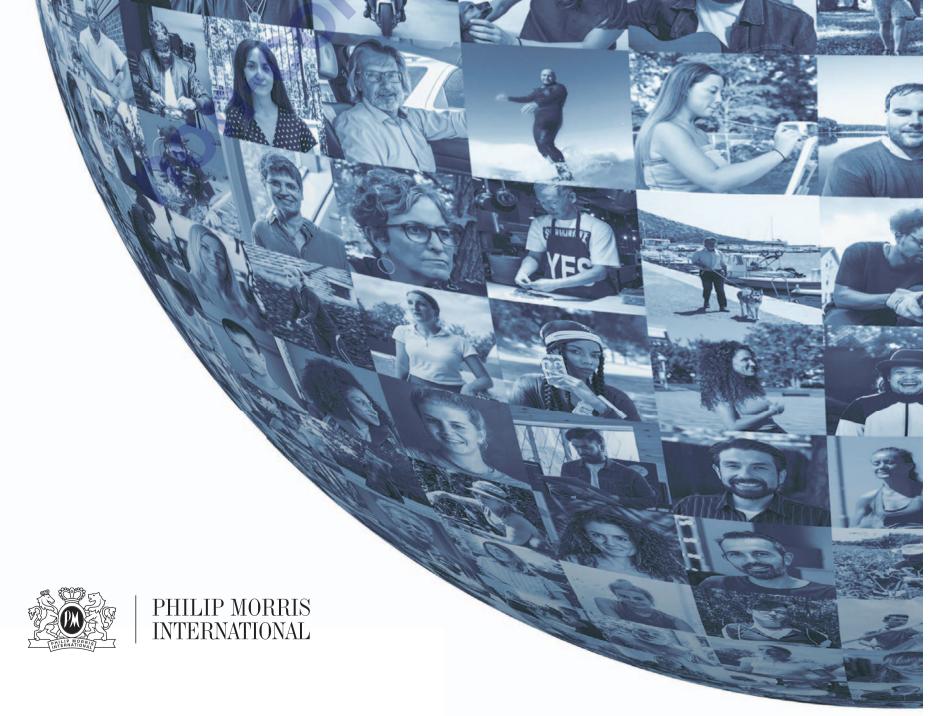
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# THE WALL STREET JOURNAL.



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In the fight to end smoking, MORE MUST BE DONE.



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# Our mission is clear: to reduce smoking by replacing cigarettes with less harmful alternatives.

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For decades, governments and organizations have done everything they can think of to discourage people from smoking. Restrictive regulations. Steep prices. Marketing bans. Public health campaigns.

And yet...worldwide, an estimated one billion people still smoke today.

Let's change that.

It's time to try a more inclusive and innovative approach that's been proven in several countries and has the potential to significantly accelerate a decline in smoking and associated diseases... and not by a little, by a lot.

For adults who would otherwise continue to smoke, switching to a smoke-free product is a pragmatic option that can have a positive impact on both individual and public health.

Let there be no mistake: People who have quit or never used tobacco or nicotine, especially minors, should not use these products. And there's no doubt that quitting altogether is the best choice.

But what about the millions of adult smokers who choose not to quit? Today, thanks to smoke-free products, these people have better options than continuing to smoke.

Because of these options, we can begin to imagine a future, a near future, when cigarettes are obsolete.

Since 2016, Philip Morris International has fully committed to moving away from cigarettes, the most

Using third-party data, we've estimated that if the world's smokers switched to less harmful, smoke-free products, it could result in a 10-fold reduction in smoking-related deaths compared to historical measures alone.<sup>1</sup>

This estimate begins to show the impact of not doing more. The human impact. But this is not just a hypothetical situation.

Look at public health data in Sweden, a country that today boasts one of the developed world's lowest smoking rates, at around 5 percent.

There, snus, a noncombustible form of moist tobacco that is placed between the lip and gums, is the most commonly used alternative to cigarettes. According to this data, mortality rates due to tobacco use in Sweden are much, much lower than in European Union countries where snus is banned.

We can also look at Japan, which has seen rapidly declining smoking rates since the introduction of heated tobacco products in 2014.

# Japan saw an unprecedented decline in smoking rates

since the introduction of heated tobacco products.

Just like in Sweden, these noncombustible products are beginning to replace cigarettes. Five years after the products were introduced, the Japanese National Health and Nutrition Survey showed

harmful form of nicotine consumption. We have invested more than 10.5 billion U.S. dollars in developing and commercializing smoke-free products since 2008—which today account for over 35 percent of our total net revenues.

Today's environment and rhetoric make it easier for governments and regulators to do nothing on smoke-free

alternatives. It's perceived as safer for political careers to abstain from the debate completely rather than be seen as siding with us.

But in the end, this is just prolonging the life of cigarettes and risks shortening the lives of those who use

them. For smokers today, doing nothing is not a neutral position. It's a choice with real-world outcomes.

# Smoke-free alternative adoption could lead to a **10X REDUCTION** in smoking-related deaths.<sup>1</sup>

an unprecedented decline in the number of adults who smoke cigarettes. More recent studies show that the pace of decline has continued, and today only about 12 percent of Japanese adults smoke.

Despite all this evidence, the policy of inaction continues in many places—preventing less harmful products from replacing the cigarette.

> My question is: Will governments that ban these products or treat them like cigarettes take responsibility for the consequences? Will society stand up and call out the organizations that are blocking progress?

Or will this insanity persist—leaving us with more of the same and millions of people needlessly continuing to smoke?



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It is time to center every debate and every decision on the people who pay the price for this failure in regulation.

It's time to work toward a common goal of delivering effective policies that make cigarettes a historical artifact, collecting dust behind glass cases.

# If we act now, in 10 years we could be saying, "Remember when people still smoked?"

We need to remember: Not making an evidence-based decision on smoke-free products today is a decision with consequences for tomorrow.





JACEK OLCZAK Chief Executive Officer Philip Morris International

# **The Facts**

- There are still an estimated 1 billion smokers worldwide.<sup>2</sup>
- Innovative smoke-free alternatives exist.
- Smoking will continue to be a global health crisis if we all don't act now.

<sup>1</sup> Compared to historical tobacco control measures alone. Hypothetical model is based on WHO and third-party data, estimates and methods, which assumes smoke-free products are around 80% less risky than cigarettes, that smokers switch to them completely, and is measured over their lifetime. This estimate has limitations. More details can be found at pmi.com/rethink

<sup>2</sup> WHO estimate

<sup>3</sup> Swedish National Public Health Survey

# Some countries are solving the smoking crisis. What do they know that you don't?

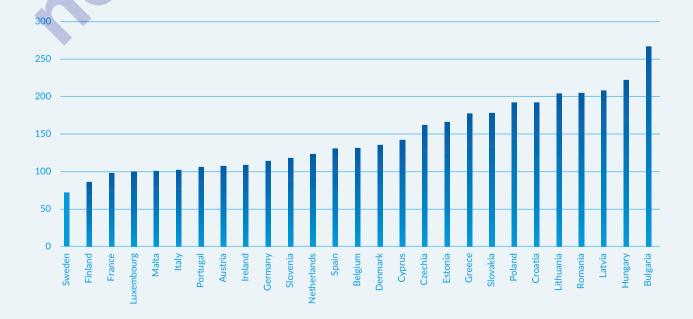
# By embracing smoke-free alternatives, Sweden now has the lowest male mortality rate due to tobacco compared to other EU countries. Why?

In 1992, when the EU banned this far less harmful smoke-free alternative to cigarettes, Sweden retained an exemption from this ban. This was in keeping with the country's historical support for this nicotine-containing better alternative, which has seen significant use among Swedish men since the 1970s.



••••••

Male deaths per 100,000 attributable to tobacco in the European Union, all causes, age-standardized (GBD, 2019)<sup>3</sup>



See the potential reduction in smoking-related deaths in other countries and find out more at **PMI.com/Rethink** 



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A WORLD WITHOUT

CIGARETTES IS POSSIBLE.







# WORLD NEWS

# **Libya Flood Survivors Demand Investigation**

#### By Chao Deng AND SUMMER SAID

Many residents of Derna, grappling with extreme loss and grief after a deadly flood in the Libyan coastal city last week, are calling for an international investigation into the disaster that killed thousands in an area where Russiabacked warlord Khalifa Haftar rules with an iron grip.

Outside a central mosque, hundreds of survivors and residents gathered on Monday to demand government accountability for the deadly flood, while other demonstrators marched up to the Mayor Monem Al Guaith's house, setting it on fire. Beyond frustrations over mismanagement and corruption ahead of the storm, people in recent days have also expressed anger about the lack of effective coordination by the government in its rescue and help effort.

By Tuesday, growing criticism and media coverage appeared to draw a hard-line response from authorities, which cut off internet and cellular networks in the city and ordered some foreign rescue groups and journalists to leave. A number of aid volunteers and reporters were detained.

A team of United Nations personnel traveling from Benghazi was barred from entering Derna on Tuesday, a spokeswoman for the group's humanitarian-affairs office said.

Thousands of people have died and thousands more are missing after a Mediterranean storm hit Derna, triggering the overflow and collapse of two nearby dams last week. In the middle of the night, waves of water exploding from the dams swept away entire building blocks in the city's downtown area and took families out to sea, some in their cars. An exact death toll has been difficult to ascertain, with many bodies unidentified and efforts focused on helping

survivors. Aid workers have been overwhelmed by the magnitude of the crisis, and



Protesters in Derna on Monday said the government neglected two dams that burst last week.

Derna residents who are now homeless are still lacking basic food and supplies.

The World Weather Attribution group of international climate-change scientists on Tuesday said human-caused

climate change led to a 50% increase in heavy rainfall over the Mediterranean that led to the dams' collapse. The scientists said greenhouse-gas emissions made heavy rainfall 50 times more likely in Libya

when Storm Daniel hit.

Social media in recent days has been filled with horrific scenes of the flooding's aftermath. Derna's residents are also increasingly expressing their anger and frustration in

meanwhile, is suffering a crisis of confidence not seen since the country's opening to the world in the late 1970s.

in the government and military "would suggest political instability in China at a time when stability is desired due to the economic slowdown," said Yun Sun, director of the China program at the Stimson Center, a Washington think tank. "It also calls into question whether Xi is truly in control of the overall situation."

The sudden dismissal of Qin also comes as Beijing and Washington have been working for months to pave the way for Xi's expected attendance at a summit of Asia-Pacific leaders to be held in San Francisco in November-and a possible summit there with President Biden. Officials on both sides see that meeting as a potential boost to months of tentative efforts to stabilize ties.

Xi replaced Qin as foreign

public view, with bold calls for political change.

Wednesday, September 20, 2023 | All

"I want an investigation into the disaster and to know who's responsible," said Taha Bubieda, a Libyan pilot and radio broadcaster in the city who lost 36 people in his extended family to the flooding.

Many of them have come to view the flooding as a symbol of poor governance and corruption. The two dams that collapsed hadn't been maintained in more than 20 years, despite the allocation of government funds for that purpose.

Separate, longer lists of demands by residents also circulated online. They called upon the United Nations as well as the fragmented government bodies of Libya to urge the country's attorney general to expedite an investigation into the disaster. It couldn't be determined who wrote these lists.

A spokesman for Haftar's Libyan National Army didn't respond to a request for comment.

minister with Wang Yi, a

member of the party's elite

Politburo and China's top for-

eign-affairs official. Wang,

who met in Malta over the

weekend with U.S. national-se-

curity adviser Jake Sullivan,

has assured Washington the

recent thaws in high-level

With a polished demeanor,

contacts will continue.

# Ex-Envoy Allegedly Had Affair

Continued from Page One marital affair that led to the birth of a child in the U.S., two of the people said.

Names of the woman and the child weren't disclosed to the party officials when they were informed about Qin's investigation, the people said, and the Journal couldn't confirm their identities. The investigation is continuing with Qin's cooperation, the people said, and it is now focusing on whether the affair or other conduct by Qin might have compromised China's national security.

The State Council, China's cabinet, still lists Qin as one of the five state councilors. China's Foreign Ministry and the State Council Information Office didn't respond to questions. The downfall of Oin, who was in the foreign minister

post for just seven months, comes as China's leadership seeks to cut off any security vulnerabilities amid the counintensifying competitry's tion with the U.S. and its allies. Scrutiny of the party's senior ranks, insiders said, is zeroing in on officials involved in

dealing with foreigners and the top brass in the Chinese military in charge of ensuring the armed forces' capacity to fight. This month, Defense Minis-

ter Li Shangfu, who is mainly responsible for military relations with other countries, was taken by authorities for questioning, The Wall Street Journal reported. In July, the commander and political commissar of the People's Liberation Army Rocket Force, which controls the country's strategic missiles, were both dismissed with no reason given publicly.



Qin Gang, above, became China's foreign minister less than two years after he was named Beijing's top envoy to Washington.

Some economic officials, who have traditionally been granted more leeway to interact with Western counterparts and foreign business executives, have also increasingly found themselves having to report greater details than before on their dealings as scrutiny deepens, party insiders said.

The high-profile troubles involving the senior diplomatic and military officials, whose appointments were all approved by Xi, are dealing a blow to the leader's efforts to uphold the Chinese-style governance as a more stable and effective alternative to the Western model, political analysts said. China's economy,

Turmoil at such high levels



Qin's close association with Xi has made his fall from grace more intriguing. An information void has fed furious speculation on social media for months, including around the possibility of an extramarital affair.

# WORLD WATCH





DOGS, PACKED: The Police K9 Unit took part in the annual military parade in commemoration of the Day of the Glories of the Army, a tradition during the Independence Day holiday, at O'Higgins Park in Santiago, Chile, on Tuesday.

### **GAZA STRIP**

# **Israel Bars Entry Of Palestinians**

Israel has barred entry to thousands of Palestinian laborers from the Gaza Strip following violent protests that have escalated tensions.

The protests come during a sensitive holiday season in Israel that began with the Jewish New Year last week and continues through the Sukkot festival next week.

Over the past week, dozens of Palestinians have streamed toward the fence separating Israel from Gaza, which has been under an Israeli-Egyptian blockade since 2007. Israel says the blockade is needed to prevent the ruling Hamas militant group from arming itself. Hamas says youths have organized the protests in response to Israeli provocations.

In response to the protests, Israel closed Erez crossing, the sole pedestrian passageway out of the enclave into Israel, to the roughly 18,000 Palestinians from Gaza who work in Israel. **SYRIA** 

# **U.N. Aid Convoy** Arrives in Idlib

A United Nations aid convoy reached rebel-held northwest Syria after a vital border crossing from Turkey reopened following an agreement with the Syrian government.

The 17-truck convoy carrying, among other things, medicine, food supplements, stationery supplies and medical equipment crossed into Idlib through the strategic border crossing of Bab al-Hawa on Tuesday afternoon.

The U.N. in August reached an agreement with Syria's government to reopen the crossing, used to deliver 85% of aid to northwestern Idlib province. where the majority of its 4.5 million residents live in poverty after being internally displaced during Syria's conflict.

The deal was agreed on after the U.N. Security Council failed to authorize two rival resolutions on July 11 to renew the crossing's authorization. The U.N. has been using two northern crossings to deliver aid to rebel-controlled areas -Associated Press : since July 9. -Associated Press :

### AFGHANISTAN

## Mental Health **In Women Declines**

The mental health of Afghan women, who have suffered under harsh measures imposed by the Taliban since taking power two years ago, has deteriorated across the country, according to a joint report from three United Nations agencies.

Nearly 70% reported that feelings of anxiety, isolation and depression had grown significantly worse between April and June. an increase from 57% in the preceding quarter, according to the report from U.N. Women, the International Organization for Migration and the United Nations Assistance Mission in Afghanistan.

The Taliban, on taking power in 2021 as U.S. and NATO forces were pulling out of the country following two decades of war, promised a more moderate rule than during their previous period in power in the 1990s. But they have instead imposed harsh measures, many of them targeting women.

-Associated Press

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# FROM PAGE ONE

# War Alters Global Energy Map

Continued from Page One of the last decade, Russian gas giant Gazprom had kept prices low, pushing suppliers like Algeria out of the European market.

Algeria has long had a strong alliance with Russia, buying large amounts of weapons from Moscow. Europe's sudden thirst for Algerian natural gas is challenging that relationship.

"We have friendship and political ties, but business is business," Mohamed Arkab, Algeria's energy minister, said in an interview.

Algerian officials are negotiating new gas deals with buyers in Germany, the Netherlands and elsewhere in Europe. Italy's Eni is making major investments in Algerian production. The Algerian government is in talks with U.S. giants Chevron and Exxon Mobil on deals that would enable the companies to produce gas in the country for the first time.

A consortium led by London-based BP is boosting gas production in Azerbaijan, located in the former Soviet republic in the Caucasus. A 2,100-mile string of pipelines connects Azerbaijan to the heel of Italy. Azeri officials say they are ahead of schedule on a pledge to double gas deliveries to Europe by 2027.

Eni is close to producing liquefied natural gas from a facility floating off the coast of Congo.

### New flows

All the activity is redirecting the flow of natural gas around the world. Gas once flowed primarily southwest from Russia toward the Mediterranean. Now Europe is preparing to boost imports from Africa, with gas flowing up through Italy to Austria and other countries. Global exports of LNG surged to a record high, fueled by a sharp increase in U.S. shipments to Europe.

Europe hopes that the new flows will provide an energy buffer over the next three years, a period when officials and analysts worry the supply crunch will be the most severe. The hope is that the new gas will bring down prices after the Nord Stream pipelines, the main conduit for Russian gas, were severed by sabotage in September 2022. The new supplies also would replace some

of the more expensive fuel that Europe has relied on over the past year, including LNG from the U.S. and Qatar. Before it invaded Ukraine, Russia supplied 45% of the European Union's gas imports. Now it accounts for just 13%. Still, Moscow could stress Europe's energy supplies by cutting those shipments, as it did in the months before and after its invasion in February 2022.



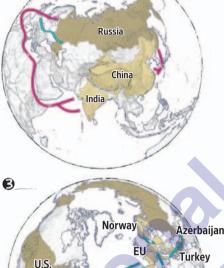
How the global flow of gas and oil has changed



- Before the war, 45% of Russia's petroleum 0 exports went to the European Union, while India bought most of its oil from the U.S., Iraq and Saudi Arabia. Russia exported most of its natural gas to the EU, accounting for 45% of the bloc's gas imports.
- Russia first cut gas flows to Europe in March 2022, a month after the war began. As the West imposed sanctions on Russian oil, China and India received discounts and became Russia's primary buyers.
- Meanwhile, the **U.S. more than doubled** в shipments of liquefied natural gas to Europe, and Europe increased its number of LNG terminals. The EU also imported more gas from Algeria, Norway, Turkey and Azerbaijan

connect with our neighbors, had slashed investment because of cratering natural gas particularly the ones with the and oil prices. Producers were like Algeria," Brusco said. unprepared for a sharp rise in demand when lockdowns eased—or the market disruppolitician who was Italy's fortion sparked by the war. eign minister when the war

Western officials and executives embarked on an intensive



Sources: Eurostat International Energy Agency Peter Champelli and Camille Bressange THE WALL STREET JOURNAL

Algeria

grounds for multiweek shifts. A herd of cats fends off scorpions from the desert.

Alessandro Tiani, Eni's manin Russia. In June, Algerian aging director in Algeria, ar-President Abdelmadjid Tebrived weeks after the war beboune met with Russian President Vladimir Putin in Mosgan, with a mission to ensure that Italy—and by extension cow, where they agreed on the entire continent-would what the two nations called an have enough gas to withstand a cutoff of Russian supplies. "We pushed the accelerator to the maximum," he said. Algerian officials say this year the country could export 100 billion cubic meters of gas-equivalent to about 65% of the nearly 160 billion cubic meters the EU imported from Russia in 2021, before the start of the war. Years ago, before the advent of inexpensive Russian gas, Algeria was Italy's top supplier. Now, it once again holds the

and European military powers say they can help fill the gap.

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"Military procurement can't be reversed overnight," said a U.S. official in Algiers. "However, Algeria can avoid making significant additional purchases of Russian military equipment, and we're encouraging them to diversify away from Russian defense purchases."

When the invasion began, Algeria's authoritarian government gave conflicting signals about how it would respond, analysts say. Days after the war started, the chief executive of Sonatrach, Algeria's stateowned oil-and-gas company, was quoted in the Algerian newspaper Liberté saying that the company was ready to boost gas exports to Europe to replace Russian supplies.

Sonatrach quickly backtracked, saying the CEO had been misquoted, and filed a complaint against Liberté.

In the weeks that followed, Algerian authorities made clear they were eager to take back market share from Russia. In April 2022, Italian Prime Minister Draghi met with the Algerian president in Algiers, where executives from Eni and Sonatrach signed a deal to increase gas deliveries to Italy.

In Azerbaijan, the consortium led by BP is working to boost production from the country's Shah Deniz project in the Caspian Sea. The companies also are working to extract gas trapped underneath oil reserves at the ACG field, about 60 miles east of Baku in the Caspian. Together, those new supplies will help the country meet an agreement signed last year to boost deliveries of gas from 10 billion cubic meters of gas to 20 billion by 2027.

In Congo, Eni has been producing oil from offshore fields for decades, pumping excess natural gas into a storage reservoir under the sea floor. When the global economy emerged from Covid lockdowns, executives hatched a plan to sell that gas and produce more by using a boat that could liquefy the fuel for LNG tankers.

It began negotiations to buy one of the few such vessels on the market, from Exmar, a Belgian company. It was sitting unused in a port in Uruguay. Competitors, though, had the same idea.

"Everyone was going after this asset," said Jonathan Raes. executive director of infrastructure for Exmar.

Eni announced a deal to buy the vessel in August 2022. The company said it is on track to start liquefying gas this year.

Some European lawmakers worry that the continent's growing dependence on Algeria and Azerbaijan could expose it to the whims of an authoritarian energy supplier once again. Roberto Cingolani, the former Italian environment minister who helped lead the country's diplomatic response to the energy crisis after the start of the war, said the best policy is to keep the continent's suppliers diversified.

The Russian invasion came at a precarious time for the energy industry. During the Covid-19 pandemic, companies

campaign of energy diplomacy. Italy's Prime Minister Giorgia Meloni and her predecessor Mario Draghi traveled to Algeria to line up new gas deals. German Chancellor Olaf Scholz toured African nations with significant energy reserves in the months after the war. Eni Chief Executive Claudio Descalzi and Guido Brusco, who oversees the company's oil and gas production, crisscrossed the continent seeking new sources of gas for Italy.

"We started immediately to

supplies.

quickest possibility to react,

Luigi Di Maio, the populist

started, visited Azerbaijan to

secure commitments for new

Eni's oil-and-gas facility in Bir Rebaa lies in the Sahara nearly 500 miles southeast of the Algeria's capital, Algiers. The government boosted security at the facility after Islamist militants affiliated with al Qaeda attacked a BP oil and gas plant in southeastern Algeria a decade ago and took workers hostage, killing 38 people.

The Eni compound is guarded by armed Algerian soldiers and security personnel. Workers stay on the

'enhanced strategic partner ship."

A facility in the Sahara

company Eni and an Algerian

top spot, helping Italy almost

completely replace the gas it

was getting from Russia, which in 2021 accounted for 40% of

Italy wants to parlay that

success into exporting some of

its supplies across its northern

border to Austria, Germany

and other nearby countries.

The government recently fast-

tracked the building of a new pipeline to carry gas north. Snam, the company that controls Italy's gas grid, man-

ages the flows from a nonde-

script building a few miles

south of Milan. Inside, a wall of

LED lights shows gas flowing

into and out of Italy and across

the peninsula. Last year was

the first time Italy sent large

quantities of gas abroad—to

Given Algeria's new impor-

tance as an energy supplier,

the U.S. and Europe are at-

tempting to nudge the govern-

ment away from Russia. Alge-

ria is one of the world's biggest

buvers of Russian military

equipment, and generations of

Algerian officers have trained

**Political factor** 

company are drilling wells ..

where Italian energy

its imports.

Âustria.

Algeria's budget for this year outlines a plan to use profits from oil and gas to nearly double its defense budget. Western officials worry that a big chunk of that spending could go to Russia's arms industry. U.S. officials have warned Algeria that significant purchases from Russia would put it at risk of U.S. sanctions, under a law aimed at countering weapons sales by Russia, Iran and North Korea. The U.S.

"Have as many suppliers as possible," he said, "so you diminish the risk that someone uses the gas as a lever in a geopolitical fight."

# She Is Your Mom Away From Mom

Continued from Page One businesses grew more popular after the pandemic made it difficult for many parents to reach their children at farflung campuses. Among the tasks offered are medicine pickup and delivery, furniture assembly, rides to and from the airport and accompanying college-age children to doctor's appointments.

Students can hire Uber, DoorDash, TaskRabbit or Instacart for the same help, Horwitz said, but "we just do it more lovingly." Seeing the demand for having a mom away from mom, Horwitz expanded her business this fall from Washington University in St. Louis to Northwestern University. Skidmore College and University of Hartford, hiring locals with a measure of maternal instinct.

Concierge Services for Stubased in Boston, dents. charges \$10,000 for the academic year and accepts no more than 30 clients. Tammy Kumin started the business

with her partner 30 years ago, largely to serve foreign students at boarding schools in the Boston area. This year, about 75% of her clients are college students.

Before the school year starts, the company shops for items to outfit a student's dorm room, all in their preferred color scheme. The company washes and irons the sheets before making the bed. Each student has access to as many as five women, collectively referred to as their second mom. They accompany students through registration, and Kumin assists with professor recommendations. She said she has been around long enough to know which instructors give an easy A, as well as how to balance a class schedule between tough and not-so-tough courses. She also has an army of tutors on call.

Kumin hosts her clients each month, either for dinner at home, sports events or the theater. She cooks her family's traditional Middle Eastern recipes, including Persian rice, tenderloin and salads. "They make a family here with us," said Kumin, 74.

For the past three years, Rachelle Arnold, owner of Daisy Bug Delivery, has sold various services to students at The University of Tampa. She uses her house to receive their



Rachelle Arnold, left, of Daisy Bug Delivery near the University of Tampa, eating lunch with Keeleigh Wilbanks and Ella Makowski.

packages. "It's six minutes from campus," said Arnold, who charges \$25 for same day service to deliver to dorm rooms and off-campus apartments. Storage costs extra.

Since June, 250 students have shipped minifridges, mirrors, bedding, laundry carts and such, in advance of moving into their fall semester living quarters. Arnold, 54, logs the incoming deliveries and sends photos to parents. She then transports the boxes to one of 10 storage rental units until it is time to move the

items to their final destination. "As soon as I come back from storage, there are 100 more boxes on the sidewalk,' Arnold said.

Stephanie Makowski, of Connecticut, heard about Daisy Bug Delivery from a Facebook group for parents of University of Tampa students. For her daughter Ella's freshman year, Makowski shipped 13 Amazon orders to Arnold's house along with six large UPS deliveries.

Arnold is also hired to take Ella, 19, to and from the air-

port and walks her into the terminal. She sends Makowski a photo of Ella going through airport security—a package deal costing \$45 one-way. \$70 round trip. When Ella got Covid last year, Makowski hired Arnold to deliver chicken soup from Panera Bread, Jell-O, Gatorade and flowers to her dorm room. Arnold added a get-well balloon and a touching gesture. "Ella called me and said, 'Mom, I have Covid, and she hugged me," Makowski said.

Arnold jokes to those who

Douglas Feirstein hired

ask how many children she

has: "Only about 300 of

Horwitz to coordinate deliver-

ies and help with unpacking

and furniture placement when

his daughter Emma first

moved to Washington Univer-

sity in St. Louis from South

Florida two years ago. His

own experience moving to col-

lege mirrored that of many in

sheets, clothes and other be-

generations-stuffing

them," she says.

past

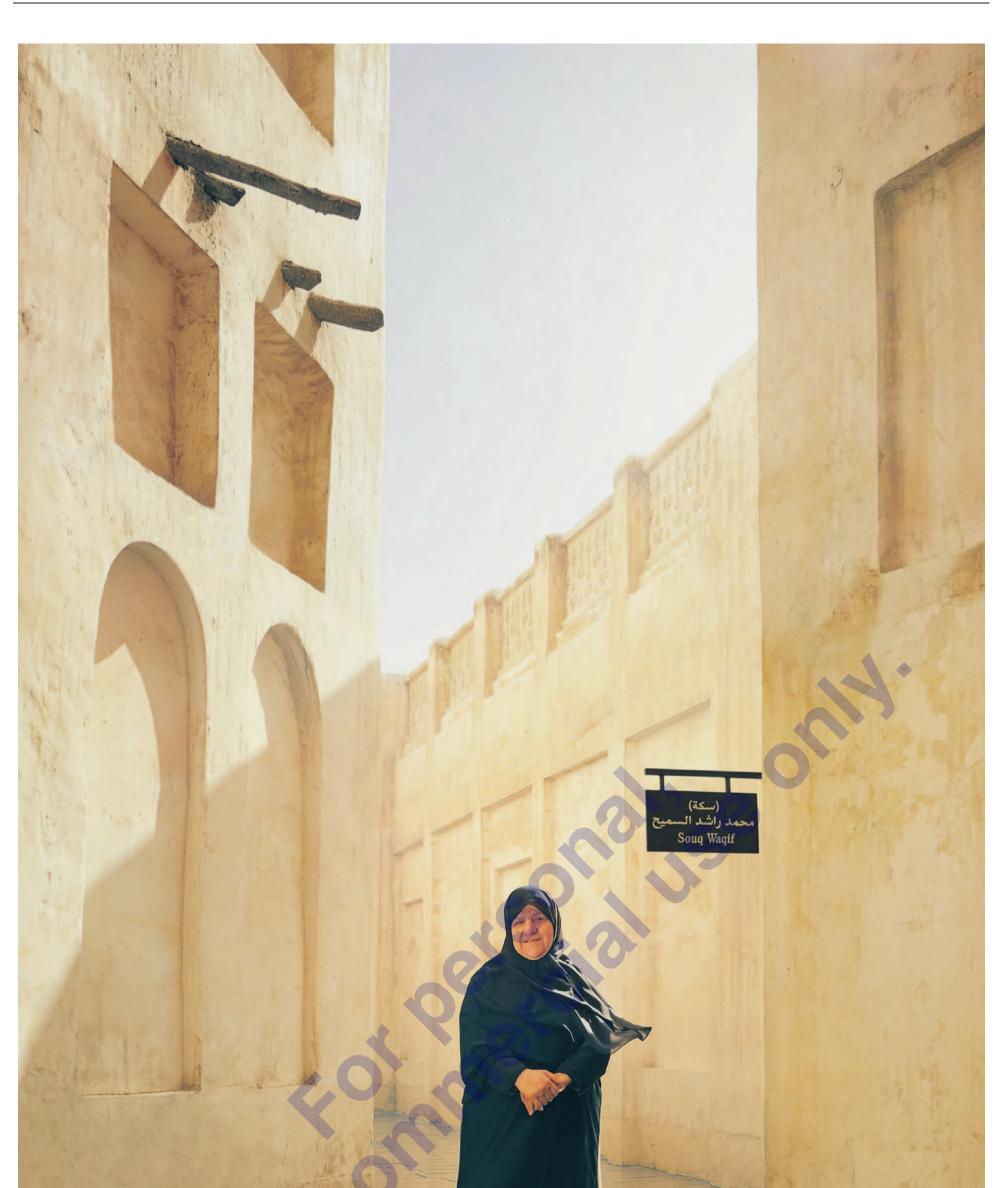
longings into luggage and a couple of boxes, and then setting off on his own.

By hiring Horwitz, he said, "we were able to spend more stress-free time with Emma.'

Three weeks after moving on campus that first year, Emma came down with a serious infection. The health center was closed. Urgent-care centers and hospital emergency rooms overflowed with Covid-19 patients. Her parents called Horwitz and within minutes she connected them with a doctor who admitted Emma to a local hospital.

Horwitz got Emma's resident adviser to let her into Emma's dorm room, where Horwitz retrieved her phone, laptop and medication. Emma's parents kept in contact with doctors and Horwitz about the severity of the infection, waiting to see if they should fly to St. Louis.

Over the next several days, Horwitz brought Emma grilled trout, meatballs and a cheeseburger. In the years since, Horwitz has dropped off chicken soup when Emma wasn't feeling well and recommended a hair salon, seamstress and drivers. She also gave Emma, 21, an unpaid internship at her company mindyKnows. "I can do locally what a mom in Michigan can't," Horwitz said.



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THE WALL STREET JOURNAL.

## Wednesday, September 20, 2023 | A13



# Is the Newest iPhone Worth It?

Apple's iPhone 15 Pro and iPhone 15 Pro Max get a lighter titanium build and an 'action button'



pple, you've done it. You've finally got me to spend \$1,200 for an iPhone as big as Antarctica.

After years of resisting the biggest size, I've fallen into the company's titanium trap. Tim Cook is a *Pro* at *Max*-ing out our credit cards.

The company really wants us to buy the iPhone 15 Pro Max (in case you didn't get my joke). In a year of dismal smartphone sales, **Apple**'s strategy is to get those of us who *are* spending to spend more. Its starting price is \$100 higher than that of the iPhone 14 Pro Max last year, but it does have more storage and a more powerful zoom lens. It's also more than half an ounce lighter, and boy does that make a difference.

You don't have to be a top-tier sucker like me. After a week of testing all the new iPhones, I can say the more affordable—well, less expensive—models are great

sive—models are great choices, too. As I remind readers every year, prioritize the features you need and igmore the marketing hype. For me, it's battery and cameras. Here are the four new and the Dynamic Island software trick. They have two cameras and A16 Bionic processors. The smaller 15 has a 6.1-inch screen, and the Plus has a 6.7-inch screen—otherwise they are twins. All the new iPhones have USB-C ports so you can now charge all your gadgets with the same cord.

▶ iPhone 15 Pro (\$999 and up) and iPhone 15 Pro Max (\$1,199 and up): These have new lighter titanium edges. They have smootherlooking, always-on displays, A17 Pro processors and new "action buttons" on the side. You get a trio of cameras, with the Pro Max



having a 5X zoom. The iPhone 15 Pro has the same size 6.1-inch screen as the iPhone 15. The Pro Max has a 6.7-inch screen.

Pick up one of the new Pro models and you can feel the \$200 difference. And if you really like your carrier, you could save hundreds on one by trading in your old phone.

Most of us don't change our phones as often as our Brita filters. Will iPhone 14 owners notice a big difference if they upgrade? Heck no. But when I went back to the iPhone 12 and 13 models, the improvements were more noticeable. And even for a big-screen hater like me, the iPhone 15 Pro Max has become a contender.

# Screens and size

Ah, titanium. You've given us stronger medical implants, airplane frames and now, easier-tohold iPhones. The new Pro models are meaningfully lighter than their stainless-steel predecessors something you feel instantly in your hand. I can hold this Pro Max in bed without fear of it breaking my nose when I doze off.

Weight loss aside, the new Pro Max is about the same dimensions as last year and still isn't pocket friendly. Where's your folding phone, Apple?

These phones *are* tougher, though you still see your entire life flash before your eyes when one falls. Yes, my review unit slipped from my pocket right onto the cement and now there's a small dent in the side of the frame. Get a case.





▲ All four of the new iPhone models have USB-C ports, top. The two Pro models have action buttons.

ultrawide—but the new 48-megapixel main camera finally gives the Regulars a better zoom. The new 2X zoom, which is really a crop in on the higher-resolution wide shot, doesn't get you as close as you'll get with the dedicated telephoto lens on the Pros. But it will give you more flexibility at a Beyoncéor in my case, Blippi-concert. The Pro and Pro Max have three cameras—an ultrawide, main and telephoto. Photographers can tap the 1X button to choose specific focal lengths—35mm, 28mm and 24mm-but the variation between them isn't going to be noticeable to most humans. What I do see myself using is

## ▲ Apple has four new iPhones: the 15, 15 Plus, 15 Pro and 15 Pro Max.

the 5X telephoto lens on the Pro Max. The smaller 15 Pro only has a 3X zoom. With the big phone, I snapped a shot of my son 30 yards away in a splash park, and didn't get a drop of water on me! My biggest gripe? The 5X shot isn't as crisp as I'd like.

On all of these phones, you no longer have to fiddle with the Portrait settings when framing your shot of a person or pet. Just take the picture in regular Photo mode, then go back later and apply the blurry background effect. Tap parts of the photo to adjust what is and isn't blurred.

# **Batteries and charging**

Am I very excited about the USB-C charging port? Yes. Am I struggling with the transition? Also yes. In the car, for my wife and me to both use CarPlay, we need to switch between a USB-C cord and a Lightning cord. (I even had to order a USB-A to USB-C cord.) Same goes in our kitchen. But hey, short-term pain, long-term gain.

As far as battery life goes, none of the iPhone 15 models I tried lasted significantly longer than their predecessors. Yet one of the main reasons I am getting the 15 Pro Max this year is that it's lasted at least two to three hours longer than the 15 Pro. Besides, I've been disappointed in

my 14 Pro's battery life and how it has degraded during the past year. Both the Plus and Pro Max models have bigger batteries, so they outlast the smaller models.

My bigger concern? These phones get toasty when charging, something I've noticed with the 14 models, too. The back of the new Pro Max hit 106 degrees when charging.

# **Action button**

No big changes, you say? Well, Apple did turn a switch into a...button. The mute switch on the side of the Pro and Pro Max is now a customizable "action button." It still mutes by default, but you can program it in the Settings menu to launch the camera, voice memos, Do Not Disturb, specific apps and more. I guess it's cool.

You know, it's a button. And all four of the phones now have the Dynamic Island—the little space around the phone's Face ID sensor that retracts and expands (hence "dynamic") to display certain app information. I still find it to be a great trick, especially with travel apps like United's that show my gate and seat when I'm at the airport.

No, this story isn't new. Apple's

phones on the menu: ▶ iPhone 15 (\$799 and up) and iPhone 15 Plus (\$899

and up): The "Regulars," as I call them, have been updated with a softer color-infused glass back ▲ An example of how the iPhone Pro 15 and the iPhone Pro Max fit -or don't fit—in your pants pocket. With the iPhone 15 Regulars, I appreciated the new softer frosted glass. It's nice, but still get a case.

#### Cameras

As usual, the iPhone 15 and 15 Plus have two cameras—a main and an

incremental upgrade is best for people with older iPhones. But I am buying the new lighter Pro Max. And pants with deeper pockets.

#### Watch a Video



Scan this code for Joanna Stern's video on how the iPhone's new USB-C port changes everything.

# The U.S. Colleges Offering the Best Value

#### BY KEVIN MCALLISTER

B aruch College offers the best value of any university in the country, according to the new Wall Street Journal/College Pulse college rankings.

Public schools dominate the list of colleges that offer students and families the best bang for their buck, taking 35 of the top 50 slots.

California schools also pepper the upper echelon of the value ranking, with nine of the top 20 schools located in the Golden State. Of those nine colleges, six belong to the California State University System, led by its Los Angeles campus, No. 3 on the value list.

The question of how much a college degree can boost future earnings and how that compares with gits cost has become a centerpiece of the college decision process, as many Americans have come to doubt the value of a degree. Guided by research conducted by the public-policy think tank Third Way, our best-value calculation looks at how quickly a degree from each

a thow quickly a degree from each scalege pays for its cost through the salary boost it provides its students. We do that by estimating the net price of a four-year education at seach school, and comparing that to how much higher the median salary of the school's graduates is, 10 years after enrollment, than that of highschool graduates in the state where the school is located.

Net price is the average overall cost of attending the college for students who receive federal financial aid, including tuition and fees, room and board, and books and supplies, taking into account any grants and scholarships.

Colleges that finished atop the best-value list both kept costs low and put graduates on pathways to lucrative careers. Baruch boasted the lowest net price of any ranked college, at an estimated \$7,744 for four years, and a \$45,078 boost in median salary 10 years after enrollment, bigger than the boost for three-quarters of the schools in the ranking. That means that, by this calculation, the estimated time to pay off a Baruch education is about two months.

"Our faculty understand that our students come to Baruch to get a good education so that they can have a great career—not just a first job, but a great career that follows," says Linda Essig, provost and senior vice president for academic affairs at Baruch.

Many departments at Baruch have faculty who are responsible for creating connections in industry for students, Essig says. She also credits the college's push to improve four-year graduation rates as another way Baruch has committed



#### ▲Baruch College in New York boasted the lowest net price in the WSJ/College Pulse college rankings.

to keeping costs low.

The Massachusetts Institute of Technology, ranked second for value, and fifth-ranked Stanford University—which both also are among the top five in the overall ranking—also pair high earnings premiums with relatively low costs. MIT graduates had the highest median salary among all ranked colleges, and both Stanford and MIT had estimated four-year net prices below \$30,000. No other school in the top 14 of the overall ranking had an estimated net price for four years below \$40,000.

In total, salary boosts cover the estimated cost of a college education in less than a year for 27 schools in the WSJ/College Pulse ranking.

The estimated payoff time at Brigham Young University is just over that, at one year and two months. "BYU is really affordable compared to a lot of other schools I was interested in," says Emma Ausman, a senior at the university studying computer science. "It means that instead of going into

debt for school, I can work on saving money."

Even as some employers have de-emphasized the four-year college degree, the skills synonymous with a degree and the doors they can open still justify the costs for many students and parents.

"Computer science is one of those fields where you can kind of get a job without having a degree, just based on doing certifications or doing courses online," says Hamzah Masri, a student at Florida International University, which ranks 10th best for value. But, he says, "you really have to prove yourself to a company to show them why you deserve to

work for them. I think a degree makes it a lot easier."

Still, ballooning student debt remains a nationwide concern that, on the individual level, can take a serious toll on one's financial future and psychological health.

"What we're really hearing is that value is the top priority," says Essig, the Baruch provost. "And that's about the full value proposition, not just the price, but the combination of a reasonable price, a really high-quality education and strong student outcomes."

# PERSONAL JOURNAL.



espiratory virus season is around the corner. With vaccines available for Covid-19, flu and, for some people, RSV, when should you get them?

Doctors generally suggest getting your flu and Covid shots before the end of October, and say it's OK to get both those shots at the same time. The most important thing, doctors say, is to get vaccinated. If you're in a doctor's office or a drugstore and can get your shots, it usually makes sense to do it.

That said, there are some considerations that might help you maximize your protection. Given we've had a summer bump in Covid cases, you should prioritize getting that booster as soon as you can, unless you've recently been infected.

"If your level of antibodies is quite high, the booster does very little good," says John Wherry, director of the Institute for Immunology at the University of Pennsylvania. "You're kind of wasting your shot."

The flu, on the other hand, usually doesn't start picking up until later in the fall, so you probably have a little more time.

Optimal protection from a vaccine typically begins one to two weeks after getting a shot, say doctors and immunologists. Antibodies from the Covid-19 and flu vaccines remain high for about four to six months.

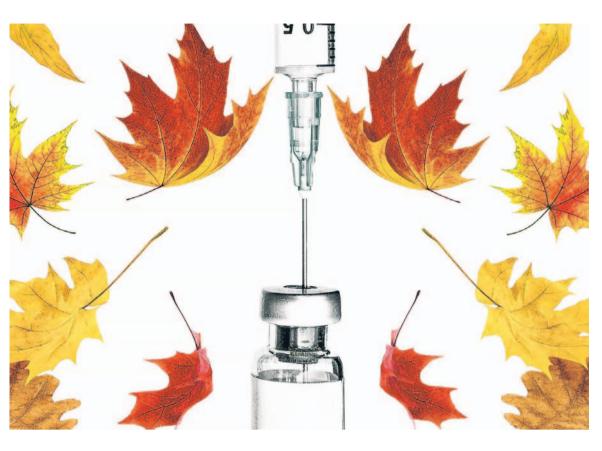
The flu vaccine and Covid-19 booster are generally recommended for everyone six months and older. The new respiratory syncytial virus vaccines are authorized for seniors and some pregnant women, with a new drug also authorized to protect infants.

### Covid

Sooner rather than later is good for your Covid-19 shot, especially if you are a senior or immunocompromised. The newly approved booster targets the dominant strains now circulating. Covid-19 test-positivity rates have hovered around 14% for the past month, according to CDC data, up from 4% in June.

# How to Time Your Flu, Covid and RSV Shots

Here's what to consider to maximize your protection



The timing of your most recent Covid shot and when you last came down with the illness make a difference, too. Because it has been more than a year since his last Covid booster, David Topham, a professor of microbiology and immunology at University of Rochester Medical Center, says he will get the Covid vaccine as soon as he can.

However, if you had Covid this summer, doctors suggest waiting three to six months before getting a booster.

It isn't dangerous to get it sooner than three months later, but it isn't necessary since you're likely still protected, says Dr. Peter Chin-Hong, an infectious-disease specialist at the University of California, San Francisco. Most of the variants circulating now resemble Optimal protection from a vaccine begins one to two weeks after getting a shot.

one another, so a recent infection should be protective, he says. And getting a booster too soon after an infection might result in more side effects, he says.

Covid boosters from **Pfizer** and **Moderna** are rolling out. The **Novavax** booster is expected to be available later this fall. Chin-Hong says if you had bad side effects from the mRNA vaccines you might want to wait for the Novavax booster, which is protein-based.

#### Flu

The Centers for Disease Control and Prevention recommends that most people get the flu vaccine in September or October. Pregnant women in their third trimester and some children who require two doses can get it earlier in the summer.

Flu cases usually start ticking up in November and peak in January before trailing off at the end of March, says Wherry. So far, influenza rates remain low, with less than 1% of tested specimens coming back positive, according to the CDC.

Given that protection lasts four to six months after getting a flu shot, it might make more sense to get it in October or early November, Wherry says.

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Still, trying to figure out when a virus will peak is a guessing game, Topham says.

While respiratory viruses often pick up in the fall and peak in the winter, in recent years the Covid-19 pandemic disrupted the usual patterns. RSV and influenza activity started earlier than usual last year.

"Covid-19 has really thrown everything into turmoil," says Topham. He will get the flu vaccine when the vaccine clinics take place at work, typically in about two weeks, and he intends to get the RSV vaccine around then, too, as he qualifies at age 60.

If you get sick with the flu before you've been vaccinated, you should still get the vaccine about a month later, Wherry says. That's because the flu vaccine typically protects against four types or strains of influenza.

"We don't do testing to see what type of flu you get," says Chin-Hong. So if you got one type of the flu, you could still be susceptible to another.

#### RSV

The new RSV vaccines, authorized for seniors and some pregnant women, are recommended sooner rather than later because activity is picking up and RSV tends to peak earlier than the other respiratory viruses, says Wherry. There is also a new RSV drug approved to protect infants. Cases are already starting to increase in the Southeast, according to the CDC.

While it's fine to get your Covid and flu shots at the same time, doctors suggest getting the RSV shot separately. That's because there are few studies looking at the effects of getting all three shots at the same time.

# What else should you keep in mind?

Doctors and immunologists say it's OK to get a vaccine if you're feeling a little bit under the weather. But if you have a fever or feel sick enough that you're staying home from work or school, wait a few days until you're feeling better.

"You might not make as good of an immune response when your immune system is busy responding to something else," Topham says.

# Homeowners Take Risks To Lower Insurance Bills

Higher deductibles can cut your premiums but you will have to pay out more with a claim

#### By VERONICA DAGHER

omeowners in search of relief from rising insurance bills are offering to pay more out of pocket in the event of fire, theft or other damage to their property.

In practice, consumers are doing this by raising their deductible. A deductible is the amount paid by a policyholder before insurance kicks in. Higher deductibles generally mean lower premiums, but it is risky.

While the standard home-insurance deductible typically ranges from \$500 to \$1,000, according to an analysis of millions of policies by digital insurance marketplace Matic Insurance, more homeowners are choosing higher deductibles. The number of new policies with \$2,000 to \$2,500 deductibles nearly tripled from 2019 to August of this year. The number of policies with \$500 deductibles fell by about two-thirds during that time.

The decision to increase their deductible comes as the national average for home-insurance premiums based on \$250,000 in dwelling coverage increased this year to \$1,428 annually, up 20% from 2022, according to Bankrate.

Boosting their deductible is one of the few strategies homeowners can use to reduce their premiums and keep their home insured as inflation continues to put pressure on their budgets. Even shopping around has a limited benefit since rising construction costs and natural disasters are leading nearly all insurers to raise their prices and cover less.

"Homeowners are desperately looking for ways to save on their

► Scott and Cindi Fromm chose a \$10,000 annual deductible to save on home insurance. premiums right now," said John Costello, former chairman of the Independent Insurance Agents and Brokers of America, a national trade association.

Scott and Cindi Fromm's homeinsurance premium rose to \$2,700 from \$1,600 a year. The Bella Vista, Ark., retirees hadn't made any claims on their policy with a \$5,000 deductible, but their insurer said roof damage in the area from hail was pushing premiums higher.

The Fromms switched their home-insurance policy to a new carrier, with a \$10,000 annual deductible and a \$1,100 yearly premium. They said they have enough savings should they have to foot the bill for \$10,000 of damage before their insurance starts to cover repairs.

"We think in the long run, the high-deductible strategy will pay off for us, especially as we invest the savings," Scott said.

Raising your deductible to \$1,000 from \$500 might decrease the cost of your homeowner's insurance by 6%, on average, according to a recent analysis by insurance-research site ValuePenguin.com.



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#### ▲ Boosting a deductible is one of the few things homeowners can do to reduce their insurance premiums.

Some homeowners are choosing to increase their deductibles unprompted, while others are being effectively nudged by their insurance companies to consider the higherdeductible policies, say homeowners and insurance companies.

More people have dropped their coverage entirely. As of June of this year, 88% of owners carry homeowner insurance nationally, down from 95% in 2016, according to the Insurance Information Institute, also known as Triple-I.

How much you save on home insurance by increasing the deductible depends on your insurance company, where you live and claims history, said Loretta Worters, a spokeswoman at Triple-I. While high deductibles can help lower costs, your premiums may still rise, she said.

### Understand your deductibles

Standard homeowners insurance covers wind and hail damage from storms and hurricanes. Flood and earthquake policies are typically purchased separately.

But each of these natural disasters has its own deductible rules. If you live in an area with a high risk for one of these disasters, there are different deductibles, said Worters.

For instance, whether a hurricate deductible applies to a claim depends on the specific "trigger" selected by the insurance company. These triggers vary by state and insurer and usually apply when the National Weather Service or National Hurricane Center officially names a tropical storm, declares a hurricane watch or warning, or defines a hurricane's intensity in terms of wind speed, said Worters.

Hurricane deductibles are generally higher than traditional dollar deductibles and usually take the form of a percentage of the policy limits. For example, in Florida, most insurance policies have a hurricane deductible of 2% to 10% of a home's insured value.

Homeowners are typically able to raise their standard homeowners deductible, but they don't always have that option with a percentage deductible, Worters said.

Homeowners can find their deductible amounts on their insurance policy's declaration page.

### Consider the risks

With severe weather and natural disasters on the rise, it is risky to raise your deductible if your home might be vulnerable to damage, said Pat Howard, property and casualty insurance specialist at Policygenius, an online insurance broker.

If you live in an area where the chance of expensive home damage is low and you haven't had to file a claim in the past, it might be worth boosting your deductible to lower your premiums, said Howard.

# Prepare for the upfront expense

A higher-deductible option can help you save on monthly premiums, but make sure you can afford to pay for damage before your insurance starts to cover repairs.

For example, if you have a \$5,000 deductible and your home gets \$4,500 in hail damage, you will have to pay for the repairs out of pocket.

Many losses, including post-hurricane roof damage, often won't rise to a level above the deductible, which means the homeowner will need to absorb the entire cost of the repair, said Harold Lewis, a realestate lawyer in Miami.

You will want to be able to pay for the repairs without running up high-interest credit-card debt, financial advisers say.

Consider saving more than the deductible amount in an emergency fund, said Noah Schwartz, a financial planner in Newtown, Conn.

# ARTS IN REVIEW



# **OPERA REVIEW**

# **Coming Out of Its Chrysalis**

#### BY HEIDI WALESON

Boston he stereotypes inherent in Puccini's "Madama Butterfly"—a story built around the white imperialist male fantasy of the submissive Asian

woman—have become increasingly problematic in recent years, leading several opera companies to invite all-Asian creative teams to rethink this canonic work. Following the spate of anti-Asian violence in 2021, Boston Lyric Opera convened a series of conversations, "The Butterfly Process," to examine the piece and its ambivalent legacy; a new production of the opera, unveiled last week at the Emerson Colonial Theatre, is one result.

Directed by choreographer and activist Phil Chan, this "Butterfly" is set in the U.S. during World War II. Cio-Cio-San works as a singer in an underground nightclub in San Francisco's Chinatown; her "wedding" to Pinkerton, a naval officer, is part of a nightly stunt at the club. Between Acts I and II, the Japanese bomb Pearl Harbor, Pinkerton goes off to war, and the pregnant Butterfly is sent to an incarceration camp (as BLO refers to it) in Arizona, sharing the fate of thousands of Japanese-Americans during that time.

This thoughtful effort, aided by some changes in the text, makes certain aspects of the story more palatable for contemporary audiences. Butterfly is an adult woman © with agency, not a helpless 15-year-≦ old being sold to the highest bidder. The lines questioning her about her age are directed to Pinkerton, who says he is 21. In the love duet at the end of Act 1, Butterfly puts on a coat rather than sheds her clothes. In the camp, she longs for Pinkerton's return not out of hopeless love but because their son is dying of tuberculosis and she has no resources to care for him. There's no suicide; the opera is framed as the recollections of the adult Butterfly in 1983 looking back on this trau-

matic period of her life. The sets by Yu Shibagaki, costumes by Sara Ryung Clement, and lighting by Jeanette Oi-Suk Yew ably evoke the nightclub (Butterfly's wedding attendants are leggy showgirls) and the camp with its makeshift wooden barracks and watchtower. Some of the photographs that depict Butterfly's history are family pictures belonging to BLO's artistic adviser and dramaturg Nina Yoshida Nelsen; three historical dramaturgs are also credited.

But making Butterfly's relationship with Pinkerton more transactional than romantic coexists awkwardly with Puccini's swoony music. The opera is tightly constructed as a weepie, and if Butterfly's heart isn't broken by love, the tragedy doesn't really land.

As Butterfly, Karen Chia-Ling Ho carefully walked the line between knowingness and feeling, but there



don and her "Un bel di" was sturdy rather than soaring. One of the best moments in the evening was the "Flower Duet," in which Butterfly and Suzuki (the imposing Alice Chung) decorated the camp with handmade paper flowers in anticipation of Pinkerton's arrival; the relationship between the two women felt the most real in the opera. The men were properly unappealing: As Pinkerton, Dominick Chenes's tenor seemed muted; Troy Cook was an efficient Sharpless, more a tool than a sympathizer with Butterfly, as is usual; Rodell Rosel was a sleazy Goro (here the owner of the nightclub). Dancer Cassie Wang, depicting Butterfly between Acts 2 and 3, performed some ambiguous choreography by Michael Sakamoto. The theater has no pit, so the orchestra, led by David Angus, seemed unusually loud and brassy.

was little sense of passionate aban-

#### \*\*\*

New York Julia Bullock's recital in the Park Avenue Armory's Board of Officers Room on Sept. 11 was typically unconventional—she is far more likely to headline a piece like Michel van der Aa's multidisciplinary opera 'Upload" than to sing "La Traviata." Here, she made a strong case for widening the definition of the art song to include the work of Nina Simone along with Franz Schubert and Hugo Wolf. Every song and interpretive choice in the program was intentional, focused on building that larger structure. Ms. Bullock, who supplies her own translations of lyrics, is never just focused on making pretty sounds. Rather, her distinctive, velvety lower register,

### Karen Chia-Ling Ho, center, in 'Madama Butterfly'

Wednesday, September 20, 2023 | A15

her crystalline text articulation, and her commitment to her material make her a magnetic performer.

That command held sway as she constructed musical arcs. Two quiet, folk-tinged songs by the obscure singer-songwriter Connie Converse segued seamlessly into a Kurt Weill group: his mournful "Lost in the Stars" followed by a sparky, rhythmically free spoken-and-sung version of "Denn wie man sich bettet," and then an intense "Wie lange noch?" full of suppressed fury. In John Cage's "She is Asleep," no. 2, her wordless vocalise paired with John Arida's damped piano made a sleeper's inner world feel vital. In a selection of songs written by black Americans, some of them women, ably arranged by Jeremy Siskind, her complex portrayals persuasively rejected the narrative of the helpless female so prevalent in traditional art songs. Her stylings of Cora "Lovie" Austin and Alberta Hunter's "Downhearted Blues," which turned the be-trayed woman's lament on its head, and Nina Simone's "Four Women," a chilling depiction of stereotypes of black women, created characters as powerful as any written by Schubert.

\*\*\*

Lise Davidsen got a bigger stage for her Sept. 14 recital—the Metropolitan Opera House. The young Norwegian soprano has made a splash at the Met, starting with her 2019 debut as Lisa in Tchaikovsky's "Queen of Spades" and followed by a trio of Strauss roles: Ariadne, Chrysothemis, and the Marschallin. Her spectacular instrument recalls Birgit Nilsson's—producing a blazing, metallic sound with effortless power and total control, one seemingly able to carry out the back of the auditorium and across Central Park.

Recitals are a different beast from opera, however. While Ms. Davidsen's voice still sounded glorious and house-filling, the Grieg and Sibelius songs on the first half of the program were pretty but generic. On the second half, a quartet of Schubert hits came off better, with Ms. Davidsen capturing the dramatic pacing and scene-painting of "Gretchen am Spinnrade" and "Erlkönig" and the serenity of "An die Musik" and "Litanei auf das Fest Aller Seelen"—in the last, she sang softly and still filled the space. The expansive operatic potential of a Strauss group also worked to her advantage, though "Befreit" could have been more intimate. James Baillieu was the sensitive pianist.

Opera arias were also sprinkled throughout. Ms. Davidsen will sing Leonora in Verdi's "La forza del destino" at the Met next February, but her selections from "Un ballo in maschera" and "Otello" felt undercooked. She shone, however, in Lisa's final aria from "Queen of Spades," and in Wagner's grand salute "Dich, teure Halle" from "Tannhauser," summoning the

Karen Chia-Ling Ho and Dominick Chenes spirit of Nilsson once again.

Ms. Waleson writes on opera for the Journal and is the author of "Mad Scenes and Exit Arias: The Death of the New York City Opera and the Future of Opera in America" (Metropolitan).

# **TELEVISION REVIEW** | JOHN ANDERSON

# 'The Super Models': Fashion's Fab Four

That the title of "The Super Models" is not "The Supermodels" is no minor detail. The subjects of this four-part, eye-candy spectacular—Naomi Campbell, Cindy Crawford, Linda Evangelista and Christy Turlington—are not mere *supermodels*; they are *the* super models, women who were, and are, close friends, a quartet of beauties who won the genetic lottery and remade the world they were born into. "We're not the Beatles," Ms. Evangelista protests, but no one in-

volved in the program would be unhappy if a viewer made that kind of connection.

A four-part review of four careers, the series—deeply dissatisfying given the territory it purports to occupy—is curious nonetheless. One reason is the presence of Roger Ross Wil-

liams (who co-directs with Larissa Bills, of "On Pointe"), an Oscar-winning filmmaker whose chosen subject matter has largely been about LGBTQ concerns and race—"God Loves Uganda," for instance, or even "Love to Love You, Donna Summer," which dug deeply at the intersection of blackness, gayness and pop culture. But "The Super Models" is happy to provide us with a rather surface view of the world or at least of modeling on an extraterrestrial level. The two directors supersaturate their series with images past and present—the women were, and are, staggeringly beautiful; they were fixtures in the fashion magazines of the '80s and '90s, ultimately eclipsing the products they were supposed to be selling and becoming one-woman brands before personal branding was really a thing. It is hardly an ordeal to

It is hardly an ordeal to watch their careers rewind. But this only punctuates the fact that so little of depth is being said. Ogling

is great, but nutritionally insufficient. Built around separate sit-down interviews, the show tells us how the four came out of nowhere, were discovered of-

ten by accident and went off, babes in the woods, to conquer the cutthroat fashion world, in print and on the runway. The evolutionary trajectory of the Model—from anonymous mannequin to tabloid celebrity—is interesting, inasmuch as it plays into one of the themes of "The Super Models," which is power: We are told repeatedly that the team of



#### ▲ Naomi Campbell, Christy Turlington, Cindy Crawford and Linda Evangelista in the new series

Campbell, Crawford, Evangelista and Turlington seized control from the ruling elite. But where did it go? Much as Hollywood now systematically prevents filmmakers from achieving real decision-making clout (who are the new Scorseses now, or the Spielbergs?) there are very few women now who possess the kind of superpower held by these supermodels. Their personal careers have been very successful, but their legacy vis-à-vis their profession? It is a question. Just one that goes unexplored by this series.

If "The Super Models" wanted to be more than a commercial for its subjects, and have more of a reason to be, it might have asked the women what it means to be them. What does it signify to be so beautiful; what does it feel like to stop traffic with your face? What does it mean to be so blessed? What were they selling? Sex, certainly. An unreachable ideal, for sure. Fantasy. Dreams. Cosmetics. Haute couture. What do they think about what made them different? A special relationship with the camera? Their physical proportions? Makeup? God?

They do give an enormous amount of credit to their photographers, notably Steven Meisel, who is conspicuously absent from the series, as are a few other contemporaries: Stephanie Seymour, for instance, who was part of the famous birthday-suit, body-pile photograph taken by Herb Ritts in 1989. (Episode 2 of the series is dedicated to the late Tatjana Patitz, who was also in that shot as well as in the lipsynced George Michael music video "Freedom! '90," which becomes the series theme song.) The waifish Kate Moss gets passing mention, but only as a representative of how tastes in fashion changed.

There is very little that is unpretty about the stories told—the sexual harassment and worse that models experienced under the regimes of some talent agencies is addressed, not dwelled upon; Ms. Evangelista's off-handed crack in 1990 that she and her cohort "don't

wake up for less than \$10,000 a day" is something she has to deal with, as is the disfigurement she experienced after cosmetic surgery that effectively ended her career. It makes her seem all the more brave for appearing in a series that celebrates beauty past and present and is by definition superficial. The four women profiled are intelligent, articulate, a joy to be around; they engage in philanthropy, love their children, love their work (whatever it now involves) and remain, aesthetically speaking, an alien life-form. Except for that, they're just like you and me

#### The Super Models

Wednesday, Apple TV+

*Mr. Anderson is the Journal's TV critic.* 

The women conquered the fashion world in print and on the runway.

# THE WALL STREET JOURNAL.

# **SPORTS**

# **Tampa Bay Rays Will Build a New Dome**

The team announced a deal for a new ballpark in St. Petersburg, resolving years of uncertainty

#### By LINDSEY ADLER

he Tampa Bay Rays on Tuesday announced a new ballpark plan that will utilize a private-public funding partnership to keep the team in St. Petersburg, after years of uncertainty, The agreement helps kick the door open for Major League Baseball to consider expan-

The 15-year saga of the Rays attempting to leave the dark and dingy Tropicana Field is headed to a conclusion just months after Oakland A's said they would relocate to Las Vegas after failing to find a way to build their own new ballpark in the Bay Area.

The Rays said their deal will result in a new, fixed-roof dome, artificially turfed facility located next to the current site of the Trop. It is expected to have a 30,000 seat capacity—significantly less than what Tropicana Field can allow (and which the Rays cannot seem to fill despite being a perpetual winner). It will feature something brand new to the Rays experience: Windows that will allow natural sunlight to enter the ballpark.

A ballpark construction (or renovation) project isn't just about building a ballpark, however. The Rays, following the example set by the Atlanta Braves, intend to take part in a massive redevelopment project that will put the new stadium at the center of a multiuse residential and commerce district in the heart of St. Petersburg.

If the Rays do break ground on a new ballpark, along with the A's at their new intended site in Las Vegas, it will bring to an end a multidecade saga hanging over Major League Baseball. With the Rays and A's sagas resolved—albeit in very different ways-the league can begin to look at expansion to cities such as Nashville. Montreal, or Salt Lake City.

In July, ahead of the All-Star Game, MLB commissioner Rob Manfred said that once the Rays and A's had new ballpark plans secured, he would seek to form an expansion committee "pretty shortly thereafter."

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23

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A rendering of the Tampa Bay Rays' new ballpark plan that will keep the MLB team in St. Petersburg.

The Rays are expected to receive \$600 million in public funds from the city of St. Petersburg and Pinellas County to build the new ballpark, with team ownership on the hook for an estimated \$700 million to complete the ballpark, in addition to any budget overages. The Rays plan to raise their portion of the ballpark construction budget through private financing or potentially by selling off partial ownership stakes in the team.

"I think the big message is that we're keeping the team in Tampa Bay for generations to come," said Brian Auld, co-president of the Rays. "I think this is gonna be our fourth stadium announcement, but this is the only one that's had a concrete financing plan behind it. The message that we're really trying to put out there is that St. Pete and Pinellas County specifically has grown up so much around us. We believe this new ballpark can

really help us drive attendance." The Rays, who have been one of MLB's top teams over the last halfdecade, have seen firsthand that

team success doesn't correlate with rousing attendance numbers for home games. This season, they are drawing fewer than 18,000 fans per home game, despite another strong sea-<u>30,00</u>0 son on the field. The Rays' attendance has suffered capacity of the Rays' in part because of proposed new the miserable aesballpark thetics of the Trop, but also due to traffic and transit issues in the Tampa Bay area that make the site difficult to access for most outside of the immediate St. Petersburg area.

Tropicana Field is surrounded by seas of parking lots, which the Rays say will be converted back to align with the existing city grid to

ease access and walkability of the park. St. Petersburg is still largely accessible only by private vehicle, which means the Rays will plan to build out parking on-site and within a 5-to-10 minute walk from the ballpark. The team has

struggled to make its ballpark a regional destination, but this plan turns the attention toward the locals. The city of St. Petersburg, Pinellas County, and the Rays hope that the area has changed around the Trop, with

an influx of younger residents with disposable incomes who live within walking distance of the ballpark in newbuild towers in St. Pete.

The Rays have spent a long time looking for a change in scenery. Now, under this plan, they expect to benefit from the scenery

changing around them.

The team's long-running quest to build a new ballpark has led to potential plans in Tampa proper, along with the idea of a split-season situation where the team would play in St. Petersburg and Montreal in the same season. This slow process has now resulted in the Rays attempting to build a new ballpark in an era when the sentiment around urban development and ballpark logistics are changing rapidly.

The Braves opened eyes across the industry by relocating from Atlanta proper to unincorporated Cobb County, Georgia in 2017, with a massive mixed-use district known as "The Battery" built around it. Now, building a ballpark is no longer just about building the field and the concourses and the seats—it's about creating a broader destination that can generate revenue for the area outside of a baseball team's 81 home games per year.

The Oakland A's attempted to resolve their own ballpark saga by engaging in a massive redevelopment plan in Oakland, but when that project faced continual difficulties, the team decided instead to agree to a small-footprint ballpark plan on the Las Vegas Strip, where there is no room for and no need for a new Battery-like complex. The Baltimore Orioles are also seeking public funding to renovate Camden Yards and, if the Orioles get their wish, also create a mixed-use district around the ballpark in central Baltimore. The Milwaukee Brewers will also be seeking public funding to renovate their own ballpark, and the Kansas City Royals are seeking a new ballpark closer to the city center.

Gone are the days of a standalone ballpark out on the edge of the city, like the now-demolished Candlestick Park in San Francisco.

"In many ways, owning a sports team isn't just about owning a sports team anymore," Auld said. "When Stuart Sternberg purchased the Rays, our focus was on winning games and providing a great fan experience. In fact, we conscientiously tried to avoid stepping into areas outside of baseball.

Now, Auld says, "part of the evolution of sports ownership has been to really take control of what we call 'the doorstep to your ball-  $\$ park."

#### **The WSJ Daily Crossword** | Edited by Mike Shenk 28 Droop 12 30 TV type 16 33 Hound's 18 19 find 34 Badly By LAINE HIGGINS 22 36 Sp. girl's title

8 Home site

9 Striking

10 Clever

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11 Imitate a pigeon

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27 Match

19 Lawmaking

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12 Roofing goo

# The Scheduling Headache Caused by Mega-Conferences

BEGINNING IN 2024, college athletics will start to look pretty weird. Washington could play conference foe Marvland with implications

for the Big Ten volleyball ti-

tle. Arizona State might do

in the Big 12 football race.

ville in the Atlantic Coast

the same against Cincinnati

Ditto for Stanford and Louis-

Such is the fate of the

sport's so-called "mega-con-

ferences" created during the

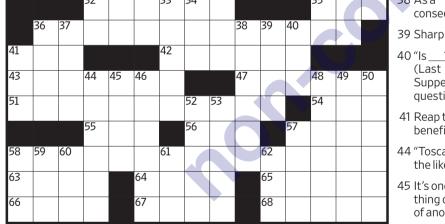
most recent wave of

conference realign-

ment that began in

ing this spring as athletic directors debated moving from eight to nine conference football games. They'll stick at eight in 2024, when Texas and Oklahoma join, but commis-

ger flights, but conferences are working to mitigate travel and missed class days. According to a person familiar with the ACC, that conference is toying with the idea of hosting multi-team events for Olympic sports at a semi-central hub in Dallas, where new member SMU is based. Volleyball-the kind played indoors—is one of the hardest to schedule. During the conference portion of the regular season, most teams play a round robin-and-a-half: one game against half of the



### **PART TIME** | By David Alfred Bywaters

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6 Qualified	Berber	64 Cotopaxi
10 "Tosca" trio	32 Dangerous	output
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15 Unlucky recipient of a horse statue	36 Part of a meal-sharing strategy?	66 Trucking units
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21 El Tajo o el Ebro, por	47 Puzzle	2 Safe and sound
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22 Amour (mad love)	making a corncob pipe?	named for a Ukrainian city
23 Where RNs	54 Sleep stage	4 Bit of SWAT
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Solve this puzzle online and discuss it at WSJ.com/Puzzles

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the summer of 2021 as universities chased the biggest paychecks. Leagues are ballooning from 10 or 14 members to as many as 16 and 18.

Conference.

This consolidation may be good for some athletic departments' bottom lines, but it's a headache when it comes to drawing up 12-game schedules for football's regular season and a full-blown migraine for most other sports.

"It's really almost impossible to overstate the complexity of these problems," said Chris Groer, chief product officer of scheduling startup Fastbreak.AI. If an 18-team conference wants a round robin schedule-a common practice in sports like volleyball-Groer says there are googol (10 with 100 zeros) ways to get that done, "which is more than the number of atoms in the universe.

Not all megaconferences are created equally, from a combinatorial permutation standpoint. It's slightly easier to work with 16, which can neatly be segmented into three permanent rivals and two groups of six rotating teams for a nine-game conference football schedule. That's the model the Southeastern Conference was mullsioner Greg Sankey is lobbying for nine in 2025.

Doing the math with 18 teams is a little funkier. The Big Ten is still figuring it out, having scrapped the 16-team scheduling model they announced earlier in the summer before Oregon and Washington Joined. So is the ACC, with 17 full time members and



Texas quarterback Quinn Ewers throws against Alabama.

a scheduling partnership with football independent Notre Dame.

Not all sports will be affected the same. Those that compete mostly in invitational-style tournaments rather than one-on-one matches—like golf, swimming and track and field-won't see too many changes to how they operate during the regular season. The biggest change those athletes will notice is that they're up against a bigger field in their conference championship.

"It will basically be a mini-NCAA regional in terms of the number of athletes that will be there," Big Ten chief operating officer Kerry Kenny said.

They might have a few lon-

teams in the league and two games against the other half. Volleyball programs also tend to have smaller budgets and cannot afford to take a flight, let alone a chartered one, to their away games. This further amps up the scheduling difficulty.

"There are huge economic implications for travel in these nonrevenue sports, Groer said. "You can't be too greedy in your rotations."

This is all to say that the months ahead will be incredibly busy for scheduling experts. "Nothing in scheduling is impossible," Kenny said. "It's just how you take all of the data you're given and figure out the best possible outcome based on that data."

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# **OPINION**

# Libya's Flood Has Lessons for Us



& IDEAS By William A. Galston

do for ourselves and recognize that organized collective action is essential to limit damage and recover. When government fails to perform its core tasks competently and honestly, the public's trust in its leaders declines and the desire for better governance surges.

But governments tend to be shortsighted. In calm times, officials typically address issues of the moment instead of preparing for future threats. especially unpredictable and episodic ones. And when public officials seek their personal interest instead of the honest discharge of their duties, disaster preparation is bound to be inadequate.

The recent flood in Derna, Libya, which the mayor says killed up to 20,000, exemplifies these pathologies. The large dams protecting the city, which was virtually wiped out, had been inadequately maintained for decades, and a government infound that quiry funds provided for maintenance had never been spent. As early as 1998, a government inspection team discovered cracks and fissures in these structures, but repairs weren't begun for

12 years, and civil strife, was an international humilia-Catastrophes which divided the country us why governinto two warring factions, ment matters. ended these efforts before In times of they could be completed.

Last year an engineer at Libya's Omar Al-Mukhtar University circulated a paper warning that the dams could collapse under heavy rain. Experts regarded his analysis as highly credible, but it had no evident effect on authorities. Then came Storm Daniel, which inundated Greece and Turkey before moving south. Days before it reached Libya, officials said the dams were in good condition and that there was no cause for concern about their collapse. But these officials were hundreds of miles away in Tripoli, capital of the western part of the di-

vided country. Still, proximity to the disaster hasn't improved Libyan officials' understanding of its causes. Despite evidence of decades of mismanagement, the speaker of the Parliament in Libva's eastern part denied that bad governance contributed to the collapse. "Don't say, 'If only we'd done this, if only we'd done that,' " he said. "What took place in our country was an incomparable natural disaster." That isn't true; it took official inaction in the face of repeated warnings to turn a massive storm into a human disaster.

Libya isn't unique. Nations with greater resources and fewer challenges have struggled to prepare for foreseeable disasters. The U.S. response to Hurricane Katrina

tion. America's decadelong failure to refill its emergency medical stockpiles impeded the early response to the Covid-19 pandemic. Inaction by electricity companies and government authorities contributed to devastating fires in California and Hawaii this summer. Providing for future ills is always difficult. The future seems distant and difficult to imagine.

When civil order and governance break down, the result can be catastrophic.

Libya's disaster reflects an ancient truth: The breakdown of civil order is among the worst of all ills, not only because it can threaten the lives and livelihoods of most members of society but also because it can make responding effectively to emergencies impossible. Nothing undermines order more than civil war, which typically begins as a battle between two organized forces and often devolves into a multifront struggle among armed gangs. When order collapses, Thomas Hobbes noted, so do personal security, economic activity and social life. When daily life is consumed by the struggle for survival, providing for the future becomes an unaffordable luxury.

What happens in Libya

won't stay in Libya. The international community will spend much more on humanitarian aid and development assistance than it would have cost Libya's government to maintain its dams and create an effective early-warning system for floods. And since civil war broke out, Libya has become a major source of migrants from Africa and the Middle East risking their lives to reach Europe. Since 2015 the surge of illegal immigration has destabilized European politics and put pressure on agreements guaranteeing freedom of movement across national borders within Europe.

When states fail-whether through civil war in Libya, Ethiopia and South Sudan, economic collapse in Venezuela, or descent into gang warfare in Guatemala and Haitiother countries pay a price. Desperate people will cross the Mediterranean in rickety boats or trudge through the forbidding Darién Gap in Central America to escape danger and improve prospects for their children.

Strong, persistent international efforts to end civil wars, rein in official corruption, and rebuild good governance reflect not only humanitarian impulses but also the long-term interest of fortunate countries that can't assume that disasters far from their borders will leave them unscathed.

Holman W. Jenkins, Jr. is awav

# **Bidenomics Is Unsustainable**

#### By Stephen Miran

he Biden administration claims its policies are bringing manufacturing jobs back to U.S. shores. But strikes by auto workers, healthcare workers. and Hollywood writers and actors demonstrate that key pillars of President Biden's economic agenda are bad for American industry. By heavily subsidizing unionization, Bidenomics is likely to raise production costs, drive morefrequent strikes, and erode America's international competitiveness.

The administration's fiscal glut includes many taxpayerfunded incentives for expanding industrial capacity. The Inflation Reduction Act's climate and energy subsidies are expected to surpass \$1 trillion. While the inflationary effect is obvious, less appreciated is that these massive fiscal programs are designed to stimulate unionization. The Inflation Reduction Act's manufacturing tax credits include "prevailing wage" requirements, which force firms that take the money to meet or exceed the average regional wage for that type of work. The requirements prevent firms from competing to reduce labor costs and effectively make unions wage

setters. Forcing nonunionized employers to pay the same wages as unionized ones is unionization by other means.

In other programs, the requirements are even stricter. Applicants for the act's domestic manufacturing conversion grants are required to submit "Just Transition Plans" describing how they will retain or expand highpaying jobs. The application states that "higher scores will be given to projects that are likely to retain collective bargaining agreements."

Subsidies for unions will drive labor costs up, making the U.S. uncompetitive.

lower employment. That's why the best policies for workers are those that foster labor demand, not that push wages above what the market will bear.

Consider this dynamic in the context of the auto industry. Ford recorded a \$2 billion loss in 2022, and its CEO has made clear that meeting the United Auto Workers' de-mands for a 40% raise and a four-day workweek would drive the company out of business, resulting in job losses.

Bv contrast, China, a negligible force in global auto exports only two years ago, is poised to overtake Japan as the world's largest exporter in 2023. European Union leaders, afraid China's subsidized electric vehicles will ravage the EU's auto sector, accuse its electric-vehicle maker BYD of "flooding" the European auto market and are exploring import restrictions. While much of the U.S. industrial base has already moved overseas, making ourselves uncompetitive by deliberately pushing production costs higher is a great way to lose the manufacturers that stayed.

building spree, with construction spending on factories up by almost \$100 billion over a year ago. But the workers employed in all these new facilities will likely be more unionized, and the administration has added a host of other labor requirements to receive funding. That means costlier labor and, very likely, more strikes.

Firms are tolerating unionization because of taxpayer subsidies. But eventually those subsidies will dry up, either because they've run their course in the original legislation or because politicians curtail or repeal them. When that happens, sectors built up around the Inflation Reduction Act will be left with enormously uneconomic production costs, dead in the water if exposed to global competition. Mr. Biden's economic vision can last only as long as the taxpayer keeps paying for it and is unlikely to result in a sustainable increase in manufacturing capacity or jobs in America. Any reindustrialization ushered in by Bidenomics contains the seeds of its own unraveling.

**BOOKSHELF** | By Mark Yost

# Stop Knocking **Diesel Engines**

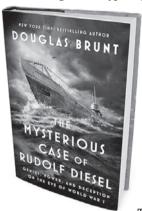
Wednesday, September 20, 2023 | A17

# The Mysterious Case of Rudolf Diesel

By Douglas Brunt

(Atria, 384 pages, \$28.99)

f America were a saner place, Washington would have more than two political parties, Major League Baseball would never have created the designated hitter, and we'd all be driving cars with clean, highly efficient diesel engines. You can quibble with me on the first two points, but you can't argue in 2023 that diesel isn't the better alternative to gasoline (or batteries). Long gone are the days of your grandfather's Oldsmobile belching black smoke in the driveway every morning. Today's diesel emissions are no worse than those of gasoline engines, mainly because diesels are, on average, 30% more fuel efficient. They're also more reliable and last longer than typical gasoline engines.



The glories of the diesel engine and its inventor are chronicled in Douglas Brunt's excellent biography, "The Mysterious Case of Rudolf Diesel." Diesel's rags-to-riches story is a fascinating one. But Mr. Brunt, a novelist whose books include "Trophy Son" and "The Means," puts the man and his revolutionary technology in the context of the Industrial Age, World War I, and the intertwined geopolitics of England, France, Germany, Russia and the U.S. at the beginning of the 20th century. The result is a well-researched and

well-written biography of an inventor who, in 1897, created a new type of internal-combustion engine that quickly supplanted the steam engine and changed the way we move and make things.

Diesel was born in Paris in 1858. His father, an immigrant from Bavaria, was a tinkerer who crafted handmade purses and children's toys. As anti-Prussian animosity began to rise in France in 1870, the Diesels fled to England; there, we are told, 12-year-old Rudolf encountered horrors "that haunted him the rest of his life: tenement housing of the London industry laborers, factories with poor lighting and no ventilation, the foul smells of wretched humans mixed with the smog of coal smoke from belching machines." Luckily, sponsors in Bavaria agreed to take in young Rudolf. He soon displayed a proficiency for engineering and graduated at the head of his class at a polytechnic school. Eventually he turned his mind to creating a more efficient internal-combustion engine.

To convey the importance of Diesel's creation, Mr. Brunt explains what the world was like, and how work got done, before the advent of the internal-combustion engine. Most machines at the time were powered by external combustion through a process that heated water—primarily by coal in Europe and wood in North America-to create the steam needed to drive an engine's pistons and gears. This applied to ships, trains and large manufacturing machines.

The steam engine, however, was highly inefficient, losing much of the heat that was generated to boil water. The early gasoline engines of Karl Benz and others sought to address this problem, but the heavy-fuel, compression-ignition engine that Diesel developed in the 1890s proved so efficient and mechanically sound that it became the engine of choice for most industries, particularly shipbuilding.

Indeed, prior to Diesel's innovations, ships had to "raise steam" before they could be put to sea, a process that could take hours. With a diesel engine, a ship could get under way in minutes. Diesel engines also eliminated the need for dozens of men shoveling coal into boilers; freed of all those men and all that coal, ships could take on more cargo. "Diesel burned a

Higher real wages are good. But to be sustainable, they must be driven by durable labor demand and productivity enhancements that make workers more valuable. Higher wages set by government decree or union fiat only lead to job losses. If wages are fixed above market levels, companies will naturally seek to cut back on the labor they use, resulting in a stagflationary combination of higher prices and

The Biden administration's fellow at the Manhattan Instipolicies erode rather than boost competitiveness. The adviser at the U.S. Treasury, subsidies have spurred a 2020-21.

Mr. Miran is an adjunct tute. He served as a senior

# Why I Changed My Mind About Online ID

#### **By Mark Weinstein**

icrosoft analysts have uncovered a network of fake social-media accounts affiliated with China's Communist Party, according to a Sept. 7 company report. The accounts, masquerading as U.S. voters, were using artificial intelligence-generated images to spread divisive propaganda. Chinese, Russian and Iranian operatives used similar "bot farms"-networks of fake accounts-to interfere in the 2022 and earlier elections. Russian government operatives earlier this year boasted that social networks detect only 1% of their fake accounts.

In light of this threat to democracy, those concerned about counterfeit accounts are increasingly calling for true user verification, or "Real ID," on social media. American social-media giants are slowly moving in that direction too. This month Twitter started allowing users to submit government-issued IDs to verify their accounts. Meta did the same thing for Facebook and Instagram earlier in the year. But both systems are voluntary and charge a fee.

I've previously spoken out against the idea. A decade ago,

ber of the National Strategy for Trusted Identities in Cyberspace and the Identity Ecosystem Steering Group, I argued against a proposed national identity system as a violation of privacy.

But I've changed my mind, in part because privacy as we once knew it no longer exists. Social-media platforms, along with other Big Tech companies such as Google, Apple and Microsoft, collect and store vast repositories of our data, including emails, text messages, call logs, photos, documents, calendars, friend lists, locations, finances-vou name it. Much of this data is already available to law enforcement and government officials. The Edward Snowden revelations in 2013 exposed our government's mass surveillance practices, not only of suspected terrorists and lawbreakers but also of millions of private individuals.

Thanks to the Cambridge Analytica breach in 2018, it is estimated that 5,000 data points on every U.S. voter are already circulating online. But tracing someone's identity doesn't require nearly that many data points. Massachusetts Institute of Technology

as a steering committee mem- research on credit-card purchases has shown that it takes four basic data points on transaction dates and locations to identify 90% of people in a pool of 1.1 million people. It's time to stop pretending

that our true identities are secret on the web. Instead, let's put what companies and authorities already know to good use while protecting our privacy in every way we can.

# Verification on social media can prevent election interference.

Real ID verification is the best way to minimize election interference. Lawmakers should propose narrow federal legislation requiring large social platforms such as Facebook, Instagram, Twitter and TikTok to implement mandatory Real ID with the sole purpose of verifying users as real people.

The system shouldn't collect additional data on users beyond the minimum necessary information for verification, and users should still have control over what information they share publicly, the social network MeWe.

such as their ages and jobs. Real ID would promote

more authentic civil discourse on social media and help deter online misinformation, harassment and hate, much of which comes from bots and other fake accounts. It's also likely the best solution to protect children under 13 from the harms of social media-by keeping them out.

Rather than having verification systems nest exclusively within the government's domain. Real ID legislation should also give social-media companies the option to create their own verification systems or allow third-party vendors to participate.

Users who prefer anonymity could set up pseudonymous accounts, which would be labeled as such. Their real identities wouldn't be traceable by other users, but the web platforms' operators would know and could take rapid action against abusive accounts.

Despite its flaws, mandatory Real ID verification is the best way we can prevent election interference and put ourselves on the path of authentic civil discourse.

Mr. Weinstein is founder of

Early diesels were mostly for heavy industry. At the time, cars went with gasoline because they didn't need the horsepower or torque.

viscous fuel that had no fumes, was safe to store, and the engine consumed its fuel so efficiently that a ship could circumnavigate the globe without stopping to refuel, and it did so with no discernible exhaust to give away the ship's presence on the horizon," Mr. Brunt writes. "What's more. the fuel for a Diesel engine came from the natural resources that were abundant nearly everywhere," including vegetable oils and other biofuels.

What, then, of automobiles? Diesel's work was mainly focused on large engines, and as a result the automotive industry went with gasoline. Gas was cheap, akin to the kerosene that had been lighting streets and homes for decades; meanwhile, the automobile engines of the early 20th century didn't require the horsepower and torque that the diesel engine produced. In 1910, the gas engine's chief competitor wasn't diesel but steam and electric engines.

The diesel engine's smokeless efficiency over long distances also breathed new life into the submarine, something navies had long been trying to figure out. Suddenly, with the world on the brink of war, the submarine became a much more viable-and more deadly-weapons platform.

Rudolf Diesel was celebrated for his invention and stood alongside Thomas Edison and Henry Ford as a pioneer of industry. He did business with Adolphus Busch—whose factories needed engines to pump water and cool beer-as well the Nobels and Rothschilds and their oil-producing companies. But Diesel made an enemy of John D. Rockefeller, whose Standard Oil was already losing market share to electricity companies thanks to Edison's lightbulb. Rockefeller, Mr. Brunt tells us, "viewed Diesel's revolutionary technology an engine that didn't require gasoline or any product derived from crude oil-to be an existential threat."

Diesel disappeared at sea in 1913, giving rise to the "mysterious case" of the title. Mr. Brunt speculates—based on rumor, anecdote and conspiracy theories—that Diesel may have been killed by the industrialists who stood to lose from the growing popularity of his engine. There's also a theory that Diesel's death may have been faked by British intelligence, which wanted to spirit him off to Canada to develop diesel engines for the British navy.

So why isn't Rudolf Diesel better known, and why aren't more of us driving cars powered by his revolutionary invention? Diesels were popular in Europe for decades thanks to exorbitant gasoline prices, something Americans haven't had to contend with until recently. I'd like to think that diesels could enjoy a renaissance, but the Volkswagen scandal of a few years ago, when the carmaker was caught fooling EPA emissions tests, once again gave diesel a black eye in America. And that's too bad. Both the engine and the man deserve another look.

Mr. Yost, the former Detroit bureau chief for Dow Jones Newswires, is a writer on Cape Cod, Mass.

# **OPINION**

# **REVIEW & OUTLOOK**

# House Republicans Hang Separately

akeem Jeffries probably can't believe his luck. As House minority leader for less than a year, he gets to watch the Republican majority implode

without having to do a thing. That's the story in Congress as House Republicans form a circular firing squad over the most basic of duties—passing an annual bud-

get. As Montana Rep. Ryan Zinke, a former Navy Seal, put it in a visit to our offices on Monday: It's hard to govern "when you have snipers inside the perimeter." He means fellow Republicans.

The details of the internecine feuding are too boring to relate to busy readers. But the essence of the problem is that too many Republicans have forgotten the reality of the current Beltway balance of power. Their only hold on power is a four-vote majority in the House, one of the narrowest in history. They don't hold the Senate or the White House.

This means that the only way House Republicans can accomplish anything is by sticking together. If they can rally 218 votes to pass something, they have a chance to win policy victories. If they can't, they give the advantage to Democrats. It really is that simple.

That's how Republicans managed to extract lower spending levels from President Biden in this year's debt-ceiling talks. Speaker Kevin McCarthy had no leverage until the House passed a bill to raise the limit with certain conditions. Once he did, Mr. Biden was forced to negotiate. That victory wasn't earth-shaking, but it imposed a cap on spending this coming fiscal year and set the GOP up to accomplish more if they could pass individual spending bills with policy "riders."

But House Republicans have so far managed to pass only one of the 12 appropriations bills to fund the government, the one on veterans and military construction. Thus Congress is careening toward a possible government shutdown at the end of this month when the current fiscal year ends.

House Republicans can't even pass the defense or homeland security spending bills, which

orities on military spending and border security. The GOP is wasting

its majority on foolish shutdown threats.

Recalcitrant Members—"snipers inside the perimeter"—are demanding that somehow the House cut even more spending than the debt-

ceiling bill stipulated. They're willing to shut down the government to make their point, which is the equiv-

alent of holding your breath until you pass out. Conservative and moderate factions worked out a spending stop-gap bill that cuts overall nondefense spending by 1% from 2023 levels to keep the government running through Oct. 31, but even that seems to lack the votes.

should be the easiest and contain many GOP pri-

We'd be happy to support spending brinkmanship if it served some achievable goal. But taking responsibility for shutting down the government is a sure political loser. The party that seeks a shutdown is always blamed. The result in this case would likely be even more spending as Republicans need Democratic votes to reopen the government—and Democrats will demand something for it. The GOP will get few if any policy victories.

This is all so obvious—so Civics 101—that it's amazing to watch men and women who ran for Congress refuse to get it. Too many Republicans apparently come to Washington these days mainly to blow things up and count their TikTok followers.

Some backbenchers point the finger at Mr. McCarthy and this or that promise he supposedly made to become Speaker. But who's their alternative? Matt Gaetz? The kamikazes might be able to depose Mr. McCarthy, but then they'll turn around and chew up the next unlucky person who takes the job.

Republicans narrowly won the House in 2022 promising to rein in Democratic spending excesses, and they have. But they lack the votes to significantly change the direction of policy. To do that they need bigger majorities and control of the Senate.

On their current path, however, and if they shut down the government in a stupid, futile gesture, all they'll do is make it easier to turn the gavel over to Speaker Jeffries.

# The Irrelevant United Nations

ew York City this week is full of digni- make the moral case for support against Rusthe world for the United Nations General Assembly, and President

Biden chipped in with his annual speech on Tuesday. The Lady Godiva question no one wants to ask is: Why?

Amid the mountain of words this week, what will

be accomplished? In the emerging world order of rogue regimes and multi-polar power centers, what good does the U.N. do anymore?

The Presidents of Russia, China and France and the Prime Minister of the United Kingdom didn't even show up. Iranian President Ebrahim Raisi made an appearance to lecture about American perilay. In a snow of its re spect for the U.N., Iran expelled the U.N.'s most experienced nuclear-weapons inspectors on the eve of Mr. Raisi's visit. The U.N. has likewise been helpless as North Korea ignores Security Council resolutions and sanctions to expand its nuclear program.

taries and functionaries from around sia's invasion. But the U.N. has been worse than useless during the Ukraine conflict. Rus-

> The annual gabfest in **New York underscores** its global failures.

sia's veto in the Security **Council with Chinese support** has blocked any serious response to the Kremlin's marauding. The one U.N. contribution was to help negotiate a deal to allow grain exports

from Ukraine. But Vladimir Putin recently nixed that agreement.

Mr. Zelensky's visit to Turtle Bay was a drop-by on his way to Washington, where the real business of enforcing world order will take place, as it has since the middle of the 20th century. The hard power of the U.S. and its allies will determine whether Ukraine wins

# LETTERS TO THE EDITOR

# Schools, Self-Control and the 'War on Boys'

In "School Is a Hostile Environment for Boys" (op-ed, Sept. 14), Erica Komisar says teaching methods aren't suited to boys, leaving many to feel like failures. But the problem isn't requiring boys to sit still and pay attention. Schools have always required that; it's called self-control, not "feminizing." Somehow we still produced generations of scientists, doctors and lawyers who survived without a sense of shame or failure.

Those boys, however, had ample time to play-not organized sports but free play-and no screens. I'm not suggesting a return to the past, but a reclaiming of something we seem to have lost.

We need to require more of boys, not less. In fact, we could all use more self-control, respect for legitimate authority, hard work and perseverance. Maybe if we focused more on how we behave than how we feel, there would be better marriages and less "responsibility-free public policy" ("Democrats Demote Responsibility" by Daniel Henninger, Wonder Land, Sept. 14). KAYE WILSON

Bethany, Okla.

Ms. Komisar's article is right on target when she mentions that school is a hostile environment for boys. As a mother of a now-grown and collegeeducated son, I saw his daily struggle with teachers and administrators, and their near-constant suggestions to medicate him for poor behavior. Nothing like drugging him to make him behave in a school environment that is geared toward girls.

Boys and girls develop and learn in different ways-always have, always will. It is time for us to stop making boys feel ashamed of their behavior and help them channel that energy into being productive, confident and successful.

> LAURA ACHURCH Beaufort. S.C.

Given the 51% increase in suicide attempts by teenage girls reported by the Centers for Disease Control and Prevention, the 1 in 3 who have considered suicide and the nearly 60% who feel persistent sadness, perhaps school is a hostile environment for girls, too. LAURIE CHERBONNIER Winnetka. Ill.

# **Biden Needs a VP Whom Americans Can Trust**

Poll after poll finds that an overwhelming majority of Americans think President Biden is too old for the job ("Biden is a Dangerous Choice for Democrats" by Karl Rove, op-ed, Sept. 7). But by tradition and calculation, no mainstream Democrat will mount a challenge that could expose the short comings of the party and its incumbent, and risk helping Donald Trump. There is, however, an alternative.

Mr. Biden is the quarterback, and quarterbacks get hurt all the time. Good teams will have a backup ready. The problem isn't Mr. Biden, but his vice president, Kamala Harris. Many Americans who think Mr. Biden is too old would nevertheless accept him if he had a good vice president to pick up the job in case he becomes incapacitated. Is Ms. Harris good enough? The polls say she has an even lower approval rating than her boss.

Mr. Biden should change this arrangement for his re-election bid. If something were to happen to the president, voters should feel secure that they are still in good hands. Doc Ngu

After reading Mr. Rove's article, it occurred to me that without President Barack Obama, there would be no President Donald Trump. Mr. Obama, who ran on a platform of hope, change and unity, ended up governing with a pen and a phone and leaving the country more split, and race relations measurably worse. than before he took office. In a badly divided country, Mr. Trump attracted just enough support to win.

Next, without President Trump, there would be no President Biden. After four years of daily negativity and inflammatory rhetoric, Mr. Biden ran as the adult in the room, someone to bring a fractured country together. It worked and he won, again narrowly.

Finally, without President Biden, there would be no possibility of President Trump 2.0. Since taking office, Mr. Biden and his administration have decided it is more important to unite the Democratic Party than the country. Mr. Trump is now seen as the protest vote to reverse the Biden administration's overreach.

JIM WOOD Jensen Beach, Fla.

# The Strange Outcomes of Biden's War on Oil

Buffalo Grove, Ill.

Regarding your editorial "Biden Freezes U.S. Arctic Oil" (Sept. 8): One can forget that President Biden's war on fossil fuels hasn't quite worked out as envisioned. His restrictions on leasing, the delayed pipeline construction and the voluminous new environmental regulations have increased cost but also restricted supply and competition. This has led to higher profitability for the surviving energy companies, as the price of oil has almost doubled since the

years of the Trump administration. Further, ESG investors, especially foundations and endowments, have shunned fossil-fuel investment. This has allowed the remaining investors to demand and receive higher returns. Energy-company survivors have used the lower risks and predictable cash flows associated with

Ukrainian President Volodymyr Zelensky made a rare trip to New York on Tuesday to

its war against Russia.

Multilateralism as practiced at the U.N. is increasingly irrelevant as China, Russia, Iran and other rogues assert their power. The liberal internationalists in the Biden Administration can't give up their vision of groups of nations meeting to settle their differences in peace. But the truth about today's world order lies in the rubble of Bakhmut.

# California's Big Labor Blowout

ormer California Gov. Jerry Brown provided a small restraint on Big Labor's power in Sacramento, but Gov. Gavin allowed to take paid time off for any "existing

Newsom has been an open door. Mr. Newsom will get another test of his mettle after the legislative session culminated last week with a mad dash to pass labor-backed bills.

We've told you about legis-

lation that would raise the minimum wage for fast-food workers to \$20 an hour next year and establish a state board to recommend industrywide regulation and benefits. Here's what else businesses have to look forward to.

• A \$25 minimum wage for "healthcare" workers, which would be phased in at large hospitals and dialysis clinics by 2026, community clinics by 2027, and other health facilities by 2028. The legislation is aimed at nursing homes and dialysis clinics that pay less, but it would also apply to non-healthcare workers such as janitors at medical facilities.

In-home aides would also be covered, so Californians will have to pay more for someone to help grandmother. As with the fast-food minimum wage, the mandate will raise labor costs for other employers who compete for workers. It will also invariably raise the cost of healthcare, which will be passed onto patients, their families and taxpayers.

• Unemployment benefits for striking workers. This bill will give unions more leverage in contract talks and extend work stoppages since unions won't have to tap their strike funds to pay members on the picket lines. It will also increase California's \$18 billion unemployment insurance fund deficit—meaning higher payroll taxes for employers.

• Five days of required paid sick leave a year. Most large employers already allow workers to take paid time off when they're ill, so this new mandate is aimed at small businesses that often can't afford to do so. Workers would be

If unions asked for it this year, Democrats in Sacramento said yes.

health condition of, or preventive care for, an employee or an employee's family member." Businesses could be sued over disputes with workers over what qualifies for paid time off.

• Labor protections for domestic workers. Legislation would require households that emplov nannies and housekeepers to comply with the state's Occupational Safety and Health Act under threat of criminal penalties. Californians had better make sure their laundry baskets aren't too heavy and no mold is growing in their bathrooms.

• Collective bargaining for legislative staff. Nearly all of California's governance problems can be traced to the granting of collective-bargaining rights to government employees. Extending these rights to legislative staff will essentially place a union member inside every legislator's office and make it politically harder for lawmakers to refuse Big Labor.

• A constitutional amendment to thwart a voter check on higher taxes. Taxpayer groups have qualified an initiative for the November 2024 ballot that would require that tax increases be approved by voters. Democrats aim to stop this initiative by placing a constitutional amendment on the March 2024 primary ballot that would require two-thirds voter approval for this initiative to pass.

Mr. Newsom still must sign these bills for them to become law. If he has presidential ambitions, he might consider their economic impact. California has the nation's second highest unemployment rate after Nevada. Being number one wouldn't help him on the national stage.

# The Pac-12 Deserves Every One of Its College Desertions

Dan Gochberg's letter "College Football Just Went Down the Tubes" (Sept. 8) deserves a response. It's easy to label USC and UCLA's move to the Big Ten conference as merely another step in the professionalization of college football. As a fan of the Big Ten. however, Mr. Gochberg had previously missed an opportunity to see one of the best college quarterbacks to have played the game. Those games were seen only on the Pac-12 Network, with its inept broadcast missing major plays and pixelated throughout. He also missed the years of Pac-12 mismanagement that forced these teams to take their ball and go elsewhere.

College football will be better for these moves, and the future has never looked brighter for the leaving teams. Stay tuned. We won't miss the amateur management of the Pac-12.

ROD MCKENZIE Altadena, Calif.

### Let's Not Deplatform Dissent

The First Amendment guarantees us the right to free speech. It doesn't qualify that right to those thoughts deemed acceptable to Karen Fleshman ("Antiracism Educator Responds to Mac Donald," Letters, Sept. 14). Her line about "the urgency of deplatforming divisive voices"-meaning anyone who challenges her-is repugnant. She can say what she wants. That is her right and, by the same token, we have the right to ignore her. If she disagrees, she should be willing to discuss and debate, not cancel.

MICHAEL A. SMITH Wells, Maine

Letters intended for publication should be emailed to wsj.ltrs@wsj.com. Please include your city, state and telephone number. All letters are subject to editing, and unpublished letters cannot be acknowledged.

the fracking revolution to develop a traditional business paradigm emphasizing total return to shareholders over bold risk taking. The U.S. wildcatter is essentially dead.

Finally, the Biden lunkheads running the Energy Department largely drained the Strategic Petroleum Reserve, ensuring large price increases in the event of a real supply emergency. Meanwhile, developing countries understand that increased gross domestic product goes hand in hand with fossil-fuel consumption. Despite the rise of renewables, long-term demand for oil is only going up. India is case in point.

The big loser here is the consumer, who will see long-term energy-cost inflation.

> JON LINKER Houston Energy Advisors

# Funding Drones for Russia

The U.S. release of \$6 billion to Iran ("Biden's \$6 Billion Ransom to Iran," Review & Outlook, Sept. 13) will likely support Iranian drone manufacturing for the benefit of Russia. This places the Biden administration in the absurd position of financing both sides of the Russo-Ukrainian war.

KARL G. KILTS West Coxsackie, N.Y.

# Pepper ... And Salt

THE WALL STREET JOURNAL



"Smathers is missing again? Shake his Fica tree.

# Wednesday, September 20, 2023 | **A19**

# **OPINION**

# Trump Isn't Alone in Gaining From Indictment

#### By Amit Segal

enjamin Netanyahu's delegation was shocked when they saw gold-plated toilets in Trump Tower during a 2016 visit to New York. Months later, staffers in the Israeli prime minister's spartan office were still talking about them. Mr. Trump must have felt the same shock a year later when he entered Mr. Netanyahu's crumbling twostory state residence in Jerusalem.

# Benjamin Netanyahu's standing in Israeli polls shot up as soon as he was under investigation.

Though the political cultures and personalities in Israel and America are quite different. Messrs. Trump and Netanyahu have something in common. Both men have run for election under the heavy cloud of criminal charges. Recent polling highlights another commonality: Their run-ins with law enforcement have proved beneficial to them.

An August Wall Street Journal survey of Republican primary voters revealed that 59% favor Mr. Trump over the other contenders.

> Former New York Gov. Eliot Spitzer's ill-

fated push in 2007 to

issue driver's licenses

to illegal immigrants

had a certain logic to

it. If we're not going

to round up and de-

port an estimated 12

reasoned, what was

undocu-

people, he

Forty-eight percent said his four indictments made them more likely vote for him. Asked about the result, pollster Tony Fabrizio said, "It is shocking that a potential general election rematch between the last president and the current one is polling this closely, given Trump's indictments.

Yet Israel has experienced the same dynamic over the past seven years. Mr. Netanyahu was languishing in the polls in 2016. His main rival, Yair Lapid, had overtaken him, and public support for his Likud Party had dropped low enough that its right-wing bloc looked set to lose its majority in the Knesset, Israel's Parliament. Mr. Netanyahu's standing looked more precarious than ever in January 2017, when police detectives rolled up at his official residence to question him under caution of suspicion, in two separate cases, of bribery, fraud and breach of trust. His political career seemed doomed—until his party leapt ahead of Mr. Lapid's to a four-seat lead in subsequent polling.

In February 2018, the police formally recommended that the prime minister be prosecuted. Two of his closest confidants agreed to serve as witnesses for the state. The results were swift and devastating-for the opposition. Polling revealed that Likud maintained its 30 seats, putting it far ahead of all other parties.



Trump and Netanyahu at the White House in January 2020.

Months later the police lobbed another bribery charge against the prime minister.

In February 2019, Attorney General Avichai Mandelblit announced his intention to indict Mr. Netanyahu in all three cases—less than two months before the general election. That, too, followed the familiar script: Likud won 35 seats, a 16-year party record. Before the criminal proceedings began, Mr. Netanyahu's party had never secured a million votes in a general election. Likud has since crossed that threshold five times.

For years the conventional wisdom in Israel was that a prime minister couldn't stay in office while under investigation. Mr. Netanyahu even argued as much in 2008, when he said of the beleaguered Ehud Olmert: "This prime minister is sunk up to his neck in investigations and has no moral and public mandate to decide fateful issues for the State of Israel." Bibi has since taken the opposite tack, and his trial now earns coverage at the end of nearly every news broadcast. This episode is now in its eighth year-and, from his political perspective, long may it live.

The lesson for the U.S. is clear: A criminal indictment isn't necessarily a death sentence for a politician's career. It can be the special ingredient that propels him to new heights.

This won't always be the case. If a political aspirant is caught behaving in ways directly opposed to what he professes on the campaign trail, he may have to bow out. But when a candidate's persona centers on fighting the "deep state" and a powerful elite and the indictment seems to represent elites' attempt to thwart him, the voters will perceive the criminal proceedings as an extension of a political battle.

This news is especially unfortunate for this year's gaggle of Republican presidential candidates. If they come out swinging against the indicted candidate, they will be seen as collaborators of the deep state. If they back Mr. Trump, they surrender their standing to compete, because the original is always preferable to an imitation.

Israeli politics is fringe theater, run on a shoestring budget without a golden toilet in sight. But sometimes Israel is America's Off-Broadway. The show seems poised for the big stage in November 2024.

Mr. Segal is chief political commentator on Israel's Channel 12 News and author of "The Story of Israeli Politics.'

UPWARD MOBILITY By Jason L. Riley

the point of letting them remain in the country but not drive legally?

million

mented

Mr. Spitzer argued that some would drive regardless, resulting in more unlicensed and uninsured people behind the wheel. Yes, his plan would reward law-breaking and run the risk of encouraging more of it. But public policy always involves trade-offs, and wasn't road safety the higher priority?

Whatever Mr. Spitzer was selling. voters weren't buying it. Public outcry ensued, his political opponents pounced, and within a few weeks the plan was ditched.

Today, the Empire State finds itself in the middle of another immigrant uproar. More than 110,000 foreign nationals have arrived in New

New York's Leadership Wants Washington Off Its Back York City since the spring of 2022 after entering the country illegally and requesting asylum. The city has set up more than 200 emergency sites to house and feed them. Roughly 19,000 migrant children were enrolled in public schools this year. Mayor Eric Adams, a Democrat, says the shelter system is operating at capacity, yet migrants continue to arrive at a clip of about 10,000 per month. City officials estimate that caring for these newcomers will cost taxpayers some \$12 billion over the next three years.

The migrants by and large want to work, but work permits for foreigners fall under the purview of the federal government. Current law says asylum seekers must wait at least 180 days before they can land a job. Gov. Kathy Hochul, also a Democrat, has been lobbying Washington for months to shorten the wait time, reasoning that the sooner migrants can find a job, the sooner they will be self-sufficient. Tired of being ignored, Ms. Hochul is now threatening to move forward with a state-level work-permit program. Some agree it's the logical next step for a state that is running out of options. Others are giving her the Spitzer treatment.

The governor's detractors maintain that allowing illegal immigrants to work will lure more of them to New York. That's possible, but what is the alternative? Like Mr. Spitzer, Ms. Hochul and other state and local officials must operate within certain political constraints. New York and other states with inane sanctuary

# The governor and mayor are dealing with the migrant crisis by trying to hand out work permits.

policies in place deserve all the criticism they're getting, but controlling the Mexican border isn't a state responsibility. And if the feds aren't going to deport undocumented immigrants, are we better or worse off etting them stay but not letting them fill jobs in a labor market that is starved for workers?

Ms. Hochul told reporters last week that her scheme would be "unprecedented" and acknowledged "the federal government believes that we

need to have their authority to move forward with state work permits." According to the New York Times, a bill that has already been introduced in the Democrat-controlled state Legislature would allow for the issuing of permits 45 days after a person applies. The White House hasn't indicated publicly what it will do in response if New York decides to go its own way.

The governor and mayor have the right idea in wanting migrants off the government dole as soon as possible. As former New York Mayor Michael Bloomberg wrote in an op-ed last week, current law "amounts to state-enforced poverty and va-grancy—against people who have shown extraordinary fortitude and grit in journeying here, often at great risk." The challenge is how to issue work permits without providing an added incentive for more people to come illegally.

For starters, we could stop pretending that most of the people entering the U.S. through Mexico are fleeing persecution in their home countries. The reality is that almost all of them are traditional economic migrants in search of jobs. They are

exploiting our asylum laws with the implicit consent of the Biden administration, which effectively has ordered Border Patrol officers to stand down. hand out asylum applications, and release millions of unvetted foreign nationals into the nation's interior.

Second, if states and cities want to use work permits to address local crises, the better course would be to issue them to would-be migrants in their home countries, not after they arrive in the U.S. This would allow more people to come lawfully and reduce pressure on the southern border. The idea isn't new, and it's one that has enjoyed bipartisan backing in the past.

Two Republicans-Sen. Ron Johnson of Wisconsin and Rep. Ken Buck of Colorado-previously have introduced legislation that would create a state-run guest-worker program. Joe Biden's 2020 campaign for president likewise called for a program that allowed city and county officials "to petition for additional immigrant visas to support the region's economic development strategy." The federal government's border bungling now spans four presidencies and counting. States deserve some autonomy.

# Why Aren't the Presidential Candidates Debating China?

#### Gabriel Scheinmann And David Feith

he 2024 presidential race is the first since America woke up to a double shock from China: Not only has Beijing spurned U.S. "engagement" and emerged as our top strategic rival, but America also faces the real risk of losing a war to China over Taiwan by 2027. if not sooner. Responding to these shocks is the primary national-security challenge facing the next commander in chief.

The candidates, however, are saving surprisingly little about the subject. The first Republican primary debate all but ignored it. There was only one question about China, which North Dakota Gov. Doug Burgum answered. Discussion shifted to securing the southern border, with China mentioned later only in passing. Voters deserve a direct discussion of the Chinese military threat.

Start with Joe Biden. He has repeatedly committed to defend Taiwan militarily in the event of an assault from Beijing. This is a momentous commitment. Yet he also has sought to cut the defense budget, defer naval shipbuilding, and play down the China threat.

Visiting Vietnam last week, Mr. Biden asserted that China's economic woes make a Taiwan invasion less likely. In June he told donors, "Don't worry about China. I mean, worry

China. No, but I really mean it. China is real-has real economic difficulties." In this year's State of the Union address, he said, "Autocracies have grown weaker, not stronger. Name me a world leader who'd change places with Xi Jinping. Name me one. Name me one." This is a Biden pattern. In 2019, he said, "China is going to eat our lunch? Come on. man.... They can't figure out how they're going to deal with the corruption that exists within the system. . ... They're not competition for us."

about China. But don't worry about

Mr. Biden has taken important steps to compete with China: semiconductor export controls, the Chips Act, new security arrangements with U.S. allies. But his words play down the China threat and he appears not to appreciate the gravity of his pledges to wage war if China moves militarily against Taiwan.

Underestimating the China risk is a longstanding American strategic error. For decades, we saw China as weaker, less productive, less innovative, less stable and less hostile to us than it has been. China has internal challenges, including slower economic growth, declining exports and high youth unemployment. But it is hostile and capable, and the U.S. is underprepared to counter it.

China's economic and technological strength dwarfs that of the Soviet Union during the Cold War. Since 1885 the U.S. has never faced a com-

petitor or group of competitors with a gross domestic product greater than 40% of our own. China's economy is likely at least 75% of ours. It also has a larger navy (even more so in its home waters) and a shipbuilding capability that far exceeds ours.

Republican candidates talk about China in speeches and op-eds and on the stump. But they generally focus on issues such as trade. fentanyl and stopping Beijing-linked purchases of U.S. land. These are important but distinct from the matter of preparing to deter or win a war against China.

Some of the key questions:

• Should U.S. forces defend Taiwan from Beijing? Among Republicans, Donald Trump reportedly dismissed the notion of defending Taiwan while he was president, and he has been noncommittal since. Ron DeSantis has been similarly noncommittal. Chris Christie says he would use the U.S. military against China if it was unavoidable. Nikki Halev pledges to "do whatever we need to do to defend Taiwan, much like we have done what we needed to do to defend Ukraine," which elides the question of whether the U.S. would fight. Vivek Ramaswamy's position shifted three times in two weeks. Others are no clearer.

The danger, however, is that abandoning Taiwan would increase risks of an even greater war down the road, emboldening Beijing to attack other neighbors and bully an enfeebled America.

 How much should we spend on defense? America spent 7.5% of GDP on defense on average during the Cold War. Today we spend about 3.1%. That amounts to only 12% of the federal budget—a post-World War II low and less than half what it was a decade ago, when the world was far less dangerous. There is justified desire for fiscal restraint in Washington, but it makes no sense to economize in ways that make war, and U.S. defeat, more likely.

Biden plays down the threat, and Republicans, including Trump, are noncommittal on Taiwan.

Harry Truman tripled defense spending (from about 5% of GDP to 14%) after the Korean War began. Ronald Reagan took it from 5.2% of GDP to 6.8% in the 1980s on the way to winning the Cold War. Thus far, only one Republican candidate, Mike Pence, has called for a GDP floor for defense spending, of at least 3.5%. More appropriate would be doubling to 6%, still below the Cold War average.

• Where is our "600-ship Navy"? Reagan's 1980 campaign pledge of a 600-ship Navy was good strategy and good messaging of the kind that is wanting today. The Navy now has 299 ships (82 short of its own requirements) and has averaged 10 ships below procurement plans since 2017. The commander of U.S. Fleet Forces Command has called for six shipyards, up from four. The Army plans to build only 22 tanks this year. Raytheon's CEO recently made a shocking plea to "find a way to get along with China" because it would be "impractical" to pull U.S. supply chains out of China in case of war.

The industrial and material demands of the Ukraine war are a warning. A think-tank study this year found that in a Taiwan war, the U.S. might lose more combat aircraft and ships in several weeks than it has in the last half-century. Today's Reaganesque plan may focus on missiles or other capabilities over ship counts, but the point is to boost capabilities commensurate with the threat.

Yet, apart from Mr. Pence, no candidate's website promises a specific increase to the U.S. military's budget and capability. Any candidate seeking the mantle of Reagan (or FDR) owes voters better. Next week's debate may provide an opportunity.

Mr. Scheinmann is executive director of the Alexander Hamilton Society. Mr. Feith, an adjunct senior fellow at the Center for a New American Security, served on the State Department policy-planning staff and as deputy assistant secretary of state for East Asia, 2017-21.

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# Notable <sup></sup> Quotable: 'That's Hardly Unique'

CNN's Dana Bash interviewing California Gov. Gavin Newsom, Sept. 18:

Bash: Hunter Biden-the House Republicans are now engaged in an impeachment inquiry. . . . I should say there is no evidence that Joe Biden directly benefited from anything that Hunter Biden was doing.

Newsom: You may want to tell the speaker of the House that.

Bash: Well, Republicans have shown that Hunter Biden—he tried to leverage his father's name and that the president allegedly, before he was president, joined phone calls that Hunter Biden's business associates were on. Do you see anything inappropriate there?

Newsom: I don't know enough about the details of that. I mean. I've seen a little of that. If that's the new criteria, there are a lot of folks in a lot of industries, not just in politics, where people have family members and relationships and they're trying to parlay and get a little influence and benefit in that respect. That's hardly unique. I don't love that any more than you love it or other people, I imagine, love that.

We want to see a lot less of that, but an impeachment inquiry? Give me a break. This is student government. Student government. Threatening debt again, or rather threatening a government shutdown again after we went through that process with the debt ceiling? This is student government. This is a joke. Ready, fire, aim? I mean, this is a perversity of what the Founding Fathers ever conceived of and imagined. So, if that's the best they can do, give me a break.

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# Journalism is not a crime.

It has been nearly six months since our friend and colleague Evan Gershkovich was detained by Russia during a reporting trip and falsely accused of espionage. The Wall Street Journal and the U.S. government vehemently deny the allegation and have called for his immediate release.

As world leaders gather in New York City for the 78th session of the United Nations General Assembly, we urge all Member States to act now for freedom of expression by working with urgency and purpose to secure Evan's release.

Show your support by visiting **WSJ.com/Evan** and adding the hashtag **#IStandWithEvan** across social media. Journalism is not a crime, and we will not rest until Evan is released.





SolidaritéAvecEvan

**Libertad Para Evan** 

声援Evan,还其自由

Свободу Эвану

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# **Choe CEO Quits Over Personal Ties** Parents

Tilly is latest chief executive to leave a company abruptly over alleged conduct

#### By Alexander Osipovich AND DEAN SEAL

The chief executive and chairman of Cboe Global Markets, Edward Tilly, unexpectedly resigned from the options-exchange operator after a board investigation found that he didn't disclose personal relationships with colleagues.

The Chicago-based company said Tuesday that Tilly's failure to disclose the relationships violates Cboe's policies and "stands in stark contrast to the company's values."

The investigation that led to Tilly's resignation was launched in late August and was led by the board and an outside law firm, the Cboe statement said. Tilly's departure ended his more than

three-decade career at the exchange. A Cboe spokeswoman de-

clined to comment further on the CEO's exit. Tilly couldn't be reached for comment.

The resignation of Tilly, 60 years old, is the latest in a series of surprise CEO exits prompted by their personal conduct.

One week ago, BP CEO Bernard Looney resigned abruptly over past relationships with colleagues. In April, NBCUniversal CEO Jeff Shell departed

**Disney to Invest \$60 Billion in Theme Parks, Cruise Lines** 

complaint of inappropriate conduct.

Cboe shares rose 2.7% to a record \$155.87. Analysts said the price jump was fueled by speculation that the change in Cboe's management could lead to an acquisition of the exchange operator. The exchange industry has consolidated heavily in recent years, and Cboe has long been seen as a potential acquisition target.

Its stock is up more than

after an investigation into a 24% this year as Cboe has benefited from a surge in options trading, driven in part by individual investors using the risky instruments to place bets on stocks.

handles The company nearly one-third of U.S. options trading volume, making it the country's largest options exchange, according to Cboe data. Cboe also owns a lucrative franchise centered on the VIX volatility index, sometimes called Wall Street's

Please turn to page B2

**Of FTX** Founder Are Sued **For Funds** 

### BY ANGUS BERWICK

FTX has sued founder Sam Bankman-Fried's parents to recover millions of dollars in "fraudulently transferred and misappropriated funds," the company said in a court filing late Monday.

Joseph Bankman and Barbara Fried, both Stanford Law School professors, "exploited their access and influence within the FTX enterprise to enrich themselves," the company, operated in bankruptcy by new management, alleged.

The lawsuit, filed in a Delaware bankruptcy court, is the latest attempt by FTX's chief executive, John J. Ray III, to claw back some of the funds that Bankman-Fried paid out to relatives and business associates before the cryptocurrency exchange's collapse last November.

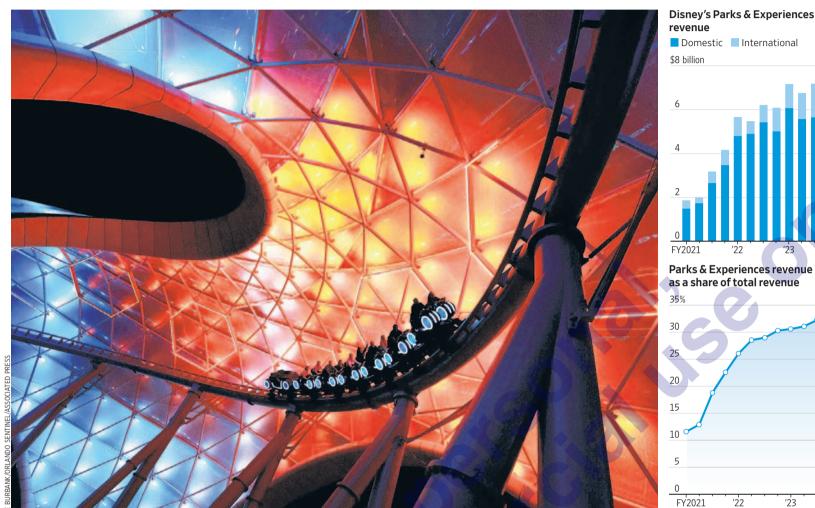
Federal prosecutors have charged Bankman-Fried, 31 years old, with defrauding customers of billions of dollars to finance his once-sprawling business empire. He has denied the charges and will face trial Please turn to page B4



#### BY BEN DUMMETT AND JENNIFER MALONEY

Philip Morris International's push into healthcare is faltering, prompting the tobacco giant to consider options such as selling a stake in its biggest pharmaceuticals unit.

In 2021, the tobacco giant



Note: Latest fiscal quarter ended July 1 Parks revenue has long been a bright spot for Disney. The Tron Lightcycle/Run rollercoaster at Walt Disney World in Florida. B3

# Leveraged Loans Are Surprise Wall Street Star

**Total returns\*** 

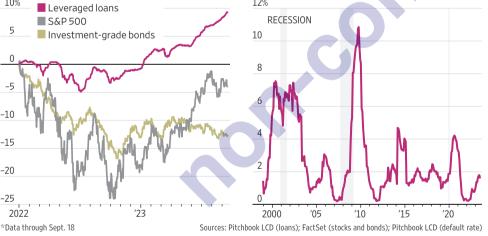
Leveraged-loan default rate, monthly

By Sam Goldfarb

the low-rated debt often used

'22

as maligned as leveraged loans,



# **Musk Floats Charging** Users Monthly Fee for X

#### By MAURO ORRU AND ALEXA CORSE

Elon Musk raised the idea of charging users of his X platform, saying it was the only way to eradicate fake and spam accounts.

Musk didn't elaborate on the plan, including how much he might charge users, saying it would be "a small amount of money." X, formerly known as Twitter, didn't respond to a request for comment.

"The single, most important reason that we're moving to having a small, monthly payment for use of the X system is it's the only way I can think of to combat vast armies of bots," Musk said Monday as part of a wide-ranging conversation with Israeli Prime Minister Benjamin Netanyahu at a Tesla factory in northern California.

Musk said in May that the platform had eliminated at least 90% of scams on Twitter, telling attendees at The Wall Street Journal's CEO Council that there had been "dramatic

improvement" in Twitter's ability to detect and remove troll armies. Researchers have said fake and spam accounts remain plentiful on the platform.

Musk has been trying for months to get more users to pay for the X Premium subscription service, previously called Twitter Blue, which starts at \$8 monthly and includes verification and boosted visibility. He didn't specify on Monday if he was referring to the service that is already offered, and many users perceived the comment to mean he planned to institute a paywall. The platform, founded in 2006 as Twitter, has been free to users since its inception.

Many users reacted with alarm to the notion that X might charge them simply to use the site. Social-media users have long grown used to not having to pay-and platforms typically have turned to advertising for revenue instead. Adding a paywall for all Please turn to page B4 **INSIDE** 



STREAMING The Max service adds a live-sports tier that will cost users an extra \$9.99 a month. **B3** 



**PROPERTY REPORT** New York's hotel market rebounds with a boost from tourism and curbs on Airbnb. B8

It is one of the biggest surprises on Wall Street: the outsize performance of risky corporate loans.

Since the start of last year through Monday, loans backed by companies including Pet-Smart and Uber Technologies in the Morningstar LSTA U.S. Leveraged Loan Index delivered a return of 9.4%, buoyed by higher interest rates and a resilient economy. Investmentgrade bonds lost 13% in that time, counting price changes and interest payments, while the S&P 500 lost 3.9%.

Few investments have been

to fund private-equity company buyouts. When the Federal Reserve started aggressively raising rates last year, many analysts warned that these loans were vulnerable because their rates rise and fall with those set by the central bank.

Higher rates, these analysts warned, would squeeze loan borrowers by saddling them with larger interest payments and tipping the economy into a recession, thereby depressing corporate revenue. Individual investors pulled billions of dollars out of loan funds starting *Please turn to page B2* 

agreed to acquire three pharmaceutical companies for a total of more than \$2 billion as part of a plan to pivot away from cigarette sales. The deals inserted the Marlboro maker into the market for inhalers and other treatments for respiratory diseases that are linked to cigarette smoking.

Philip Morris's struggles came into view over the summer, when the company took a \$680 million charge on its wellness and healthcare business and postponed its ambitious revenue goals for the Please turn to page B4

# **Goldman Sachs in Talks to Sell** Consumer Lender GreenSky

Goldman Sachs is in advanced discussions to sell its specialty lender, GreenSky, to a group of investment firms. in a major step away from the Wall Street bank's failed experiment in consumer lending.

> By AnnaMaria Andriotis, Peter Rudegeair, and Laura Cooper

The group includes Sixth Street, Pacific Investment Management and KKR, according to people familiar with the matter.

A deal would be valued at about \$500 million, according to people familiar with the matter, less than one-third of what Goldman paid for the business a year-and-a-half ago.

It would culminate a long auction process that drew bidders, including other privateequity firms and financial-services companies. Goldman is now in exclusive talks with the Sixth Street group.

The move would mark a

dramatic about-face. Goldman paid roughly \$1.7 billion for GreenSky, which specializes in extending loans to consumers for home renovations, hoping it would help the Wall Street giant be a bigger competitor in consumer lending and a "banking platform of the future," Chief Executive David Solomon told The Wall Street Journal at the time.

GreenSky has contributed to friction between Solomon and partners at the firm.

Goldman kicked the tires on buying GreenSky in 2019. Solomon pushed for the deal despite opposition from a number of the bank's partners, who were concerned in part that it would be difficult to sell other Goldman products to GreenSky borrowers, who receive their loans from contractors and other third parties. They also expressed concern about the high price that GreenSky's CEO, David Zalik, wanted.

The work to buy GreenSky came to a standstill at one point until around the middle of 2021, when Zalik contacted Solomon and told him Green-Sky was close to a deal and Goldman needed to act fast if it was still interested. The other party was Apollo Global Management, which was also in the mix this time around. Goldman upped its prior offer and a few weeks later announced that it was buying GreenSky. The deal made Zalik one of Goldman's largest individual shareholders.

Soon after it closed, amid internal concerns about its consumer strategy and the money being spent on it, Goldman began an internal review and decided to pull back. It stopped originating personal loans, sold off most of those balances and is in the process of trying to figure out whether to offload its credit-card partnerships with Apple and General Motors.

Goldman has said it believes GreenSky is a good business but that it doesn't fit with its strategy anymore.

#### **B2** | Wednesday, September 20, 2023

### TO BUSINESSES DEX

These indexes cite notable references to most parent companies and businesspeople in today's edition. Articles on regional page inserts aren't cited in these indexes.

Α	Ford MotorA4,B3	PetSmartB1
AlphabetA3	FTXB1	PfizerA14
Amazon.comA1,A6,B3,B12	G	Philip Morris International
AppleA13,B3	General MotorsA4,B3	B1
ArmB2,B12	Goldman SachsB1	R
AsurionB2	Goldman Sacris	Rio TintoA1
AutoZoneB12,B13		S
В	InstacartB2,B12	•
BPA1,A12	J	ShellA1 Sixth StreetB1
C	JetBlue AirwaysA6	SnamA12
-	JBSA6	StarbucksB12
Cboe Global Markets.B1,B12	К	StellantisA4,B3
Charter Communications		StellantisA4,05
	KKRB1	•
ChevronA12	KlaviyoB2,B12	TeslaA1,B1
Comanche BiopharmaA3	M	Thermo Fisher Scientific.A3
D	MGM Resorts International	T-Mobile USB2
Delta Air LinesA1	B12	U
Deutsche BankB4	ModernaA14	Uber TechnologiesB1
E	N	V
EasyJetA6	NovavaxA14	ValeA6
EnelA6	Р	W
Exxon MobilA12	- Pacific Investment	Walt Disney
F	ManagementB1	Warner Bros. DiscoveryB3
	. managementer	

# **INDEX TO PEOPLE**

-		
В	Hurst, KaraA6	Ray III, John
Babeau, EmmanuelB4	1	Rhodes, Bill
Bankman-Fried, SamB1	lger, BobB3	S
Bezos, JeffA6	К	Shell, Jeff
Born, RichardB8	Kirkhorn, ZackA2	Simo, Fidji
D'Amaro, JoshB3	L	Solomon, David. Stausholm, Jako
DeLuca, AmeliaA6	Le, TuA4	т
F	Looney, BernardB1	Thallinger, Günt
Farrow III, WilliamB2	M	Tilley, Edward
Fyfe, DavidB12	Musicco, NicoleB12	Tomczyk, Fredri
G	Musk, ElonA1,B1	Y
Goudelias, GeorgeB2	Ρ	Yaccarino, Linda
н	Pierce, StephanieB12	Z
Hennessey, SeanB8	R	Zalik, David

# Leveraged Loans Are Street Star

### Continued from page B1 around mid-2022.

So far, the skeptics have been mistaken. The economy has stayed strong, helping issuers withstand rising interest costs and keep cash flowing to investors. Meanwhile, prices of bonds with ultralow fixed rates have tumbled, amplifying the advantage of floating-rate debt.

"A lot of the fearmongering, I get it...but let's also give a little bit of credit when it's due,' said George Goudelias, a senior portfolio manager and head of leveraged finance at Seix Investment Advisors LLC.

Companies have taken additional steps to mitigate rising

interest costs, including cutting expenses, reducing debt and hedging inNorth American companies owned by the private-equity firm Bain Capital have hedges in place that have saved them roughly \$600 million and are currently valued at \$900 million to \$1 billion based on future expected savings, according to a person familiar with the matter. Details about Bain's hedging strategy were reported earlier this year by Bloomberg.

Investors and analysts still have concerns about leveraged loans. Companies across the market are generating less cash, thanks to surging interest costs. Some companies that have avoided bankruptcy remain highly vulnerable to a default, especially if a downturn

Defaults, though still modest, have been rising.

The share by dollar amount of the Morningstar LSTA U.S. Leveraged Loan Index that has defaulted in the past 12 months had increased to 1.55% as of August-just

vear. according

count

# **Instacart Stock Rises 12% in Debut**

**BUSINESS & FINANCE** 

\* \* \* \* \*

By JAEWON KANG AND CORRIE DRIEBUSCH

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R1

..B1

..B1

....A6

..B1,B12

...B2

...B4

R1

ob..

Instacart's shares jumped in their trading debut, another promising sign for a reawakening IPO market.

Shares of the grocery-delivery company finished their first day of trading at \$33.70 on Tuesday on the Nasdaq exchange under the ticker CART, up 12% from the IPO price of \$30 a share.

Instacart's initial public offering had been in the works for years, and Chief Executive Fidji Simo said in an interview that the company's main goal with the offering is to provide liquidity to its employees. Instacart already has been operating like a public company, she said, and following the IPO it will continue to look for acquisition targets and other ways to build its retail support technology.

"We will continue to deepen and expand all of the services that we launched with grocers," Simo said.

At its closing price, Instacart commanded a valuation of more than \$11 billion on a fully diluted basis.

Instacart shares traded around \$38 in afternoon trading, as the broader market declined. That gave the company a valuation of more than \$12.6 billion on a fully diluted basis.

Instacart, formally known as Maplebear, has been one of the buzziest IPOs this year along with British chip designer Arm marketing-automation and company Klaviyo, and will serve as a signal for whether the market has opened for new listings after a lengthy freeze.



The delivery company's CEO Fidji Simo helps open the first day of trading for its stock.

Arm's stock rose 25% in its stock-market debut, though it has pared those gains.

Founded in 2012, Instacart sends couriers to grocery stores to pick out orders and deliver them to people's homes. The company in recent years has expanded into other areas such as advertising and technology services and has sights set on healthcare, artificial-intelligence-aided services and other areas.

The San Francisco company, which has raised more than \$2 billion in venture-capital funding, has long explored a public listing. Instacart filed confidentially to do so last year and had planned to list its shares by the end of 2022. It pulled back on those plans in the fall, citing tumultuous market conditions. Grocery delivery remains a

competitive business for Instacart and rivals such as Uber Technologies and DoorDash. U.S. consumers are ordering more groceries online than they did before the pandemic but are doing so less frequently. For retailers, offering online-shopping operations can be expensive because of the labor and transportation costs involved. Many grocers are working with multiple third-party service providers, ramping up competition among delivery companies.

In their pitch to investors, Instacart executives said the grocery industry is among the biggest retail sectors, though it has been slower to adopt ecommerce than others. Grocers of all sizes will need to embrace technology both in-store and online to meet shifting consumer needs, they said.

THE WALL STREET JOURNAL.

During Instacart's IPO roadshow, Simo said, investors praised the company's profitability, the promise of its advertising business and its advantages against competitors. "I'm excited, clearly. But

I'm more excited about the big turnaround in business performance," Simo said. When Simo took the CEO

job in 2021, the company's sales had been declining and some wondered if Instacart would wind up a pandemic fad. She said Instacart has proved that it can build on pandemicdriven growth profitably.

# Klaviyo Prices IPO Shares Above Range

#### BY ANGUS BERWICK

Marketing-automation platform Klaviyo priced its initial public offering at \$30 a share, above the proposed price range of \$27 to \$29, as it prepared to debut the shares on Wednesday.

With the greenshoe provision, the IPO has a value of about \$9.3 billion fully diluted. A greenshoe option allows the underwriter to sell more shares to the investors than an issuer planned if demand is higher than expected. Without the greenshoe, the IPO is valued at \$9.2 billion.

After a monthslong pause in the market, Klaviyo will be the third in a string of tech initial offerings, led by British chip

Boston-based Klaviyo, which stores and manages customer data for business-to-consumer brands, is profitable. It earned net income of about \$15 million in the first six months of this

year, according to the IPO filing. During the same period, revenue rose 64% to \$246 million from the year before.

Success for this batch of IPOs could pave the way for others like shoe designer Birkenstock, which is expected to make its stock-market debut in October.

So far, Arm has had a choppy ride. Shares initially closed up 25% from its IPO price but have slid from Friday's intraday peak. Its stock fell an additional 4.9% Tuesday.

# Who's Who of Distinguished Leaders: 2023 Honorees

Since 1898, Marquis Who's Who has remained the standard for reliable and comprehensive biographical reference material. We are proud to highlight hand-selected listees who have been recognized as Distinguished Leaders in their fields of endeavor.

Of 1.5 million listees, only a small percentage is recognized with the Distinguished Leaders honor. We laud these individuals for their ambition, professional fortitude, industry contributions, and career accomplishments.





Some investors remain

finally arrives.

below the 10year averagefrom 0.18% in April of last designer Arm's debut last week and Instacart on Tuesday.

terest-rate exposure.

Asurion, а privately owned company based Nashville, in Tenn., that insures and re-

pairs cellphones, curbed continuing expenses last year by paving down more than \$600 million in debt and laying off roughly 1,000 employees, according to reports by Moody's Investors Service and the Nashville Business Journal. The moves came after it lost a contract with Sprint following T-Mobile's takeover of the wireless carrier.

Asurion also has maintained a hedging program to lock in fixed rates on nearly all of its more than \$12 billion in floating-rate loans. That program is expected to save Asurion on average more than \$300 million a year over the next several years, according to a person familiar with the matter.

Not many companies have been as vigilant as Asurion in hedging their interest-rate exposure, according to investors. But there are other examples:

concerned about these loans.

to PitchBook LCD data. Those figures events such as missed coupon payments and bankruptcy fil-

ings but exclude so-called distressed exchanges, when companies purchase debt below its face value.

Individual investors have pulled about \$13 billion this year from mutual funds and exchange-traded funds that focus on buying leveraged loans, according to Refinitiv Lipper.

Still, companies have generally made progress in addressing financial challenges, using a variety of means to remove the kind of near-term debt maturities that can tip them into bankruptcy.

As of Aug. 15, companies had refinanced, paid down or extended some \$45 billion of loans that were previously due to mature in 2024. That has left about \$27 billion remaining of the \$75 billion that was outstanding at the start of the year, according to PitchBook LCD data.

### Customers Love Sweetgreen's \$15 Salads, but Profit Remains Elusive





A loyal customer base has helped individual restaurants make money, but the company has been operating with losses. Scan this code to watch a video on Sweetgreen's challenges to become profitable.



Edward Tilly

# CBOE Chief Resigns

Continued from page B1 "fear gauge," as well as U.S. stock and futures exchanges and trading venues in Europe and Canada.

The Cboe board has tapped one of its members, Fredric Tomczyk, to succeed Tilly as CEO, effective immediately. From 2008 to 2016, Tomczyk was president and CEO of the parent company of brokerage TD Ameritrade.

William Farrow III, the Cboe's lead director, has been named nonexecutive chairman.

Cboe said Tilly's conduct wasn't related to and doesn't affect the company's strategy, financial performance or operations

Tilly had been Cboe's CEO since 2013. A native of the Chicago area, he started out as a clerk on Cboe's trading floor in 1987 and flourished in the rowdy environment of the floor, where traders jostled and shouted in the pits.

As he rose through the ranks, Tilly helped lead Cboe through the electronification of U.S. financial markets.



Maggie Bellevue Chief Executive Officer Treasures International



Katherine Cwiklinski, DPT Paragon Physical Ther., LLC



Sr. Associate, Operations

AIS LLC

Veronica Finnegan, LMHC Owner, Therapist, Author Dynamic Dis. MH Counseling





Thomas C. Kacherski Chef, Proprietor Crew Restaurant & Bar

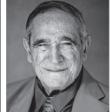


Cristo Leon, PhD, MBA Director of Research, CSLA NJ Institute of Technology



**Renee S. Lloyd** Project Manager





Mev Markashi RN, BSN, CHFP Home Healthcare Advisor Markashi HH Consulting, LLC

Dr. Michael V. Namorato Jr. Professor Emeritus University of Mississippi



Andrew M. Rada Oracle EPM Lead Sinclair, Inc.



Kurt F. Stone, Polymath Med. Ethicist, Author, Actor Advarra

WHO'S WHO OF DISTINGUISHED LEADERS 2023 HONOREE

Vera Vaughn

President, CEO

Annadale Play-Care Inc



Nancy L. Yang Artist, Past President Pastel Association of Taiwar





Chairmar Wise Oak Consulting, L.L.C.

**Randy Brawley** 



Waterford Advisors, LLC



# **BUSINESS & FINANCE**

# **Disney to Invest in Theme Parks, Cruises**

The \$60 billion plan underscores the media giant's shift in its business model

#### BY ROBBIE WHELAN AND ALYSSA LUKPAT

Walt Disney plans to spend about \$60 billion to expand its theme parks, cruise lines and resorts over the next decade, almost doubling its investment in a division that provides its primary source of profits.

Chief Executive Bob Iger and Josh D'Amaro, chief of the company's Parks, Experiences and Products division, unveiled the plans—which were light on details of specific projects-at an investor summit held at Walt Disney World in Orlando, Fla., this week. The company outlined the planned investment in a filing Tuesday morning with the Securities and Exchange Commission.

Disney said it would give priority to spending on projthat could generate ects strong returns, including for its U.S. and international parks and cruises. Among the possibilities: "Frozen" could have a presence at Disneyland Resort,



The company noted strong performance at its international theme parks, like Shanghai Disney Resort and Hong Kong Disneyland.

while Wakanda from the "Black Panther" franchise could be "brought to life," the company said.

Disney has more than 1,000 acres of land available for development into park space to accommodate the more than 100 million visitors who come to its theme parks across the globe each year. The company plans to roll out more cruise

ships and establish a new home port in Singapore.

The announcement underscores a dramatic, ongoing shift in Disney's business model, which for years relied

primarily on income from its traditional cable television business to subsidize costly and risky bets like the 2019 launch of the Disney+ streaming service.

As more cable television customers cut the cord, Disney's TV networks are starting to generate less profit, forcing the company to rely on its theme parks as its primary financial engine.

Wednesday, September 20, 2023 | B3

For the last three quarters, operating income from the parks division has exceeded that of the so-called linear TV business by hundreds of millions of dollars. That could signal a lasting shift in the balance between the two divisions.

Shares of Disney were down more than 3% in Tuesday's trading. "While Disney's shares are down today on the news, we do not necessarily view this incremental investment in the parks business as a negative," Citigroup analysts wrote Tuesday.

A company spokeswoman declined to comment Tuesday, referring instead to a Disney blog post in which the company highlighted strong performance at its international theme parks, particularly Shanghai Disney Resort and Hong Kong Disneyland.

-Will Feuer contributed to this article.

♦ Heard on the Street: Wider spell could help Disney B13

# **Ford Reaches Deal** With Canada Union

BY VIPAL MONGA AND NORA ECKERT

Ford Motor reached a new tentative labor deal late Tuesday with Canadian labor union Unifor, avoiding what could have been a second strike at the automaker's operations in less than a week.

Contract talks with Unifor have been running parallel to those in the U.S. with the United Auto Workers union, an unusual overlap that has put pressure on Ford and its two Detroit rivals—General Motors and Chrysler parent Stellantis—with two unions simultaneously pressing for more in pay and benefits.

Unifor and the company didn't disclose details of the tentative agreement, which covers about 5,600 members at Ford's Canadian facilities. The union said it would present details to members in meetings ahead of a ratification vote.

Unifor, which is separate from the UAW, represents roughly 18.000 workers at GM. Ford and Stellantis in Canada. ers have continued this week The union had said it was with no resolution.

pressing Ford for improved pensions, higher wages, and some form of support to protect workers as the company transitions to making electric vehicles.

Unlike in the U.S., where the UAW has taken an unorthodox approach to talks, Unifor has gone a more traditional route by targeting one automaker to reach a deal with first, with the intention of using that agreement as a template for the other two.

The Canadian union extended its contracts at GM and Stellantis to continue bargaining with those two and will likely turn to one of them next, a union spokeswoman said Tuesday night.

"This agreement makes the kind of gains our members need today and adds greater financial security for the future," said Unifor Ford Master Bargaining Chair John D'Agnolo.

Meanwhile, negotiations between the UAW and the three Detroit automakers covering about 146.000 U.S. work



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NCAA men's college basketball tournament will be available.

# Max to Add Sports Tier For a Monthly Charge

#### BY JOE FLINT

Live sports including NBA and MLB games are coming to the Warner Bros. Discoveryowned streaming service Max next month and will cost interested subscribers an additional \$9.99 a month, the company said Tuesday.

The charge for the "Bleacher Report Sports" add-on tier-named after the company's digital sports platform-is a 62% premium over the \$16-amonth average subscription fee for the most popular version of the service, which includes content from HBO and Discovery and the Warner Bros. television and movie library.

The lion's share of live sporting events available on the Bleacher Report add-on tier will be those that air on Warner-owned TV networks such as TNT and TBS. Cable customers who receive those

channels will continue to get the same sports content. Those who want additional content available in the Bleacher Sports tier would have to pay for it.

The Bleacher Sports add-on will be available starting Oct. 5, when postseason baseball is under way, and will be complimentary through February 2024. Subscribers can then decide whether to pay the additional monthly fee.

The creation of the new Max tier continues the growing migration of sports to streaming services. Amazon.com's Prime Video and Google's YouTube TV carry NFL football while **Apple**'s TV+ offers professional soccer and baseball.

Sports available on Max will include the National Collegiate Athletic Association's men's college basketball tournament, known as "March Madness," and the National Hockey League.

**Betty Gee Head of Equities** Distribution, Americas

**Ana Timoney-Gomez** Assistant Vice President, **Emerging Markets Trading** 

Drew Mogavero Mike Webb **Global Head of Global Head of Liquid Financing** Credit Products

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\* \* \* \*

Until a judge sent Bankman-

Bankman was a paid em-

Lawyers for Bankman and

'This is a dangerous at-

tempt to intimidate Joe and

Barbara and undermine the

jury process just days before their child's trial begins," Bankman's and Fried's lawyers

The lawsuit alleged that

Bankman was "richly re-

warded" for his work at FTX.

He received a \$10 million gift

from Bankman-Fried in early

2022 after lobbying his son to

increase his \$200,000 annual

salary. The funds for the gift

originated from Bankman-

helped his parents obtain a \$16

million luxury property in the

Bahamas with "unobstructed ocean views," paid for with FTX money. The money, the

lawsuit said, was drawn from a

FTX bank account that held

customer funds. He flew

around on privately chartered

jets and expensed \$1,200-per-

Bankman and

Fried deny the

claims they

'exploited' the

company.

Fried's trading

firm, Alameda

Research, FTX

touched by this gift," Bankman

later wrote in

an email to his

In addition,

the lawsuit said

Bankman-Fried

"We are so

said.

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wrote in a statement.

#### **B4** | Wednesday, September 20, 2023

# **TECHNOLOGY**

WSJ.com/Tech

THE WALL STREET JOURNAL.



Russell Brand leaving the Troubadour Wembley Park Theatre in London after a performance on Saturday.

# **YouTube Restricts Comedian After Sex-Abuse Allegations**

#### By MAX COLCHESTER

LONDON—YouTube on Tuesday blocked British comedian and actor Russell Brand from making money from ads on its site, following news of a police probe into an allegation of sexual assault and earlier allegations of abuse reported by several U.K. media outlets.

The move by the Googleowned video platform came after London's Metropolitan Police said Monday it received a complaint that a sexual assault by Brand, 48, had taken place in Soho in central London in 2003. That police report was filed after weekend reports by the Times of London, Sunday Times and Channel 4 detailed multiple allegations from four other women, who have remained publicly anonymous, about the actor. The alleged incidents took

place between 2006 and 2013. The police asked anyone who believes they were a victim to come forward. U.K. Prime Minister Rishi Sunak said Monday that they were "very serious and concerning allegations."

Brand, who has 6.6 million YouTube followers, denied the allegations in a statement. He said the reports focused on a time of his life when he was 'very very promiscuous" but that all his relationships were consensual. Brand, the former husband of U.S. singer Katy Perry, said he was the victim of a coordinated media attack and said he was supported by other unnamed witnesses whose evidence disproved the allegations. Brand didn't address the specific accounts of his accusers.

'If a creator's off-platform behavior harms our users, em-

ployees or ecosystem, we take action to protect the community," a YouTube spokesperson said.

The reports have dominated British media in recent days, prompted several testimonies of lewd behavior from women who said they had previously worked with or met Brand and raised questions for the BBC and Channel 4, who had employed him at the height of his fame.

Both media outlets said they had launched investigations into the matter. The BBC said Tuesday that it had removed some of the content on its website featuring Brand because "it now falls below public expectations." Brand didn't respond to emails requesting comment on the BBC removing his content.

Brand, who appeared in movies such as "Forgetting

Sarah Marshall" and "Despicable Me," has recast himself in recent years as a YouTube personality, discussing issues ranging from well-being to political topics including Covid lockdowns and U.S. military aid to Ukraine. He recently hosted former Fox News presenter Tucker Carlson.

Carlson has defended Brand from the allegations in recent days. "Criticize the drug companies, question the war in Ukraine, and you can be pretty sure this is going to happen, Carlson wrote on X, the platform formerly called Twitter.

Brand has cultivated his image as a controversial celebrity and spoken of his promiscuity. In the early 2000s the stand-up comedian's personal life was splashed across tabloids. He moved on to try to break into the U.S. market before returning to the U.K.

Philip

possibly through a sale of a majority or minority stake in that business. Other options include a licensing or royalties deal or a commercial partnership, Philip Morris said.

Philip Morris didn't anticipate how long it would take to develop pharmaceutical products—and particularly inhaled medications, according to people who have worked in Philip Morris's health and wellness



Founder Sam Bankman-Fried

#### night hotel stays.

Bankman was deeply involved in FTX's operations, the complaint said. He managed the company's tax issues, advised on job hires, and frequently participated in executive-level discussions, it said. Bankman referred to FTX as a family business, it said. "Bankman played a key role in perpetuating the culture of misrepresentations and gross mismanagement," the company said.

Bankman, 68 years old, and Fried, 71, also pushed for tens of millions of dollars in political and charitable contributions to their own causes, including more than \$5.5 million given by FTX to Stanford University, the lawsuit said.

A Stanford spokesman said the university received gifts from the FTX Foundation and FTX-related companies "largely for pandemic-related prevention

> and research." It has been in discussion with FTX debtors' attorneys and "will be returning the funds in their entirety," the spokesman said.

Fried, though she never held a formal position

at FTX, was the "primary advisor" to her son on his political contributions, FTX management said. These totaled around \$40 million ahead of the 2022 midterm elections, mostly to Democrats and liberal-leaning groups, according to the Center for Responsive Politics.

2021 agreed to pay more than \$700 million, including the assumption of debt, to buy Fertin Pharma, a Danish maker of gums and lozenges that can be used to deliver nicotine, cannabis, vitamins or cold medicine. Philip Morris also acquired OtiTopic, a U.S.-based developer of an inhalable aspirin to prevent heart attacks, for an undis-

closed sum. Philip Morris bet it could



# Together you and I can turn a stairwell into an ER at a moment's notice.

Port-au-Prince, Haiti

Paul McMaster, Doctors Without Borders Surgeor



sidering the possible sale of a stake in its biggest pharmaceuticals unit, as it searches for a new partner to help it make the business work. Philip Morris acquired that business, an inhaled-medication company called Vectura Group, in a \$1.24 billion deal after winning a bidding war against private-equity firm Carlyle Group.

Now, Philip Morris is con-

Drug Shift

Continued from page B1

business.

Philip Morris has had discussions with Deutsche Bank on a range of options to try to expand its wellness and healthcare division, according to people familiar with the matter. The tobacco company said it is looking to bring on a partner to help operate and grow Vectura's drug manufacturing outsourcing business,

Musk **Considers User** Fees

Continued from page B1 users would be a significant change to the platform.

Musk has tweaked and added a flurry of features to the platform since he acquired it late last year. Not all of the changes he has floated have been implemented to date.

Last month, for instance, Musk tweeted that the block feature would be removed, except for direct messages. Blocking has remained, though X CEO Linda Yaccarino tweeted that the company is working on "building something better than the current state of block and mute."

Under Musk's leadership, X has already begun charging for some features that used to be free. The site now charges for verification and for the ability for users to send direct mesbusiness. The tobacco giant was hit by "that realization of what a long road pharma can be," one of those people said.

Philip Morris remains committed to developing its healthcare business and continues to see potential in several areas, including inhalable drugs, nicotine-replacement therapies and medicinal cannabis, the company's finance chief, Emmanuel Babeau, said on a call with analysts in July.

"Our ambition to build and monetize our product pipeline are unchanged," he said, adding that in the early days of product development, "certain headwinds are to be expected."

In addition to the Vectura acquisition, Philip Morris in

sages to people who don't follow them. Users also must now pay for X Pro, the tool previously called TweetDeck, long popular with the site's power users.

Social-media companies including X have been experimenting with subscription programs, seeking a new revenue stream that could help lessen those companies' dependence on advertising revenue. Companies' interest in the potential for subscriptions was also influenced by Apple's

parlay its expertise in inhalation and aerosolization into a pharmaceutical business and projected that it would generate at least \$1 billion in annual net revenue from health and wellness products by 2025 But two years on, the wa-

ger has been a losing one—at least so far-demonstrating the challenges big tobacco companies face trying to diversify their operations amid declining smoking rates.

In July, Philip Morris took a \$680 million charge to reflect the slumping value of its healthcare and wellness business after parts of Vectura, Fertin and OtiTopic all suffered setbacks.

privacy-policy changes in 2021, which made it more difficult for marketers to target their ads, denting spending.

X has been struggling to rebuild its advertising business after many marketers pulled back from the platform shortly after Musk's acquisition, citing uncertainty around his takeover and concerns about his content-moderation approach. Musk tweeted in early September that X's U.S. advertising revenue was down 60%, without specifying the time frame.



The X CEO says charges are way to stop fake and spam accounts.

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### **B6** | Wednesday, September 20, 2023

# **BIGGEST 1,000 STOCKS**

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  | BRDA 92.27 -0.31<br>BRDK 92.62 -0.33   | MorganStanley <b>MS</b> 88.51  | -0.20 NY Cn  | nntyBcp <b>NY</b>  | <b>(CB</b> 11.59 0.07   | Continued on Pag   | age B12  |
| AECOM ACM 83.61 -1.11  
   | BerkHathwy B BRK.B 370.48 0.05<br>BerkHathwy A BRK.A 563072272.76<br>BerryGlobal BERY 63.25 -0.05   
  | Cooper         COO         336.72         -0.74           Copart         CPRT         44.57         0.14           CorebridgeFin         CRBG         18.83         0.18   
  | GFLEnvironmental GI<br>GSK GSK   
   | L 33.59 -0.59<br>SK 37.48 0.13   | ITT I<br>IcahnEnterprises I  | P 98.18 -0.65<br>20.67 0.05   | LibertyGlobal C LI<br>LibertyGlobal A LI<br>LibertyFormOne A F  
  | BTYA 18.73 0.01<br>WONA 60.22 -0.54  | BANKRATE   | .COM®  | MM   | A, Savings an   | d CDs  |  |
| Aflac AFL 77.37 0.45<br>AGCO AGCO 119.78 -3.13   
   | BestBuy<br>Bio-Techne <b>BBY</b> 71.44 0.80<br><b>TECH</b> 70.63 -0.54  
  | Corning         GLW         31.88         0.31           Corteva         CTVA         52.54         0.67           Cosan         CSAN         15.10         -0.20  
  | Gallagher A.<br>Gaming&Leisure G   
   | IG 235.78 2.67<br>.PI 48.10 0.37   | IDEX I   | <b>CLR</b> 263.26 0.24<br><b>EX</b> 210.91 -1.45<br><b>FW</b> 237.52 -0.19  | LibertyFormOne CFI<br>LibertySirius CLS<br>LibertySirius ALS  
  |  | Average Yield  | s of Mai   | or Bar   |   | . September 19   | 9 2023   |
| Ansys ANSS 303.23 -2.07<br>APA APA 42.17 -0.54<br>ASE Tech ASX 7.65 -0.03  
   | Bio-RadLab A         BIO         360.37         -7.35           Biogen         BIIB         256.67         3.37           BioMarinPharm         BMRN         88.82         0.22   
  | CoStar CSGP 80.06 0.34<br>Costco COST 564.35 1.63  
  | Gartner IT<br>GenDigital G   
   |  | ImperialOil I  | LMN 140.53 -1.88<br>MO 58.50 -0.26<br>NCY 60.60 1.09  | Light&Wonder L<br>EliLilly L  
  | <b>LW</b> 76.49 -1.41<br><b>LY</b> 574.96 3.68<br><b>ECO</b> 180.52 -0.51  | Туре   | •  |  |   | 2-YR 2.5YR   |  |
| ASML ASML 593.77 -3.96<br>AT&T T 15.21 0.12  
   | BioNTech         BNTX 110.43         1.39           BlackRock         BLK         688.96         -5.93           Blackstone         BX         115.12         0.75  
  | CoterraEnergy CTRA 27.54 -0.36<br>Coty COTY 11.47 -0.12<br>Coupang CPNG 17.81 -0.69  
  | GeneralDynamics GI   
   |  | Informatica I<br>Infosys I   | NFA 21.13 -0.23<br>NFY 17.79 0.03   | Linde L<br>LithiaMotors L   
  | LIN 389.78 2.25<br>LAD 301.36 0.35   | National average<br>Savings  | 0.59 0.4   | 3 0.53   | 1.55 1.33 1.59  | 1.35 1.14  | 1.14   |
| AbbVie <b>ABBV</b> 153.49 -0.45<br>Accenture <b>ACN</b> 317.33 1.45  
   | Block <b>SQ</b> 49.80 -1.45<br>BlueOwlCapital <b>OWL</b> 12.70 -0.14<br>Boeing <b>BA</b> 204.48 -0.64   
  | Credicorp BAP 136.14 -0.75<br>CrowdStrike CRWD 165.50 -1.47<br>CrownCastle CCI 96.97 -0.56   
  | GeneralMills G<br>GeneralMotors G  
   | <b>S</b> 65.88 -0.22<br><b>M</b> 33.96 0.62  |  | R         66.23         -0.16           ODD         167.38         -3.60           NTC         36.34         -1.65  | LiveNationEnt L<br>LloydsBanking L<br>LockheedMartin L  
  |  | Jumbos<br>Weekly change  | 0.95 0.4   | 5 0.53   | 1.60 1.40 1.71  | 1.49 1.25  | 1.28   |
| Adobe ADBE 541.69 9.27<br>AdvDrainageSys WMS 117.63 -0.67  
   | Booking<br>BoozAllen BKNG 3112.75 -45.58<br>BAH 111.49 -0.18  
  | CrownHoldings CCK 89.71 -0.59<br>CubeSmart CUBE 40.41 0.06   
  | Gentex G<br>GenuineParts G   
   | MAB         37.36         -0.03           ITX         32.24         0.08           C         148.54         0.47   | InteractiveBrkrs I<br>ICE I<br>InterContinentI I   | CE 115.47 -0.42   | LogitechIntl L  
  | 65.08 0.52<br>0GI 71.99 0.41<br>OW 217.50 -0.22  | Savings<br>Jumbos  | 0.03 0.0<br>0.05 0.0   |  |   | 0.06 0.02<br>0.09 0.02   | 0.06<br>0.08   |
| AdvMicroDevices AMD 101.61 -0.76<br>Aegon AEG 5.07 0.07  
   | BorgWarner         BWA         41.23         0.33           BostonProps         BXP         65.55         0.21           BostonSci         BSX         53.03         0.03   
  | Cummins CMI 234.68 -3.66<br>Curtiss-Wright CW 205.26 0.48<br>CyberArkSoftware CYBR 166.61 -4.34  
  | GileadSciences GI  
   | <b>B</b> 5.03 -0.11<br><b>LD</b> 75.77 0.15<br><b>TLB</b> 47.72 -0.37  | IBM I<br>IntlFlavors I   | BM 146.52 1.43<br>FF 67.85 0.45   | Lucid L<br>lululemon L  
  | LCID 5.50 -0.14<br>LULU 384.45 1.64  |  |  |  |   | 0.07 0.02  | 0.00   |
| AffirmHldgs         AFRM         23.75         -1.26           AgilentTechs         A         112.31         -0.38   
   | BristolMyers         BMY         58.63         0.05           BritishAmTob         BTI         33.69         0.05           BrixmorProp         BRX         22.34         -0.15   
  | DEF  
  | GlobalPayments G<br>GlobalFoundries G  
   | <b>N</b> 122.94 -0.36<br><b>S</b> 57.86 -0.39  | Interpublic I<br>Intuit I  | P 34.10 -0.06<br>PG 30.29 -0.16<br>NTU 529.19 -5.82   |   
  | N 97.91 -2.62  | Consumer S   | -  |  | <b>es</b><br>illable nationwide accordin  | a to Pankrato  | com's  |
| AgnicoEagleMines <b>AEM</b> 49.30 -0.49<br>AirProducts <b>APD</b> 299.23 -0.30   
   | Broadcom <b>AVGO</b> 849.20 -0.80<br>BroadridgeFinl <b>BR</b> 185.76 0.80   
  | DTE Energy DTE 106.38 -0.62<br>Danaher DHR 255.23 1.46<br>Darden DRI 149.71 0.61   
  | GlobeLife Gl<br>GlobusMedical G  
   |  | IntuitiveSurgical I<br>InvitatHomes I<br>IronMountain I  |   | MGM Resorts N   
  | <b>MTB</b> 126.40 -0.29<br><b>MGM</b> 39.20 -1.09  | weekly survey of highest   | t yields. For late   | estoffersa   | and reviews of these financi-<br>n is believed to be reliable, b  | al institutions, p   | please   |
| AkamaiTech <b>AKAM</b> 106.62 1.03<br>Albemarle <b>AIB</b> 179.99 -1.63  
   | BrookfieldAsset         BAM         35.59         -0.27           Brookfield         BN         35.14         -0.77           BrookfieldInfr         BIP         31.47         -0.61  
  | DarlingIngred <b>DAR</b> 56.07 -0.74<br>Datadog <b>DDOG</b> 92.89 -1.61  
  | GoDaddy GI<br>GoldFields GI  
   |  | ItauUnibanco I   |   | MPLX N  
  | MNSO 25.65 -0.92<br>MPLX 34.95 0.12<br>MSA 168.67 -2.77  | High yield sav   | _  | normation  | This believed to be reliable, b   | uthotguarante  | leeu.  |
| Albertsons ACI 23.34 -0.09<br>Alcon ALC 80.43 -0.75  
   | BrookfieldRenew         BEPC         27.65         -0.34           Brown&Brown         BRO         73.83         0.50           Brown-Forman A         BFA         64.73         -0.27  
  | DeckersOutdoor <b>DECK</b> 531.48 5.22<br>Deere <b>DE</b> 398.69 -12.15  
  | Grab Graco Graco   
   | <b>AB</b> 3.49 -0.04<br><b>G</b> 74.99 -0.73   | JD.com   | D 30.64 -0.48<br>PM 148.93 -0.19  | MSCI N<br>MagellanMid N   
  | MSCI 538.05 4.96   | Bank<br>Phone number   | Minimum  | Yield<br>(%)   | Bank<br>Phone number  | Minimum  | Yield<br>(%)   |
| Alibaba BABA 87.11 0.09<br>AlignTech ALGN 318.00 -7.32   
   | Brown-Forman B <b>BF.B</b> 62.83 -0.51<br>Bruker <b>BRKR</b> 65.32 0.31   
  | DellTechC DELL 69.90 0.75<br>DeltaAir DAL 39.45 0.56<br>DentsplySirona XRAY 35.29 -0.25  
  | GraphicPkg G<br>Grifols G  
   | <b>VW</b> 691.06 -2.75<br><b>PK</b> 23.30 0.02<br><b>RFS</b> 9.75 -0.17  | Jabil J<br>JackHenry J   | BL 107.10 0.27<br>KHY 152.69 -2.50  | ManhattanAssoc M<br>ManulifeFinl N  
  | MANH 202.53 0.57<br>MFC 19.60 0.25   | Money market acc   |  | F 25   | Six-month CD  | ¢EQQ   | F F0   |
| AlliantEnergy LNT 52.02 -0.17  
   | BuildersFirst         BLDR         130.01         0.90           Bunge         BG         112.87         -1.06           BurlingtonStrs         BURL         143.17         3.66  
  | DeutscheBank <b>DB</b> 10.73<br>DevonEnergy <b>DVN</b> 48.99 -0.51<br>DexCom <b>DXCM</b> 94.16 -1.14   
  |  
   |  | JacobsSolns J<br>JamesHardie J<br>JazzPharm J  |   | MarathonPetrol N  
  | WRO 26.75 -0.15<br>WPC 152.15 -4.19<br>WKL 1543.95 8.83  | Vio Bank<br>(888) 999-9170<br>UFB Direct   | \$100<br>\$0   | 5.25<br>5.25   | Bank5 Connect<br>(508) 679-8551<br>Merrick Bank   | \$500<br>¢25.000   | 5.50<br>5.50   |
| AllyFinancial ALLY 28.39 -0.18<br>AlnylamPharm ALNY 175.66 -4.11   
   | CACI Intl CACI 320.30 1.64<br>CBRE Group CBRE 78.38 -0.55<br>CCC Intelligent CCCS 11.81 -0.15   
  | Diageo <b>DEO</b> 158.82 0.98<br>DiamondbkEner <b>FANG</b> 155.39 -0.87  
  | HCA Healthcare HO<br>HDFC Bank HI  
   | <b>CA</b> 254.29 -1.42<br><b>DB</b> 62.94 -0.46<br><b>NO</b> 59.08 -1.27   | JefferiesFinl J  | EF 38.23 -0.09<br>NJ 162.20 -0.27   |   
  | WKTX 224.15         -2.97           WAR 198.54         -2.14           WMC 198.15         0.42   | (877) 472-9200<br>Valley Direct  | э0<br>\$1  |  | (866) 638-6851<br><b>Vio Bank</b>   | \$25,000<br>\$500  | 5.35   |
| Alphabet C GOOG 138.83 -0.13<br>Altria MO 43.06 -0.29  
   | CDW CDW 208.67 -0.02<br>CF Industries CF 82.90 1.64<br>CGI A GIB 102.87 -0.48   
  | Dick's         DKS         112.62         2.24           DigitalRealty         DLR         126.99         -1.06           DiscoverFinSvcs         DFS         88.81         0.34   
  | HP HI<br>HSBC HS   
   | <b>PQ</b> 27.57 0.25<br><b>BC</b> 39.45 0.43   | JonesLang J<br>JuniperNetworks J   | LL 154.18 -1.64<br>NPR 28.48 0.20   | MartinMarietta <b>N</b><br>MarvellTech <b>N</b>   
  | WLM 422.73 -5.31<br>WRVL 54.09 -0.69   | (866) 899-9900   | ¢Τ   | 5.25   | (888) 999-9170  | \$200  | 9.59   |
| Amazon com AM2R 137.03 -2.33<br>Ambev ABEV 2.73<br>Amcor AMCR 9.19 -0.09   
   | CH Robinson CHRW 88.50 0.68<br>CME Group CME 206.48 -0.07   
  | Disney         DIS         81.94         -3.08           DocuSign         DOCU         43.69         -0.07           DolbyLab         DLB         82.38         -0.09  
  | Haleon HI  
   | THT         39.87         -1.18           N         8.14         -0.03           AL         41.43         -1.21  |  | <b>B</b> 42.36 -0.44<br><b>BR</b> 60.85 -0.60<br><b>KR</b> 63.43 -1.03  | Mastercard N<br>MatadorRscs N   
  | MAS         55.46         0.44           MA         413.53         -3.60           MTDR         60.30         -1.00  | One-month CD<br>VirtualBank  | \$10,000   | 2.48   | One-year CD<br>CFG Community Bank   | \$500  | 5.67   |
| Ameren AEE 80.22 -0.46   
   | CMS Energy         CMS         56.81         -0.20           CNA Fin         CNA         40.24         0.04           CNH Indl         CNHI         12.75         -0.62   
  | DollarGeneral         DG         115.10         1.44           DollarTree         DLTR         111.39         0.61   
  | HartfordFinl HI<br>Hasbro H  
   | AS 66.28 0.27  | Kellogg  | <b>(LAC</b> 457.31 0.80<br>60.29 0.13<br><b>(VUE</b> 21.06 -0.02  | Mattel N  
  | MTCH         42.42         -0.39           MAT         21.40         -0.03           MKC         78.72         -1.20   | (877) 998-2265<br>Lone Star Bank   | \$1,000  | 0.20   | (888) 205-8388<br>Forbright Bank  | \$1,000  | 5.65   |
| AmerAirlines <b>AAL</b> 13.19 0.08<br>AEP <b>AEP</b> 80.06 -0.17   
   | CRH         CRH         53.65         0.14           CSX         CSX         30.91         -0.19           CVS Health         CVS         71.99         1.29  
  | Domino's <b>DPZ</b> 382.83 -1.48<br>Donaldson <b>DCI</b> 60.74 -1.03   
  | Heico HI<br>Heico A HI   
   | <b>I</b> 166.32 -1.74<br><b>I.A</b> 132.25 -1.34   | KeurigDrPepper <b>k</b><br>KeyCorp   | <b>CP</b> 33.41 -0.24<br><b>EY</b> 11.23 -0.14  | McDonald's N<br>McKesson N  
  | MCD 278.13 0.41<br>MCK 432.07 4.78   | (713) 358-9400<br><b>Presidential Bank, FSB</b>  | \$1,000  | 0.10   | (888) 855-7788<br>CIBC Bank USA   | ¢1.000   | 5.62   |
| AmerExpress <b>AXP</b> 159.35 -0.28  
   |   
  |  
  |  
   |  |  |   |   
  |  |  |  | 0.10   | CIDC Dalik USA  | \$1,000  | 2.0Z   |
| AmericanFin <b>AFG</b> 114.47 0.98<br>AmHomes4Rent <b>AMH</b> 35.62 -0.43  
   | CadenceDesign <b>CDNS</b> 236.56 -0.27<br>CAE <b>CAE</b> 24.19 -0.49  
  | DoorDash         DASH         79.19         -1.73           Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48  
  | Hershey HS<br>Hess H   
   | <b>SY</b> 209.07 -3.39<br><b>I</b> 59.04 -3.56   | KimberlyClark KimcoRealty  |   | Medtronic N<br>MercadoLibre N   
  | WEDP         255.73         -17.37           WDT         82.63         -0.17           WELI         1342.64         -41.09   | (800) 799-1424   | φ1,000   |  | (800) 662-7748  | \$ <b>1,000</b>  | 5.02   |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.68<br>AmerTowerREIT AMT 177.36 -2.17<br>AmerWaterWorks AWK 137 57 -0.85   
   | CadenceDesign         CDNS         23.656         0.27           CAE         CAE         24.19         0.49           CasarsEnt         CZR         49.81         -1.17           Cameno         CZP         101.97         0.02           Cameco         CZ         39.14         -1.27  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           DraftKings         DKNG         30.09         -1.16                                       
  | Hershey H<br>Hess H<br>HessMidstream H   
   | SY 209.07 -3.39  | KimberlyClark KimcoRealty  | <b>MB</b> 124.37 -0.75  | Medtronic N<br>MercadoLibre N   
  | MDT 82.63 -0.17  | (800) 799-1424<br>Two-month CD<br>VirtualBank  | \$10,000   | 2.74   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank   | \$2,000  | 5.22   |
| AmericanFin         AFG         114.47         0.98           AmHomes/Rent AMH         35.62         -0.43           AIG         AIG         AIG         -2.36         0.68           AmerTowerREIT         AMT         177.36         -2.17           AmerVaterWorks         AWK         137.57         -0.85           AmericoldRealty         COLD         32.57         -0.08           Ameriprise         AMP         347.18         0.10   
   | CadenceDesign CDNS         236.56         0.27           CAE         CAE         24.19         0.49           CasearsEnt         CZR         49.81         -1.17           CamdenProperty CPT         10.97         0.02           Cambel Source CPS         39.14         -1.27           CampbellSour CPB         42.32         -0.40           CIBC         CM         40.49         -0.42   
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           DraftKings         DKNG         30.09         -1.16           Dropbox         DBX        
26.51         -0.06           DukeEnergy         DUK         93.84         -1.12           Duolingo         DUOL 162.35         -2.52         -  | Hershey HS<br>Hess HI<br>HessMidstream HE   
  | SY 209.07 -3.39<br>ES 159.04 -3.56<br>SM 30.29 -0.16   | KimberlyClark<br>KimcoRealty<br>KinderMorgan   | XMB         124.37         -0.75           XIM         18.49         -0.12           XIM         16.93         -0.09  | Medtronic N<br>MercadoLibre N  
   | MDT 82.63 -0.17<br>MELI 1342.64 -41.09   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank   | \$10,000   | _  | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank   |  |  |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.68<br>AmerTowerREIT AMT 177.36 -2.17<br>AmerVaterWorks AWK 137.57 -0.85<br>AmercoidRealty COLD 32.57 -0.08<br>AmericoidRealty CoLD 32.57  
   | CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CCJ         39.44         -1.27           CambelSoup         CPB         42.32         -0.40           CBC         CM         40.91         -0.02           CanNtIRIwy         CM         113.58         -2.14           CanandmaNatRess         63.89         -0.73           ChanPacKC         CP         78.35         -63.89  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           DraftKings         DKMG         30.09         -1.16           Dropbox         DBX         26.51         -0.06           DukeEnergy         DUK         93.84         -1.12           Duolingo         DUOL         126.23         -2.52           DuPont         DD         74.47         -0.31           Dynatrace         DT         74.47         -0.31           PelfBeauty         ELF         124.84         -10.52   
  | Hershey H<br>Hess H<br>HessMidstream HE<br>Borrow  | SY 209.07 -3.39<br>ES 159.04 -3.56<br>SM 30.29 -0.16  
  | KimberlyClark<br>KimcoRealty<br>KinderMorgan   | XMB         124.37         -0.75           XIM         18.49         -0.12           XIM         16.93         -0.09  | Medtronic N<br>MercadoLibre N<br>Merck N   | MDT 82.63 -0.17<br>MELI 1342.64 -41.09<br>MRK 107.36 -0.46   
   | (800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB  | \$10,000   | 2.74   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union  | \$2,000  | 5.22   |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.64<br>AmerīowerREIT AMT 177.36 -2.17<br>AmerVaterWorks AWK 137.57 -0.85<br>AmericoldRealty COLD 32.57 -0.08<br>Ameriprise AMP 347.18 0.10<br>Ametek AMP 152.66 0.19<br>Amgen AMGN 264.31 1.16<br>Amphenol APH 86.29 0.06<br>AnalogDevices ADI 178.75 -0.97<br>AngloGoldAsh AU 17.87 -0.31<br>AB InBey BUD 57.48 -0.18   
   | CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CasarssFin         CZR         49.81         -1.17           Cameco         CCJ         39.14         -1.27           CampbellSoup         CBB         42.32         -0.40           CanNtRIRW         CMI         40.91         -0.02           CanNtRIRW         CMI         13.58         -2.14           CanantikitRws         CMI         63.89         -0.73           Canpacto         CP         78.35         -8.38           CapitalOne         CP         101.69         -0.89           CardinalHealth         CAH         83.26         0.73           Carlisle         CSL         2.71.9         1.62  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           DraftKings         DKM         30.09         -1.16           Dropbox         DBX        
26.51         -0.06           DukeEnergy         DUK         93.84         -1.12           Duloningo         DUD 16.235         -2.44         -0.31           Dynatrace         DT         47.44         -0.31           PiffBeauty         ELF         112.48         10.52           EMCOR         EME         21.64.45         0.74           ENG         20.04         0.42         9.35  | Hershey H<br>Hess H<br>HessMidstream HE<br>Borrow  
   | 209.07 -3.39<br>5 159.04 -3.56<br>5 30.29 -0.16<br>5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5   | KimberlyClark<br>KimcoRealty<br>KinderMorgan   | IMB         124.37         -0.75           IMI         18.49         -0.12           IMI         16.93         -0.09  | Medtronic N<br>MercadoLibre N<br>Merck N  
  | MDT 82.63 -0.17<br>MELI 1342.64 -41.09<br>MRK 107.36 -0.46   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400   | \$10,000<br>\$1,000  | 2.74<br>0.20   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851  | \$2,000<br>\$25,000  | 5.22<br>5.15   |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.68<br>AmerTowerREIT AMT 177.36 -2.17<br>AmerVaterWorks AWK 137.57 -0.85<br>AmercoidRealty COLD 32.57 -0.08<br>Ameriprise AMP 347.18 0.10<br>Ametek AME 152.66 0.19<br>Amgen AMKN 264.31 1.16<br>Amphenol APH 86.29 0.06<br>AnalogDevices ADI 178.75 -0.97<br>AngloGoldsh AUI 178.77 -0.97<br>AngloGoldsh AU 178.77 -0.16<br>AnalogDevices ADI 57.48 -0.16<br>AnalogCap NLY 20.68 0.02<br>AnteroResources AR 25.92 -0.28   
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         49.81         -1.17           Camecon         CCJ         39.14         -1.27           CambellSoup         CPB         42.32         -0.40           CBC         CM         40.91         -0.02           CanNtiRlwy         CM         11.58         -2.14           CanadinAtlRscs         CM         63.89         -0.73           ChiPacKC         CP         78.35         -0.83           CaptalchOne         CP         10.158         -2.14           CandinaNatRscs         CNQ         63.89         -0.73           CardinalHealtt         CAE         0.90         CardinalHealtt           Carlisle         CSL         2.12,19         1.62           Carlisle         CSL         2.12,19         1.62           Carlyle         CG         32.47         -0.51   
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           Dropbox         DBX         65.61         -0.06           Duropbox         DBX        
65.61         -0.06           DukeEnergy         DUK         93.84         -1.12           Duloningo         DUOL         12.35         -2.52           DuPont         DD         74.47         -0.31           Dynatrace         DT         47.447         -0.48           EMCOR         ELF         12.48         10.52           EMCR         ELF         12.48         -0.42           EOG Rscs         EOG         12.90.00         -2.88           EPAM Systems         EAM         20.311         3.74   | Hershey HS<br>Hess<br>Hess<br>Midstream HE<br>Borrow<br>Money  
   | 209.07 -3.39<br>25 159.04 -3.56<br>ing Ben<br>Rates  | KimberlyClark<br>KincoRealty<br>KinderMorgan   | IMB         124.37         -0.75           IMI         18.49         -0.12           IMI         16.93         -0.09  | Medironic M<br>MercadoLibre M<br>Merck M<br>ta/bonds/bo   
  | NDT 82.63 -0.17<br>VIELI 1342.64 -41.09<br>VIRK 107.36 -0.46<br>enchmarks<br>ber 19, 2023  | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424   | \$10,000<br>\$1,000  | 2.74<br>0.20   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025   | \$2,000<br>\$25,000<br>\$5,000   | 5.22<br>5.15   |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.64<br>AmerīowerREIT AMT 177.36 -2.17<br>AmerVaterVoks AWK 137.57 -0.85<br>AmericoldRealty COLD 32.57 -0.08<br>Ameriprise AMP 347.18 0.10<br>Amretk AME 152.66 0.19<br>Amrgen AMGN 264.31 1.16<br>Amplenol APH 86.29 0.06<br>AnalogDevices ADI 178.75 -0.97<br>AngloGoldAsh AU 17.87 -0.97<br>AngloGoldAsh AU 17.87 -0.18<br>AB inBev BUD 57.48 -0.16<br>AnnalyCap NLY 20.68 0.02<br>AnterResources AR 25.92 -0.28<br>Aon AON 341.37 2.05<br>i ApolloGiblMgmt APO 91.66 -0.40<br>Apple APL   
   | CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CasarsFint         CZR         49.81         -1.17           CamednProperty         CPT         101.97         -0.02           Cameco         CCJ         39.14         -1.27           CampbellSoup         CPB         42.32         -0.40           CIBC         CM         40.91         -0.02           CanNtRIRW         CNI         11.358         -2.14           Canantor         CM         40.91         -0.02           CanNtRIRW         CNI         11.358         -2.14           Canantantartesc         CM         63.89         -0.73           Carbardone         CP         78.35         -0.83           Carbardone         CP         10.169         -0.89           Carlisle         CSL         27.191         1.62           Carlyle         CS         27.191         1.62           Carlyle         CSL         27.191         1.62           Carlyle         CSL         27.191         1.62           Carlyle         CSL         27.191         1.62  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           Dropbox         DBX         26.51         -0.06           DukeEnergy         DW        
93.84         -1.12           Duolingo         DUO 162.35         -2.52           DuPont         DD         74.47         -0.31           Dynatrace         DT         47.447         -0.31           PeffBeauty         ELF         12.48         10.52           EOG RSC         EOG 2000         -2.88         EPAM 59.50           EOG RSC         EOG 2000         -2.88         EPAM 59.50           EOG RSC         EOG 2000         -2.88         EPAM 20.311         3.74           EOG RSC         EOG 2000         -2.88         EPAM 59.50         0.74           EOT         EOG 2000         -2.88         EPAM 59.50         0.74           EQT         EOG 2000         -2.88         EPAM 59.50         0.74           Eastmanchem EMD         EOJ         -0.30         0.79         0.20           Eastmanchem EMD         EGN         1.0         2.60   |
Hershey<br>Hess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>Hithess<br>H | 209.07 - 3.39<br>25 159.04 - 3.56<br>25 35.04 - 3.56<br>25 30.29 - 0.16<br>25 30.29 - 0.16<br>25 30.29<br>25 30.4<br>25 4<br>25 | kimberiyClark k<br>kimcoRealty k<br>kinderMorgan<br>ichmark<br>wsj.con   | IZ4.37         -0.75           M1 124.37         -0.12           M1 18.49         -0.12           M1 16.93         -0.09           S         -/market-dat           rrrow or lend r         are a guide to  | Medronic<br>MercadoLibre N<br>Merck N<br>ta/bonds/bo<br>Septemb<br>noney in U.S  
   | NDT 82.63 -0.17<br>VIELI 1342.64 -41.09<br>VIRK 107.36 -0.46<br>enchmarks<br>ber 19, 2023<br>S. and  | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b>   | \$10,000<br>\$1,000<br>\$1,000   | 2.74<br>0.20<br>0.10   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer   | \$2,000<br>\$25,000<br>\$5,000   | 5.22<br>5.15<br>5.01   |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.64<br>AmerīowerREIT AMT 177.36 -2.17<br>AmerVaterWorks AWK 137.57 -0.85<br>AmericoldRealty COLD 32.57 -0.08<br>Amertiprise AMP 347.18 0.10<br>Ametek AME 152.66 0.19<br>Amgen AMGN 264.31 1.16<br>Ampheno APH 86.29 0.06<br>AnalogDevices ADI 178.75 -0.97<br>AngloGoldAsh AU 178.77 -0.98<br>Aon AON 341.37 2.05<br>Apple APL 179.07 1.10<br>ApplMaterials AMAT 137.71 -2.56<br>Applevin APP 39.73 -4.28<br>Aptargroup ATR 125.51 -0.33  
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CasarsEnt         CZR         49.81         -1.17           CamedenProperty         CPT         101.97         -0.02           Cameco         CCJ         39.14         -1.27           CampbellSoup         CPB         42.32         -0.40           CanNtRIRW         CNI         11.35         8-2.14           Canantor         CMI         40.91         -0.02           CanNtRIRW         CNI         11.35         8-2.14           Canantariantartesc         CMO         63.89         -0.73           CaptaConc         CP         78.35         -0.83           Cartistle         CSL         27.19         1.62           Cartistle         CSL         27.93         0.05           Cartistle         CSL         1.50         0.05  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Drady         DKM         30.09         -1.16           Dropbox         DBX         66.51         -0.06           DukeEnergy         DW         93.84         -1.12           Duloningo         DUL         10.25         -5.52           DuPont         DD         7.474         -0.31           Dynatrace         DT         47.44         -0.31           EMCOR         EME         216.45         0.74           ENG         RSC         EOG         13.09           EGG         RSC         0.20         -2.88           EMCOR         EME         216.45         0.74           EOG         RSC 
       EOG         10.09         -2.89           EAMM Systems         EOG         3.97         -0.14         Eastmachem         21.02           EastwetShop         EWE         73.67         -0.79         Eastmachem         EMT         2.02           Eastmachem         EMN         73.10         2.6         Eastmachem   | Hershey<br>Hess<br>Hess<br>Midstream<br>HE<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway   
   | 209.07 - 3.39<br>25 159.04 - 3.56<br>25 35.04 - 3.56<br>25 30.29 - 0.16<br>25 30.29 - 0.16<br>25 30.29<br>25 30.4<br>25 4<br>25 | kimberiyClark k<br>kimcoRealty k<br>kinderMorgan<br>ichmark<br>wsj.con   | IZ4.37         -0.75           M1 124.37         -0.12           M1 18.49         -0.12           M1 16.93         -0.09           S         -/market-dat           rrrow or lend r         are a guide to  | Medronic<br>Mercadolibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>noney in U.S<br>o general lev<br>Week   | NDT 82.63 -0.17<br>NEL 1342.64 -41.09<br>NRK 107.36 -0.46<br>enchmarks<br>ber 19, 2023<br>5. and<br>/els but<br>-52-WEEK-  | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct   
   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000  | 2.74<br>0.20<br>0.10<br>5.00   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br><b>Five-year CD</b><br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct   | \$2,000<br>\$25,000<br>\$5,000   | 5.22<br>5.15<br>5.01<br>4.65   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/ARent         AMH         35.62         -0.43           AIG         AIG         62.36         0.68           AmerTowerREIT         AMT         17.73         -2.17           AmerVaterRorks         AWK         13.75         -0.85           AmercoldRealty         COLD         3.257         -0.08           Amergines         AMP         34.74.18         0.10           Ametek         AME         152.66         0.19           Amgen         AMGN         264.31         1.16           Amplenol         APH         86.29         0.06           AnalogObvices         ADI         17.87         -0.97           AngloGoldAsh         AUI         7.48         -0.16           AnnalyCap         NLY         2.05         -0.28           AnteroResources         AR         2.5.92         -0.28           Aon         AON         34.13.7         2.05           Apple         APAL         17.9.07         1.10           Apple         APAL         79.71         -2.56           Apple         APA         79.73         -2.28  
   | CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.98         -1.17           Cameco         CCJ         39.44         -1.27           Campeor         CCJ         39.44         -1.27           CampbellSoup         CPB         42.32         -0.40           Cameco         CCJ         39.14         -1.27           CampbellSoup         CPB         42.32         -0.40           Camato         CCM         40.91         -0.02           CanNatRikey         CNI         13.58         -2.14           CandiankaRscs         CNQ         63.89         -0.73           Carlanaled         CP         78.35         -0.83           Cardinaledeath         CA         2.71.91         1.62           Cardinale         CS         2.71.91         1.62         0.39           Cardinale         CB         2.74.7         -1.13         Cardinale         0.37           Cardinale         CB         2.74.7         1.510         0.03           Carrival         CLK         15.09         0.45           Cara  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           Dropbox         DBX         26.51         -0.06           Duropbox         DBX        
26.51         -0.06           Duropbox         DBX         26.51         -0.06           DukeEnergy         DUK         93.84         -1.12           Duolingo         DUOL         124.47         -0.31           Dynatrace         DT         47.44         -0.32           EMCOR         ELF         124.84         -0.52           EMCR         ELF         124.84         -0.52           EOG Rscs         EOG         129.00         -2.88           EPAM Systems         EAM         20.311         3.74           EQT         EQT         EQT         0.99         -0.20           Eastmanchem         EWE         53.97         -0.14           Eastranchem         EME         176.36         -0.79           Eastmanchem         EMX 24.26         -0.29         eBay         eBAY         43.62         -0.29   | Hershey<br>Hess<br>Hess<br>Midstream<br>Hess<br>Money<br>Key annual<br>internationa<br>don't alway   
   | 200 07 - 3.39<br>25 150.04 - 3.56<br>25 150.04 - 3.56<br>26 150.04 - 3.5   | kimberiyClark k<br>kimcoRealty k<br>kinderMorgan<br>ichmark<br>wsj.con   | I24.37         -0.75           II.40         -0.12           III.40         -0.12           III.10         -0.09           S         -0.09           n/market-dat         -0.09   | Medronic<br>MercadoLibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>noney in U.S<br>o general lev   | MDT 82.63 -0.17<br>WRL 1342.44 -41.09<br>WRK 107.36 -0.46<br>eenchmarks<br>ber 19, 2023<br>5. and<br>rels but<br>  
   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br><b>Five-year CD</b><br>First National Bank of Amer<br>(800) 968-3626<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851  | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65   |
| AmericanFin         AFG         114.47         0.98           AmHomes4Rent         AMH         35.62         -0.43           AIG         AIG         AG         62.36         -0.68           AmerTowerREIT         AMT         17.73         -2.17           AmerVaterNetREIT         AMT         17.73         -2.17           AmerVaterNorks         AWT         17.73         -0.08           Ameritorise         AMM         37.57         -0.82           AmerVaterNorks         AWM         17.87         -0.08           Amerted         AME         152.66         0.19           Amgen         AMMEN         264.31         1.16           Ampehenol         APH         86.29         0.06           AnalogOevices         AU         17.875         -0.97           AngloGoldAsh         AU         17.875         -0.83           AnteroResources         AR         2.05         2.02           AnteroResources         AR         2.05         2.04           Appl         APA         PO         91.66         -0.40           AppliMaterials         AMAT         13.71         -2.56           Applotyin         APP   
   | CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CL         39.44         -1.27           Camberoperty         CPT         101.97         0.02           Cameco         CL         39.44         -1.27           CampbellSoup         CPB         42.32         -0.40           Cannotic         CM         40.91         -0.02           Cannotic         CM         40.91         -0.02           Cannotic         CP         78.35         -0.83           CardinalMatRess         CNQ         63.89         -0.73           CardinalMatRess         CNQ         63.89         -0.73           CardinalMatRest         CA         80.60         0.02           Cardinal         CAE         82.60         0.09           Cardinale         CH         H.83         0.05           Carrikal         CBE         21.01         1.62           Carrikal         CAE         15.09         0.05           Carrival         CLK         15.09         0.07      Cara   
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           Drady         DKR         60.09         -1.48           Dropbox         DBX         66.61 
       -0.06           DukeEnergy         DUK         93.84         -1.12           Duloingo         DUI         162.35         -2.52           DuPont         DD         162.45         0.44           PHBeauty         ELF         112.48         10.52           EMCOR         EME         216.45         0.74           ENG         REOR         EOG         74.74         0.31           Partace         DT         47.44         -0.32         0.99         -0.20           EMCOR         EME         216.45         0.74         ENT         EOG         Rscs         EOG         9.020         Eastron         EBQT         0.030         -0.28         EastMacGroup         EBQT         0.20         Eastranchem EMN         78.71         0.26         Eaton         EAS         -0.29         Ecola         EC1         10.61         -0.99         BAS         EBAY  | Hershey Hi<br>Hess Hi<br>Hess Hi<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway   
   | 200 07 -3.39<br>25 1504 -3.56<br>26 1504 -3.56<br>27 0.016<br>28 1504 -3.56<br>20 0.017<br>20 0.01   | KimberkyClark K<br>KimcoRealty<br>KinderMorgan<br>And Kimcorena<br>KinderMorgan<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcorena<br>Kimcoren   | IMB 124.37 -0.75<br>IM 18.49 -0.12<br>MI 16.93 -0.09<br>S<br>n/market-date<br>rrow or lend r<br>are a guide to<br>actions.  | Medronic<br>MercadoLibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>noney in U.S<br>ogeneral lev<br>Latest ago<br>ondary mar  | MDT 82.63 -0.17<br>WRL 1342.44 -41.09<br>WRK 107.36 -0.46<br>eenchmarks<br>ber 19, 2023<br>5. and<br>rels but<br>  
   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>High yield jum</b><br>Money market act   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br><b>Connexus Credit Union</b><br>(800) 845-5025<br><b>Five-year CD</b><br>First National Bank of Amer<br>(800) 968-3626<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>0,000<br><b>Six-month CD</b>   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/ARent         AMH         35.62         -0.43           AIG         AIG         62.36         0.68           AmerTowerREIT         AMT         17.73         -2.17           AmerVaterReit         AMT         17.73         -2.17           AmerVaterReit         AMT         17.73         -0.81           Amerdolfkealty COLD         32.57         -0.08         Amerrino           Amervitares         AMB         152.66         0.19           Amgen         AMG         AC4.31         1.16           Amplenol         APH         86.29         0.06           AnalogObvices         ADI         17.87         -0.97           AngloGoldsh AU         X87         -0.16         AnalogJ         NLY         2.05           AnteroResources         AR         2.5.92         -0.28         AnteroResources         AR         2.5.92         -0.28           Aon         AON         A1.37         2.05         Apple         AAPL         179.07         1.10           Apple         AAPL         APL         7.9.07         -1.10         ApplMateriais         AMAT         1.71.7 </td <td>CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.89         -0.49           CaesarsEnt         CZR         24.98         -1.17           Cameco         CCJ         39.14         -1.27           CampellSoup CPB         42.32         -0.40           Cameco         CM         40.91         -0.02           Canhaltelsey CPB         42.32         -0.40           Cambor         CM         40.91         -0.02           Canhaltelsey CPB         42.32         -0.40           CambainbaltResc CNQ         63.89         -0.73           CanharkCR         CM         40.91         -0.02           Canhaltelses CNQ         CP         7.83         -0.83           Cardinal-teather CAH         83.60         0.09         -0.31           Cardinal-teather CAH         83.60         0.09         -0.31           Cardinal-teather CAH         83.60         0.03         -0.31           Cardinal-teather CAH         83.60         0.03         -0.31           Cartinual         CLK         15.09         0.03           C</td> <td>Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX         65.51         -0.06           Ducklencergy         DUK         93.84         -1.12           Duolingo         DUOL         12.32         -5.52           DuPont         D         7.47         -0.31           Dynatrace         DT         47.40         0.49           effBeauty         ELF         112.48         -10.52           EMCOR         EME         26.44         0.45           EOG         RSC         EOG         12.90.01         -2.88           EAM         0.45         EOG         13.74         -0.20           EastGroup         EGP         10.90         -2.84         -0.79         -0.20           EastGroup         EGP         17.63         -0.79         -0.44         -0.79         -0.20         Eastor         -0.79         -0.20         Eastor         ECI         10.63         -0.79         Eastor         -0.20         Eastor<!--</td--><td>Hershey Hi<br/>Hess Hi<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core</td><td>209.07 -3.39<br/>25 159.04 -3.56<br/>30.29 -0.16<br/>ing Ben<br/>Rates<br/>Interest rate<br/>al markets. F<br/>s represent<br/>Inflation<br/>Aug.index C<br/>level Ju<br/>er price index<br/>307.026<br/>310.103</td><td>KimberkyClark K<br/>KimcoRealty<br/>KinderMorgan K<br/>Charack<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jly '23 Aug. '22<br/>c<br/>0.44 3.7<br/>0.23 4.3</td><td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IA9 -0.12<br/>IMB 16.93 -0.09<br/>S<br/>n/market-dat<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortga<br/>30 days</td><td>Medronic<br/>Mercadolibre N<br/>Merck N<br/>ta/bonds/bu<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age yields<br/>6.679 6.695</td><td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881       5.244</td><td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Three-month CD</b><br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>High yield jum</b><br/>Money market act<br/>Vio Bank<br/>(888) 999-9170</td><td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td><td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>4.75</td><td>(800) 662-7748<br/><b>Two-year CD</b><br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>2000<br/>Six-month CD<br/>Bank5 Connect<br/>(508) 679-8551</td><td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td><td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60</td></td>   
   | CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.89         -0.49           CaesarsEnt         CZR         24.98         -1.17           Cameco         CCJ         39.14         -1.27           CampellSoup CPB         42.32         -0.40           Cameco         CM         40.91         -0.02           Canhaltelsey CPB         42.32         -0.40           Cambor         CM         40.91         -0.02           Canhaltelsey CPB         42.32         -0.40           CambainbaltResc CNQ         63.89         -0.73           CanharkCR         CM         40.91         -0.02           Canhaltelses CNQ         CP         7.83         -0.83           Cardinal-teather CAH         83.60         0.09         -0.31           Cardinal-teather CAH         83.60         0.09         -0.31           Cardinal-teather CAH         83.60         0.03         -0.31           Cardinal-teather CAH         83.60         0.03         -0.31           Cartinual         CLK         15.09         0.03           C   
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX        
65.51         -0.06           Ducklencergy         DUK         93.84         -1.12           Duolingo         DUOL         12.32         -5.52           DuPont         D         7.47         -0.31           Dynatrace         DT         47.40         0.49           effBeauty         ELF         112.48         -10.52           EMCOR         EME         26.44         0.45           EOG         RSC         EOG         12.90.01         -2.88           EAM         0.45         EOG         13.74         -0.20           EastGroup         EGP         10.90         -2.84         -0.79         -0.20           EastGroup         EGP         17.63         -0.79         -0.44         -0.79         -0.20         Eastor         -0.79         -0.20         Eastor         ECI         10.63         -0.79         Eastor         -0.20         Eastor </td <td>Hershey Hi<br/>Hess Hi<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core</td> <td>209.07 -3.39<br/>25 159.04 -3.56<br/>30.29 -0.16<br/>ing Ben<br/>Rates<br/>Interest rate<br/>al markets. F<br/>s represent<br/>Inflation<br/>Aug.index C<br/>level Ju<br/>er price index<br/>307.026<br/>310.103</td> <td>KimberkyClark K<br/>KimcoRealty<br/>KinderMorgan K<br/>Charack<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jly '23 Aug. '22<br/>c<br/>0.44 3.7<br/>0.23 4.3</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IA9 -0.12<br/>IMB 16.93 -0.09<br/>S<br/>n/market-dat<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortga<br/>30 days</td> <td>Medronic<br/>Mercadolibre N<br/>Merck N<br/>ta/bonds/bu<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age yields<br/>6.679 6.695</td> <td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881       5.244</td> <td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Three-month CD</b><br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>High yield jum</b><br/>Money market act<br/>Vio Bank<br/>(888) 999-9170</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>4.75</td> <td>(800) 662-7748<br/><b>Two-year CD</b><br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>2000<br/>Six-month CD<br/>Bank5 Connect<br/>(508) 679-8551</td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60</td>  | Hershey Hi<br>Hess Hi<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core  
   | 209.07 -3.39<br>25 159.04 -3.56<br>30.29 -0.16<br>ing Ben<br>Rates<br>Interest rate<br>al markets. F<br>s represent<br>Inflation<br>Aug.index C<br>level Ju<br>er price index<br>307.026<br>310.103  | KimberkyClark K<br>KimcoRealty<br>KinderMorgan K<br>Charack<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jly '23 Aug. '22<br>c<br>0.44 3.7<br>0.23 4.3   | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IA9 -0.12<br>IMB 16.93 -0.09<br>S<br>n/market-dat<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortga<br>30 days   | Medronic<br>Mercadolibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>noney in U.S<br>o general lev<br>Latest ago<br>ondary mar<br>age yields<br>6.679 6.695   
  | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881       5.244   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br><b>Three-month CD</b><br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>High yield jum</b><br>Money market act<br>Vio Bank<br>(888) 999-9170   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>4.75   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>2000<br>Six-month CD<br>Bank5 Connect<br>(508) 679-8551   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes4Rent         AMH         35.62         -0.43           AIG         AIG         AG         6.2.36         -0.68           AmerTowerREIT         AMT         17.7.36         -2.17           AmerVaterWerk         AWK         15.75         -0.85           AmercoldRealty COLD         32.57         -0.08           Amergines         AMM         47.18         -0.10           Amergen         AMMK         47.18         -0.10           Amgen         AMEN         264.31         1.1.6           Amplenol         APH         46.29         -0.06           AnalogObevices         AD         178.75         -0.97           AngloGoldsh AU         178.77         -0.97         AngloGoldsh AU         -0.16           AnteroResources         AR         25.92         -0.28         AnteroResources         AR         25.92         -0.28           Aon         AON         X41.37         -0.16         -0.40         Apple         APL         179.07         1.10           Applematerials         AMET         179.07         1.26         -0.04         Apple         APL         1   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEint         CZR         24.81         -1.17           Cameco         CL         39.44         -1.27           Camberoperty         CPT         101.97         0.02           Cameco         CL         39.44         -1.27           CampobellSoup         CB         42.32         -0.40           CandrulRuwy         CM         113.58         2.14           CanantiRuwy         CM         113.58         -0.33           Caplack         CP         78.35         -0.83           CardinalMatResc         CNQ         63.89         -0.73           CardinalMatResc         CN         63.80         -0.97           CardinalMatResc         CN         83.60         0.09           Cardinaleatth         CH         83.60         0.09           Cardinal         CG         32.47         -0.51           Cardinaleatth         CH         43.03         0.05           Carrival         CLK         15.09         0.05           Carrival         CLK         15.09         0.54 <td>Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         26.51         -0.06           Duropbox         DBX         26.51         -0.06           Duropbox         DBX         26.51         -0.06           DukeEnergy         DUK         93.24         -1.12           Duolingo         DUOL 162.35         2.52           DuPont         DD         7.4.47         -0.31           Dynatrace         DT         47.447         -0.31           PifBeauty         ELF         124.84         -0.52           EMCOR         EME         26.447         -0.47           EOG         RScs         EOG         129.00         -2.88           EPAM Systems         EAU         0.49         -0.20         Eastrano         EGP         10.3         -0.79           Eastrong         EBAY         13.64         -0.29         Eds         2.07         Eds         -0.29         Ecolab         CL         17.63         -0.39         Eds         -0.29         Eds         Eds         -0.29</td> <td>Hershey Hi<br/>Hess Hi<br/>Hess Hi<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte</td> <td>209.07 - 3.39<br/>25 159.04 - 3.56<br/>25 159.04<br/>25 159.</td> <td>KimberkyClark K<br/>KimceRealty<br/>KinderMorgan I<br/>Achimark<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>uly '23 Aug. '22<br/>c<br/>0.44 3.7<br/>0.23 4.3<br/>ttes</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB -0.12<br/>IMB -0.1</td> <td>Medronic<br/>Mercadolibre N<br/>Merck N<br/>ta/bonds/bu<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age yields<br/>6.679 6.695</td> <td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         ber 19, 2023         5. and         vels but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250</td> <td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Popular Direct</b><br/>(800) 274-5696<br/><b>Merrick Bank</b><br/>(866) 638-6851<br/><b>High yield jumn</b><br/><b>Money market act</b><br/>Vio Bank<br/>(888) 999-9170<br/><b>UFB Direct</b><br/>(877) 472-9200</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>4.75<br/>5.25<br/>5.25</td> <td>(800) 662-7748<br/><b>Two-year CD</b><br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/><b>Five-year CD</b><br/>First National Bank of Amer<br/>(800) 968-3626<br/><b>Popular Direct</b><br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Six-month CD</b><br/><b>Bank5 Connect</b><br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851</td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50</td>   | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         26.51         -0.06           Duropbox         DBX         26.51         -0.06           Duropbox         DBX         26.51         -0.06           DukeEnergy         DUK         93.24         -1.12           Duolingo         DUOL 162.35         2.52           DuPont         DD         7.4.47         -0.31           Dynatrace         DT         47.447         -0.31           PifBeauty         ELF         124.84         -0.52           EMCOR         EME         26.447         -0.47           EOG         RScs         EOG         129.00         -2.88           EPAM Systems         EAU         0.49         -0.20         Eastrano         EGP         10.3         -0.79           Eastrong         EBAY         13.64         -0.29         Eds         2.07         Eds         -0.29         Ecolab         CL         17.63         -0.39         Eds         -0.29         Eds         Eds         -0.29   | Hershey Hi<br>Hess Hi<br>Hess Hi<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte   | 209.07 - 3.39<br>25 159.04 - 3.56<br>25 159.04<br>25 159.   | KimberkyClark K<br>KimceRealty<br>KinderMorgan I<br>Achimark<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>uly '23 Aug. '22<br>c<br>0.44 3.7<br>0.23 4.3<br>ttes  | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB -0.12<br>IMB -0.1  | Medronic<br>Mercadolibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>noney in U.S<br>o general lev<br>Latest ago<br>ondary mar<br>age yields<br>6.679 6.695  | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         ber 19, 2023         5. and         vels but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250  | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br><b>Merrick Bank</b><br>(866) 638-6851<br><b>High yield jumn</b><br><b>Money market act</b><br>Vio Bank<br>(888) 999-9170<br><b>UFB Direct</b><br>(877) 472-9200   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>4.75<br>5.25<br>5.25   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br><b>Five-year CD</b><br>First National Bank of Amer<br>(800) 968-3626<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>Six-month CD</b><br><b>Bank5 Connect</b><br>(508) 679-8551<br>Merrick Bank<br>(866) 638-6851   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50   |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.68<br>AmerTowerREIT AMT 17.73 -2.17<br>AmerVaterWorks AWK 137.57 -0.85<br>AmercoidReaity COLD 32.57 -0.08<br>AmericoidReaity COLD 32.57 -0.08<br>AngloGoldAsh AU 178.75 -0.97<br>AngloGoldAsh AU 178.75 -0.97<br>AngloGoldAsh AU 178.75 -0.97<br>AngloGoldAsh AU 178.75 -0.97<br>AngloGoldSimgent Rev 0.02<br>AnteroResources Am 25.52 -0.28<br>Acn ACON 341.37 -0.18<br>AmericoidReaity AMAT 137.71 -2.56<br>Applications APP 39.73 -4.28<br>Aptiv APPT 10.257 11.30<br>Aptiv APPT 10.257 1.13<br>ArrchCapital ACGL 81.20 0.03<br>ADM ADM 79.10 -0.99<br>AresKagma ARES 14.64 -0.71<br>Argenza ARGK 524.13 0.90<br>ArtaslaNetworks ANET 184.83 -1.19<br>1 Arm ARM 55.17 -2.88<br>AspenTech AZPN 20.20 3.31<br>Assurant AIZ 140.73 0.45<br>AstarZencea AZN 66.67 0.04<br>Attassian TEAM 20.53 0.48  
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEint         CZR         49.81         -1.17           Cameco         CCJ         39.14         -1.27           Campeolisoup         CPB         42.32         -0.40           ClBC         CM         40.91         -0.20           CanhuiRNuy         CM         11.358         -2.14           CanadankaiRses         CM         63.89         -0.73           CanbainkaiRses         CP         78.35         -0.83           CapaidankaiRses         CN         63.89         -0.73           CardinalHealth         CAH         88.26         0.09           CardinalHealth         CAH         88.26         0.09           CardinalHealth         CAH         88.26         0.90           Cardinal         CGE         32.47         -0.51           Cardinal         CGE         32.48         -0.37           Cardinal         CGE         32.40         -0.37           Cardinal         CLK         13.63         0.55           CarriarGlobal         CAR         73.85         -0.44   
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'sLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX         65.51         -0.06           Duropbox         DBX         65.51         -0.06           DukeEnergy         DUK         93.84         -1.12           Duolingo         DUOL 162.35         -2.52           DuPont         DD         74.47         -0.31           Dynatrace         PT         47.44         -0.32           EMCOR         EME         21.64.75         0.42           EOG Rscs         EOG   
     129.00         -2.88           EPAM Systems         EAM         20.311         3.74           Eat         EQT         0.49         -0.20           Eastmancheme EMN         78.71         0.26         Eastmancheme EMN           Ecopetrol         EC         12.65         -0.18           EdisonintI         EIX         70.19         -1.03           Elastic         ESTC         70.70         -0.44           Elastic<  | Hershey Hi<br>Hess Hi<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte  
   | 209.07 -3.39<br>25 159.04 -3.56<br>30.29 -0.16<br>ing Ben<br>Rates<br>Interest rate<br>al markets. F<br>s represent<br>Inflation<br>Aug.index C<br>level Ju<br>er price index<br>307.026<br>310.103  | KimberkyClark K<br>KimcoRealty<br>KinderMorgan K<br>Charack<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jly '23 Aug. '22<br>c<br>0.44 3.7<br>0.23 4.3   | IMB 124.37 -0.75<br>IM 18.49 -0.12<br>IM 16.93 -0.09<br>S<br>n/market-date<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortge<br>30 days<br>60 days<br>C  | Medronic Mercadolibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>Dogeneral lev<br>Eatest ago<br>ondary mar<br>age yields<br>6,679 6,695<br>6,691 6,712<br>(short-term<br>Week  
  | MDT 82.63 -0.17<br>WEL 1342.64 -41.09<br>WRK 107.36 -0.46<br>enchmarks<br>ber 19, 2023<br>5. and<br>rels but<br>-52-WEEK-<br>High Low<br>rket<br>5 6.881 5.244<br>2 6.988 5.250<br>1 rates<br>-52-Week -   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br><b>Merrick Bank</b><br>(866) 638-6851<br><b>High yield jum</b><br><b>Money market act</b><br><b>Vio Bank</b><br>(888) 999-9170<br><b>UFB Direct</b><br>(877) 472-9200<br><b>Western State Bank</b><br>(701) 277-5003  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>4.75   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br><b>Five-year CD</b><br>First National Bank of Amer<br>(800) 968-3626<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>0,000<br><b>Six-month CD</b><br>Bank5 Connect<br>(508) 679-8551<br>Merrick Bank   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60   |
| AmericanFin AFG 114.47 0.98<br>AmHomes4Rent AMH 35.62 -0.43<br>AIG AIG 62.36 0.68<br>AmerTowerREIT AMT 177.36 -2.17<br>AmerVaterWorks AWK 137.57 -0.85<br>AmercoidRealty COLD 32.57 -0.08<br>AmericoidRealty COLD 32.57 -0.08<br>Amore AMP 347.18 -0.16<br>AnalogDevices ADI 178.75 -0.97<br>AngloGoldash AUI 178.77 -0.18<br>AnteroResources Am 25.92 -0.28<br>Aon AON 341.37 2.05<br>I ApolloGibMigmt APO 91.66 -0.40<br>Apple AAPL 179.07 1.10<br>ApplMaterials AMAT 137.71 -2.56<br>Apploting APP 39.73 -4.28<br>Aptiv APTV 10.257 1.18<br>ArchCapital AGE 81.20 0.05<br>ArchCapital AGE 80.20 0.21.27<br>Assurate 82 6.66<br>ADE 82.20 0.21.20 0.21.27<br>Assurate 82 6.66<br>ADE 82.20 0.21.20 0.21.27<br>AstraZence3 AZE 6.66<br>ADE 82.20 0.21.20 0.21.27<br>AstraZence3 AZE 6.67 0.04<br>Attassian TEAM 205.36 0.48 1<br>AttroSenergy ATO 114.09 -04.1  
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEint         CZR         24.81         -1.17           Cameco         CL         39.44         -1.27           Camberoperty         CPT         101.97         0.02           Cameco         CL         39.44         -1.27           CampobellSoup         CPB         42.32         -0.40           Call         CM         40.91         -0.02           CanntiRlwy         CM         113.58         -2.14           CanadianMatResc CNQ         63.89         -0.73           CardinalHealth         CH         83.66         0.09           Cardinal         CL         82.44         -0.30           Cardinale         CH         H.83         0.05           CarrierGlobal         CAR         53.85         -0.54           CarrierGlobal         CAR         53.85         -0.54           CarrierGlobal         CAR         73.04         -1.20           CarrierGlobal         CAR         73.04         -1.20           CarrierGlobal         CAR         73.67         -1.20  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX         26.51         -0.06           Duropbox         DBX         26.51         -0.06           DukeEnergy         DUK         93.84         -1.12           Duolingo         DUOL 162.35         -2.52           DuPont         D         7.4.47         -0.31           Dynatrace         PT         47.44         -0.32           EMCOR         EME         216.45         0.74           EVA         0.45         10.9         -2.20           EAG         EQT         0.09         -2.02           East         EQT         0.49         -0.29           EastmanChem         EMN         78.71         0.26           Eastor         EW         71.03         -0.39           EdisonIntI         EX         70.19         10.33           EdisonIntI         EX         70.19         10.33           EdisonIntI         EX <t< td=""><td>Hershey Hi<br/>Hess Hi<br/>Hess Hi<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte</td><td>xy 209.07 -3.39<br/>xs 159.04 -3.56<br/>xm 30.29 -0.16<br/>ing Ben<br/>Rates<br/>Infarterest rate<br/>al markets. Fi<br/>s represent<br/>Inflation<br/>Aug.index C<br/>level J<br/>xorprice index<br/>307.026<br/>310.103<br/>rnational rate<br/>week<br/>ago</td><td>KimberkyClark K<br/>KimcRealty<br/>KinderMorgan I<br/>International Content<br/>Respaid to bo<br/>Rates below<br/>actual
trans<br/>Content<br/>(0.44 3.7<br/>0.23 4.3<br/>10.23 4.3<br/>10.24 4.3<br/>10.24</td><td>IMB 124.37 -0.75<br/>IM 18.49 -0.12<br/>MI 16.93 -0.09<br/>S<br/>n/market-date<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortga<br/>30 days<br/>60 days<br/>0 Other</td><td>Medronic Mercadolibre N<br/>Merck N<br/>ta/bonds/bu<br/>Septemb<br/>Dogeneral lev<br/>Eatest ago<br/>ondary mar<br/>age yields<br/>6,679 6,695<br/>6,691 6,712<br/>(short-term<br/>Week</td><td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         S. and         yels but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250         n rates</td><td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Popular Direct</b><br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>High yield jum</b><br/><b>Money market act</b><br/><b>Vio Bank</b><br/>(883) 999-9170<br/><b>UFB Direct</b><br/>(877) 472-9200<br/><b>Western State Bank</b></td><td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td><td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>4.75<br/>5.25<br/>5.25</td><td>(800) 662-7748<br/><b>Two-year CD</b><br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Connexus Credit Union</b><br/>(800) 845-5025<br/><b>Five-year CD</b><br/><b>First National Bank of Amer</b><br/>(800) 968-3626<br/><b>Popular Direct</b><br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>ODOO</b><br/><b>Six-month CD</b><br/><b>Bank5 Connect</b><br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Vio Bank</b></td><td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td><td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50</td></t<>   | Hershey Hi<br>Hess Hi<br>Hess Hi<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte   | xy 209.07 -3.39<br>xs 159.04 -3.56<br>xm 30.29 -0.16<br>ing Ben<br>Rates<br>Infarterest rate<br>al markets. Fi<br>s represent<br>Inflation<br>Aug.index C<br>level J<br>xorprice index<br>307.026<br>310.103<br>rnational rate<br>week<br>ago  | KimberkyClark K<br>KimcRealty<br>KinderMorgan I<br>International Content<br>Respaid to bo<br>Rates below<br>actual trans<br>Content<br>(0.44 3.7<br>0.23 4.3<br>10.23 4.3<br>10.24   | IMB 124.37 -0.75<br>IM 18.49 -0.12<br>MI 16.93 -0.09<br>S<br>n/market-date<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortga<br>30 days<br>60 days<br>0 Other        
   | Medronic Mercadolibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>Dogeneral lev<br>Eatest ago<br>ondary mar<br>age yields<br>6,679 6,695<br>6,691 6,712<br>(short-term<br>Week   | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         S. and         yels but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250         n rates   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>High yield jum</b><br><b>Money market act</b><br><b>Vio Bank</b><br>(883) 999-9170<br><b>UFB Direct</b><br>(877) 472-9200<br><b>Western State Bank</b>   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>4.75<br>5.25<br>5.25   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br><b>Connexus Credit Union</b><br>(800) 845-5025<br><b>Five-year CD</b><br><b>First National Bank of Amer</b><br>(800) 968-3626<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>ODOO</b><br><b>Six-month CD</b><br><b>Bank5 Connect</b><br>(508) 679-8551<br>Merrick Bank<br>(866) 638-6851<br><b>Vio Bank</b>   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  
   | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes4Rent         AMH         35.62         -0.43           AIG         AIG         AIG         62.36         -0.68           AmerTowerREIT         AMT         17.36         -2.17           AmerVaterWorks         AWK         15.75         -0.85           AmercoldRealty COLD         32.57         -0.08           AmerVaterWorks         AWK         13.75         -0.85           AmercoldRealty COLD         32.57         -0.08           AmervaterWark         AME         152.66         0.19           Argen         AMK         152.66         0.19           Amgen         AMK         142.75         -0.08           Ampehonol         APH         452.90         0.01           AngloGoldsh AU         178.75         -0.97         AngloGoldsh AU         178.75         -0.97           AngloGoldSh AU         77.47         -0.18         Abt         AnterResources AR         25.52         -0.28           AnterResources         AR         25.52         -0.28         Aon         AOZ         -0.66           Applio         APH         179.07         1.10         Applite<  
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEint         CZR         49.81         -1.17           Cameco         CCJ         39.14         -1.27           CampbellSoup         CPB         42.32         -0.40           ClBC         CM         40.91         -0.27           CambellSoup         CPB         42.32         -0.40           CanalvallRive         CM         40.91         -0.02           CanNuRilkw         CM         11.358         -2.14           CanaldankatRscs CNQ         63.89         -0.73           CardinalHeatth         CAH         88.26         0.09           CardinalHeatth         CAH         88.26         0.09           CardinalHeatth         CAH         88.26         0.09           CardinalHeatth         CAH         88.26         0.09           Cardinal CCL         15.09         0.05         Carrinval           CartarGlobal         CAR         73.85         -0.54           Carriare         CUK         13.63         0.05           Carriare         CLK         72.97         1.20 <td>Dover         DOV         143,75         0.22           Dow         DOW         52,90         -0.48           DrReddy'SLab         RDY         68,63         -0.04           Dropbox         DBX         66,51         -0.06           Duropbox         DBX         66,51         -0.06           Duropbox         DBX         65,51         -0.06           Duclingo         DBX         65,51         -0.06           Ducleace         DBX         26,51         -0.06           Ducleace         DBX         26,51         -0.06           Ducleace         DUO         12,35         -2.52           DuPont         DD         7,474         -0.31           defBeauty         ELF         112,48         -10.52           EMCOR         EME         21,454         -0.74           EMA         Oxto         ES         EOG         20,00           Eastmanchem         EMN         70,14         East         -0.14           EastGroup         EGP         16,26         -0.79         East           Ecola         EG         17,63         -0.79         East           Ecola         EC         17,</td> <td>Hershey Hi<br/>Hess Hi<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada</td> <td>xy         209.07         -3.39           xs         159.04         -3.56           xs         30.29        
-0.16           ing         Ben        </td> <td>KimberkyClark KimcoRealty<br/>KinderMorgan</td> <td>IMB 124.37 -0.75<br/>IM 18.49 -0.12<br/>IM 16.93 -0.09<br/>S<br/>n/market-date<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortge<br/>30 days<br/>60 days<br/>Other<br/>La<br/>Call money</td> <td>Medronic<br/>Mercadolibre N<br/>Merck N<br/>ta/bonds/bu<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>age Xeek<br/>ago</td> <td>MDT 82.63 -0.17<br/>WEL 1342.64 -41.09<br/>WRK 107.36 -0.46<br/>enchmarks<br/>ber 19, 2023<br/>5. and<br/>rels but<br/>-52-WEEK-<br/>High Low<br/>rket<br/>5 6.881 5.244<br/>2 6.988 5.250<br/>1 rates<br/>-52-Week -</td> <td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Popular Direct</b><br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>High yield jum</b><br/><b>Money market act</b><br/><b>Vio Bank</b><br/>(883) 999-9170<br/><b>UFB Direct</b><br/>(877) 472-9200<br/><b>Western State Bank</b><br/>(701) 277-5003<br/><b>One-month CD</b></td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.25<br/>5.15</td> <td>(800) 662-7748<br/><b>Two-year CD</b><br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Connexus Credit Union</b><br/>(800) 845-5025<br/><b>Five-year CD</b><br/><b>First National Bank of Amer</b><br/>(800) 968-3626<br/><b>Popular Direct</b><br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>ODOOO</b><br/><b>Six-month CD</b><br/><b>Bank5 Connect</b><br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Vio Bank</b><br/>(888) 999-9170<br/><b>One-year CD</b></td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.35</td>  | Dover         DOV         143,75         0.22           Dow         DOW         52,90         -0.48           DrReddy'SLab         RDY         68,63         -0.04           Dropbox         DBX         66,51         -0.06           Duropbox         DBX       
 66,51         -0.06           Duropbox         DBX         65,51         -0.06           Duclingo         DBX         65,51         -0.06           Ducleace         DBX         26,51         -0.06           Ducleace         DBX         26,51         -0.06           Ducleace         DUO         12,35         -2.52           DuPont         DD         7,474         -0.31           defBeauty         ELF         112,48         -10.52           EMCOR         EME         21,454         -0.74           EMA         Oxto         ES         EOG         20,00           Eastmanchem         EMN         70,14         East         -0.14           EastGroup         EGP         16,26         -0.79         East           Ecola         EG         17,63         -0.79         East           Ecola         EC         17,  | Hershey Hi<br>Hess Hi<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada  
  | xy         209.07         -3.39           xs         159.04         -3.56           xs         30.29         -0.16           ing         Ben   | KimberkyClark KimcoRealty<br>KinderMorgan  | IMB 124.37 -0.75<br>IM 18.49 -0.12<br>IM 16.93 -0.09<br>S<br>n/market-date<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortge<br>30 days<br>60 days<br>Other<br>La<br>Call money  | Medronic<br>Mercadolibre N<br>Merck N<br>ta/bonds/bu<br>Septemb<br>noney in U.S<br>o general lev<br>Latest ago<br>ondary mar<br>age yields<br>6.679 6.695<br>6.691 6.712<br>short-term<br>age Xeek<br>ago  
   | MDT 82.63 -0.17<br>WEL 1342.64 -41.09<br>WRK 107.36 -0.46<br>enchmarks<br>ber 19, 2023<br>5. and<br>rels but<br>-52-WEEK-<br>High Low<br>rket<br>5 6.881 5.244<br>2 6.988 5.250<br>1 rates<br>-52-Week -   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>High yield jum</b><br><b>Money market act</b><br><b>Vio Bank</b><br>(883) 999-9170<br><b>UFB Direct</b><br>(877) 472-9200<br><b>Western State Bank</b><br>(701) 277-5003<br><b>One-month CD</b>  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>4.75<br>5.25<br>5.25<br>5.25<br>5.15   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br><b>Connexus Credit Union</b><br>(800) 845-5025<br><b>Five-year CD</b><br><b>First National Bank of Amer</b><br>(800) 968-3626<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>ODOOO</b><br><b>Six-month CD</b><br><b>Bank5 Connect</b><br>(508) 679-8551<br>Merrick Bank<br>(866) 638-6851<br><b>Vio Bank</b><br>(888) 999-9170<br><b>One-year CD</b>  | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.35   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         6.2.36         0.68           AmerTowerREIT         AMT         17.7.36         -2.17           AmerVaterReits         AMT         37.57         -0.82           AmerotourReits         AMT         37.57         -0.82           AmerotourReits         AMT         37.57         -0.82           AmerotourS         AMT         37.73         -0.81           AmerotourS         AMT         37.71         8.06           Amgeon         AME         152.66         0.19           Amgeon         APH         86.29         0.06           AnalogObolicAsh AU         1.787         -0.97         AnnalyColdAsh AU         1.787         -0.18           AnnalyColdAsh AU         NLY         2.05         -0.28         AntanalyColdsh AU         1.16         AnnalyColdSh AU         1.71         -2.56           Applo         APL         179.07         1.10         ApplaterAlas AMAT         1.71         -2.56         Applown         APT V10.257         1.13           Apturd         APT V102.57         1.28   
   | CadenceDesign         CDNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.89         -1.17           Cameco         CLZ         24.98         -1.27           Cameco         CLJ         39.14         -1.27           CampbellSoup CPB         42.32         -0.40           Cameco         CLJ         39.14         -1.27           CamphellSoup CPB         42.32         -0.40           Canalitalitates         CNQ         6.389         -0.33           Cathalitalitates         CNQ         6.389         -0.33           Carlanial-Mattric CAH         8.86         0.09         Carlaise         CSL         271.91         1.62           Cardinali-Mattric CAH         8.86         0.09         Carlaise         CSL         271.91         1.62           Cardinali-Mattric CAH         8.86         0.09         Carlaise         CSL         271.91         1.62           Carlaise         CSL         271.91         1.62         0.33         Carlaise         CSL         271.91         1.62           Carlaise         CSL         271.91         1.62         0.33  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX        
66.51         -0.06           Duropbox         DBX         65.51         -0.06           Ducklenergy         DUK         93.24         -1.12           Dynatrace         DUO         14.23         -5.52           DuPont         DD         74.47         -0.31           PdfBeauty         ELF         112.48         -10.52           EMCOR         EME         26.44         0.45           EMA         0.45         EGG         13.74           EOG         RSC         EOG         12.00         -2.88           EAMWestBrop EWE         53.07         -0.14         -0.49         -0.20           Eaton         EGT         10.53         -0.79         -0.40         -0.38           Eaton         ETN         21.61         -0.79         -0.44           Eaton         ECL         176.31         0.30         -0.40 <td< td=""><td>Hershey Hi<br/>Hess Hi<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada</td><td>sy 209.07         -3.39           253         159.04         -3.56           img Ben         ing Ben           ing sentence         ing sentence           ing sentence         ing sentence</td><td>KimberkyClark KimcoRealty<br/>KinderMorgan</td><td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.79<br/>S<br/>n/market-date<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>S<br/>Fannie Mae<br/>30-year mortga<br/>30 days<br/>60 days<br/>0 Other<br/>La<br/>Call money</td><td>Medronic Mercadolibre N<br/>Merck N<br/>Septemb<br/>Doney in U.S<br/>Dogeneral lev<br/>Latest ago<br/>Ondary man<br/>age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>Veek<br/>ago<br/>7.25 7.25<br/>paper (AA fit</td><td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         S. and         /els but         -52-WEEK-         High         Low         rket         5 6.881         5.244         2 6.988         -52-WEEK-         high         Low         rket         5 6.381         5.244         2 6.988         -52-Week -         high         5 7.25         4.25         inancial)</td><td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Popular Direct</b><br/>(800) 274-5696<br/><b>Merrick Bank</b><br/>(866) 638-6851<br/><b>High yield jumn</b><br/><b>Money market act</b><br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/><b>Western State Bank</b><br/>(701) 277-5003<br/><b>One-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400</td><td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td><td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20</td><td>(800) 662-7748<br/><b>Two-year CD</b><br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Connexus Credit Union</b><br/>(800) 845-5025<br/><b>Five-year CD</b><br/>First National Bank of Amer<br/>(800) 968-3626<br/><b>Popular Direct</b><br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Six-month CD</b><br/>Bank5 Connect<br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/><b>Vio Bank</b><br/>(866) 638-6851<br/><b>Vio Bank</b><br/>(868) 999-9170<br/><b>One-year CD</b><br/><b>Connexus Credit Union</b><br/>(800) 845-5025</td><td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td><td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.35<br/>5.76<br/>5.67</td></td<>  | Hershey Hi<br>Hess Hi<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada   | sy 209.07         -3.39           253         159.04         -3.56           img Ben         ing Ben           ing sentence         ing sentence  
  | KimberkyClark KimcoRealty<br>KinderMorgan  | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.79<br>S<br>n/market-date<br>rrow or lend r<br>are a guide to<br>actions.<br>S<br>Fannie Mae<br>30-year mortga<br>30 days<br>60 days<br>0 Other<br>La<br>Call money  | Medronic Mercadolibre N<br>Merck N<br>Septemb<br>Doney in U.S<br>Dogeneral lev<br>Latest ago<br>Ondary man<br>age yields<br>6.679 6.695<br>6.691 6.712<br>short-term<br>Veek<br>ago<br>7.25 7.25<br>paper (AA fit  | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023     
   S. and         /els but         -52-WEEK-         High         Low         rket         5 6.881         5.244         2 6.988         -52-WEEK-         high         Low         rket         5 6.381         5.244         2 6.988         -52-Week -         high         5 7.25         4.25         inancial)   | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br><b>Merrick Bank</b><br>(866) 638-6851<br><b>High yield jumn</b><br><b>Money market act</b><br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br><b>Western State Bank</b><br>(701) 277-5003<br><b>One-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20   | (800) 662-7748<br><b>Two-year CD</b><br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br><b>Connexus Credit Union</b><br>(800) 845-5025<br><b>Five-year CD</b><br>First National Bank of Amer<br>(800) 968-3626<br><b>Popular Direct</b><br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>Six-month CD</b><br>Bank5 Connect<br>(508) 679-8551<br>Merrick Bank<br>(866) 638-6851<br><b>Vio Bank</b><br>(866) 638-6851<br><b>Vio Bank</b><br>(868) 999-9170<br><b>One-year CD</b><br><b>Connexus Credit Union</b><br>(800) 845-5025   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.35<br>5.76<br>5.67   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         AG         -0.63           AIG         AIG         6.2.36         -0.68           AmerTowerREIT         ATT         17.7.36         -2.17           AmerVaterReits         AVM         37.57         -0.82           AmericoldRealty COLD         32.57         -0.08         -0.93           AmericoldRealty COLD         32.57         -0.08         -0.04           Amerinsis         AVM         37.418         0.10           Ametek         AME         152.66         0.19           AmgloGoldAsh AU         ASP         -0.82         0.66           AnalogOBeVices         ADI         178.75         -0.97           AnalogOBoldAsh AU         ASP         -0.82         -0.28           AnnalyCap         NLY         20.68         0.02           AnterResources         AR         25.92         -0.28           AnnalyCap         NLY         20.66         -0.02           Aptargroup         ATR         12.51         -0.33           Aptargroup         ATR         2.52   
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEint         CZR         49.81         -1.17           Cameco         CCJ         39.14         -1.27           CambellSoup         CB         42.32         -0.40           Cameco         CCJ         39.14         -1.27           CambellSoup         CB         42.32         -0.40           CanalvallRus         CM         40.91         -0.02           CanhulRubw         CM         11.358         -2.14           CanalanhaltRest         CN         63.89         -0.73           Carlaise         CSL         27.191         1.62           Carlaise         CSL         27.191         1.62           Carliale         CSL         27.191         1.62           Carlyale         CSL         27.191         1.62           Carlyale         CSL         27.191         1.62           Carlyale         CSL         27.191         1.62           Carlyale         CSL         27.967         1.20           Carlyale         CSL         27.967         1.20  
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX        
65.51         -0.06           Ducklencergy         DUK         93.84         -1.12           Duolingo         DUOL         12.32         -5.52           DuPont         DD         74.47         -0.31           Dynatrace         DT         47.40         0.43           effBeauty         ELF         112.48         -10.52           EMCOR         EME         21.44         -0.43           EMA         0.45         5.37         -0.14           EAT         PD         -0.24         -0.39           EastGroup         EGP         16.36         -0.79           Eastor         EGP         16.36         -0.79           Eastor         ECL         176.31         -0.34           Eastor         ECL         176.31         -0.34           Ediaon         ECL         176.31         -0.34           Ediaon         EC  | Hershey Hi<br>Hess Hi<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone   
   | sy 209.07         -3.39           253         159.04         -3.56           img Ben         ing Ben           ing sentence         ing sentence   | KimberkyClark +<br>KimcRealty<br>KinderMorgan +<br>Charack<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jly '23 Aug. '22<br>c<br>0.44 3.7<br>0.23 4.3<br>tes<br>-52-Week -<br>High Low<br>8.50 5.50<br>7.20 5.45<br>1.475 1.475  | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.79<br>S<br>n/market-date<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortga<br>30 days<br>60 days<br>0 Other<br>La<br>Call money  | Medronic Mercadolibre M<br>Mercadolibre M<br>Septemb<br>Doney in U.S<br>D general lev<br>Latest ago<br>Ondary mar<br>age yields<br>6.679 6.699<br>6.691 6.712<br>short-term<br>Veek<br>ago<br>7.25 7.25<br>paper (AA fin<br>n.a. 5.52   
  | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250         1 rates         -52-Week -         high       low         5       7.25       4.25         nancial)       2       5.54       3.32  | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br><b>Merrick Bank</b><br>(866) 638-6851<br><b>High yield jum</b><br><b>Money market act</b><br><b>Vio Bank</b><br>(888) 999-9170<br><b>UFB Direct</b><br>(877) 472-9200<br><b>Western State Bank</b><br>(701) 277-5003<br><b>One-month CD</b><br><b>VirtualBank</b><br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>4.75<br>5.25<br>5.25<br>5.15<br>2.48   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>OOOO<br>Six-month CD<br>Bank5 Connect<br>(508) 679-8551<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.35   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         AIG         62.36         -0.68           AmerTowerREIT         ATT         17.73         -2.17           AmerVaterReits         AMT         37.57         -0.82           AmerotourReits         AMT         37.57         -0.82           AmerotourReits         AMT         37.57         -0.82           AmerotourReits         AMT         37.73         -0.81           Amerotours         AMT         ATL         0.01           Amerotours         AMT         AMT         7.13         -0.10           Amerotours         AMT         ANT         1.16         Ampleoid ASh         AUT         7.03         -0.22         -0.28           AnalogObolicash         AUT         ANT         7.13         -0.16         -0.40         Apple         AAPL         179.07         1.10           Apaloticalbidgint         APO         39.73         -0.28         A01         APD         APD         30.71         -2.56           Apple         APL         79.07         1.02         APD         APD <td>CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.80         -0.49           CaesarsEnt         CZR         49.81         -1.17           Cameco         CGJ         39.14         -1.27           CampbellSoup CPB         42.32         -0.40           Cameco         CG         39.14         -1.27           CamphellSoup CPB         42.32         -0.40           CannatilRilwy         CMI         113.58         -2.14           CanadinhaltResc CNQ         63.89         -0.73         -0.51           Carlanial-MattResc CNQ         63.89         -0.73         -0.51           Carlanial-MattResc CNQ         63.89         -0.73         -0.51           Cardinal-MattResc CNQ         CB         32.47         -0.51           Cardinal-MattResc CN         271.91         1.62         -0.37           Cardinal-MattResc CN         CR         7.35         -0.34           Cardinal-MattResc CN         271.91         1.62         -0.37           Cardinal-CN         KMX         82.04         -0.37           Carrival         CLK</td> <td>Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX         65.51         -0.06           Ducklenergy         DUK         93.84         -1.12           Duolingo         DUOL         12.35         2.52           DuPont         D         7.47         -0.31           Dynatrace         DT         47.40         0.49           effBeauty         ELF         112.48         -10.52           EMCOR         EME         26.47         0.47           PAM         PSE         63.11         3.74           EOG         RSC         EOG         12.49         -0.52           EGOR Scs         EOG         12.40         0.43         -0.72           EastarmanChem         EMT         70.10         -2.63         -0.79           Eastor         EC         176.31         0.79         -1.03           EdisonIntI         EIX         70.19         -1.03           EdisonIntI         EWX         &lt;</td> <td>Hershey Hi<br/>Hess Midstream He<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia</td> <td>xy         209.07         -3.39           xss         159.04         -3.56           xss         159.04         -3.56           xss         159.04         -3.56           xss         159.04         -3.56           xss         30.29         -0.16           ing         Bern           interestrate        </td> <td>KimberkyClark k<br/>KimcRealty<br/>KinderMorgan<br/>Inchmark<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jly '23 Aug. '22<br/>(<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>-52-Week –<br/>High Low<br/>8.50 5.50<br/>7.20 5.45<br/>1.475 1.475</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.79<br/>IMB 16.93 -0.09<br/>S<br/>n/market-dat<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortga<br/>30 days<br/>60 days<br/>Commercial<br/>90 days<br/>Secured Ove</td> <td>Medronic Mercadolibre N<br/>Merck N<br/>Septemb<br/>Septemb<br/>Doney in U.S<br/>ogeneral lev<br/>Latest ago<br/>ondary mar<br/>age yields<br/>6.679 6.699<br/>6.691 6.712<br/>short-term<br/>Veek<br/>ago<br/>7.25 7.29<br/>paper (AA fin<br/>n.a. 5.52<br/>ernight Finan<br/>5.31 5.30</td> <td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250         1 rates         -52-Week -         high       low         5 7.25       4.25         inancial)       2         2 5.54       3.32         cing Rate       0         0 5.31       2.25</td> <td>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>High yield jum<br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20</td> <td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank</td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.35<br/>5.76<br/>5.67</td>   
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.80         -0.49           CaesarsEnt         CZR         49.81         -1.17           Cameco         CGJ         39.14         -1.27           CampbellSoup CPB         42.32         -0.40           Cameco         CG         39.14         -1.27           CamphellSoup CPB         42.32         -0.40           CannatilRilwy         CMI         113.58         -2.14           CanadinhaltResc CNQ         63.89         -0.73         -0.51           Carlanial-MattResc CNQ         63.89         -0.73         -0.51           Carlanial-MattResc CNQ         63.89         -0.73         -0.51           Cardinal-MattResc CNQ         CB         32.47         -0.51           Cardinal-MattResc CN         271.91         1.62         -0.37           Cardinal-MattResc CN         CR         7.35         -0.34           Cardinal-MattResc CN         271.91         1.62         -0.37           Cardinal-CN         KMX         82.04         -0.37           Carrival         CLK   
  | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         66.51         -0.06           Duropbox         DBX        
65.51         -0.06           Ducklenergy         DUK         93.84         -1.12           Duolingo         DUOL         12.35         2.52           DuPont         D         7.47         -0.31           Dynatrace         DT         47.40         0.49           effBeauty         ELF         112.48         -10.52           EMCOR         EME         26.47         0.47           PAM         PSE         63.11         3.74           EOG         RSC         EOG         12.49         -0.52           EGOR Scs         EOG         12.40         0.43         -0.72           EastarmanChem         EMT         70.10         -2.63         -0.79           Eastor         EC         176.31         0.79         -1.03           EdisonIntI         EIX         70.19         -1.03           EdisonIntI         EWX         <  | Hershey Hi<br>Hess Midstream He<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia  
   | xy         209.07         -3.39           xss         159.04         -3.56           xss         159.04         -3.56           xss         159.04         -3.56           xss         159.04         -3.56           xss         30.29         -0.16           ing         Bern           interestrate  | KimberkyClark k<br>KimcRealty<br>KinderMorgan<br>Inchmark<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jly '23 Aug. '22<br>(<br>0.44 3.7<br>0.23 4.3<br>tes<br>-52-Week –<br>High Low<br>8.50 5.50<br>7.20 5.45<br>1.475 1.475   | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.79<br>IMB 16.93 -0.09<br>S<br>n/market-dat<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortga<br>30 days<br>60 days<br>Commercial<br>90 days<br>Secured Ove   | Medronic Mercadolibre N<br>Merck N<br>Septemb<br>Septemb<br>Doney in U.S<br>ogeneral lev<br>Latest ago<br>ondary mar<br>age yields<br>6.679 6.699<br>6.691 6.712<br>short-term<br>Veek<br>ago<br>7.25 7.29<br>paper (AA fin<br>n.a. 5.52<br>ernight Finan<br>5.31 5.30  
  | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250         1 rates         -52-Week -         high       low         5 7.25       4.25         inancial)       2         2 5.54       3.32         cing Rate       0         0 5.31       2.25   | (800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>High yield jum<br>Money market act<br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br>One-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Two-month CD   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.35<br>5.76<br>5.67   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         AIG         62.36         -0.68           AmerTowerREIT         ATT         17.73         -2.17           AmerVaterReitT         ATT         37.57         -0.85           AmercoldRealty COLD         32.57         -0.08           Amervitors         AVM         37.18         -0.10           Amereitor         APM         45.26         0.19           Amerionics         APM         46.29         0.06           AnalogDevices         ADI         17.87         -0.97           AngloGoldAsh         AU         7.47         -0.16           AnnalogDevices         AR         25.92         -0.28           AnteroResources         AR         25.92         -0.28           AnteroResources         AR         25.92         -0.28           Apple         APAL         179.07         1.10           Apple         APAL         79.07         -4.28           Aptiv         APT         37.71         -2.56           ArcelorMittal         MT         2.528   
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CL         34.81         -1.27           Cameco         CL         34.81         -1.27           CampobellSoup         CPB         42.32         -0.40           Cameco         CM         40.91         -0.02           Canhatkow         CM         113.58         -2.14           CanalankatRess         CM         63.89         -0.73           Carlinalenth         CH         8.36         0.09           Carlinalenth         CH         8.36         0.09           Cardinalenth         CH         8.36         0.09           Carlinale         CL         15.09         0.80           Carrival         CLK         18.36         0.05           Carrival         CLK         18.36         0.05           Carrival         CLK         15.09         0.435           Carsingtometore         CAT         27.06         -2.00           Cartarealiter         CAT         27.06         -2.09  
  | Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOV         52.90         -0.48           Dradddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         26.51   
     -0.06           Ducelingo         DUOL         162.35         -2.52           DuPont         DD         7.4.74         0.31           Dynatrace         DT         47.44         -0.32           EMCOR         EME         216.445         0.74           PeffBeauty         ELF         112.48         10.52           EMCOR         EME         26.445         0.74           EVA         0.45         EOG         63.60         -07           Eastarone         EQT         EQT         6.03         -0.70           Eastarone         EGP         7.05         -0.40         Eastaron         -2.99           Ecolab         EC         12.67         0.18         -2.99         Eastaron         -2.99           Ecolab         EC         12.67         0.18         Ecolaron         ETN         26.16         -0.19         Eastaron   | Hershey Hi<br>Hess Hill<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re  
   | sy         209.07         -3.39           253         159.04         -3.56           img         Bern           ing         Bern           ing         sen           ing         <   | KimberyClark KimcoRealty<br>KimcRealty<br>KinderMorgan I<br>International KimcerMorgan<br>International KimcerMorgan<br>International Kimcer<br>KimcerMorgan<br>International Kimcer<br>KimcerMorgan<br>International Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimcer<br>Kimc | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.79<br>IMB 124.37 -0.79<br>S<br>n/market-dat<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortga<br>30 days<br>60 days<br>60 days<br>Commercial<br>90 days<br>Secured Ove   | Medronic Mercadolibre M<br>Merck M<br>Septemb<br>Doney in U.S<br>Dogeneral lev<br>Latest ago<br>Ondary man<br>short-term<br>Age yields<br>6.679 6.699<br>6.691 6.712<br>short-term<br>Age yields<br>6.679 6.695<br>6.691 6.712<br>short-term<br>Age yields<br>7.25 7.25<br>paper (AA fin<br>n.a. 5.52<br>engight Finan<br>5.31 5.30<br>value<br>st Value  
  | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881       5.244         2 6.988       5.250         1 rates         -52-Week -         high       low         5 7.25       4.25         inancial)       2         2 5.54       3.32         cing Rate       0         0 5.31       2.25   | (800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>High yield jum<br>Money market act<br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br>One-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(877) 998-2265<br>Lone Star Bank   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 968-3626<br>Popular Direct<br>(800) 968-3626<br>Popular Direct<br>(800) 968-3626<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Connexus Credit Union  | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.35<br>5.76<br>5.67<br>5.62   | | | | | | | | |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         62.36         0.68           AmerTowerREIT         AMT         17.73         -2.17           AmerVaterReit         AMT         17.73         -2.17           AmerVaterReit         AMT         17.73         -2.17           AmerVaterReit         AMT         17.73         -0.81           AmerVaterReit         AMT         17.73         -0.14           Amervitoritos         AMT         37.71         1.08           Amervitoritos         AMT         37.71         1.08           Ampenol         APH         86.29         0.02           AnalogObeVices         ADI         17.87         -0.13           AnteroResources         R         25.92         -0.28           AnteroResources         AR         25.92         -0.28           AnteroResources         AR         25.92         -0.28           AnteroResources         AR         25.92         -0.28           AnteroResources         AR         25.92         -0.28           Apple         APAP         39.73<   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.98         -1.17           Cameco         CLJ         34.91         -1.27           Cameco         CLJ         34.91         -1.27           CampbellSoup CPB         42.32         -0.40           Cameco         CLJ         34.91         -0.27           CambellSoup CPB         42.32         -0.40           CanadianNatRscs CNQ         63.89         -0.73           CandanalAtter CAH         8.66         0.90           Cardinal-Backt <cap< td="">         63.89         -0.73           Cardinal-Backt<cah< td="">         8.86         0.09           Cardinal-Backt<cah< td="">         8.86         0.09           Cardinal-CAH         KMX         82.04         -0.37           Cardinal         CMX         82.04         -0.37           Carnival         CLK         15.03         0.00           Carnival         CLK         15.03         0.00           Carnival         CLK         47.52         0.33           Carnival         CLK         47.52         0.33      <tr< td=""><td>Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           Dradddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         26.51         -0.06           Ducklenergy         DUK         93.84         -1.12           Duolingo         DUOL         12.35         2.52           DuPont         DD         74.74         0.31           QriBeauty         ELF         112.48         -10.52           EMCOR         EME         21.44         -0.43           PGT         EQT         EQT         0.43           EQT         EQT         0.42         0.43           EQT         EQT         6.23         -0.70           Eastmanchem         EMN         78.10         -0.20           Eastor         EC         1.43         -0.20           Eastor         EC         1.62         -0.29           Eastor         EC         1.26         -0.12           Eastor         EC         1.26         -0.20           Eastor         EC         1.26<td>Hershey Hi<br/>Hess Hill<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S.</td><td>sy         209.07         -3.39           ss         159.04         -3.56           sy         209.07         -0.16           ing         Ben           ing         Ben           ing         sen           sen         sen</td><td>KimberyClark KimcRealty<br/>KimcRealty<br/>KinderMorgan<br/>Inchmark<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jy'23 Aug.'22<br/>c<br/>0.44 3.7<br/>0.23 4.3<br/>Hgp Low<br/>8.50 5.50<br/>7.20 5.45<br/>1.475 1.475<br/>4.25 1.25<br/>2.25 0.25<br/>5.25 1.75<br/>4.10 2.35</td><td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.79<br/>IMB -0.12<br/>IMB -0.12<br/>I</td><td>Medronic Mercadolibre N<br/>Merck N<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age vields<br/>6.679 6.695<br/>6.679 6.695<br/>6.679 6.695<br/>6.672 7.25<br/>short-term<br/>veek<br/>ago<br/>7.25 7.25<br/>paper (AA fii<br/>n.a. 5.52<br/>ernight Finan<br/>5.31 5.30<br/>Value<br/>est Value<br/>fradec<br/>5.359 22.316</td><td>WDT       82.63       -0.17         WEL       1342.64       -41.09         WRK       107.36       -0.46         enchmarks       -0.46         ber 19, 2023       S. and vels but         -52-WEEK-High       Low         rket       -52-WEEK-high         5       6.881       5.244         2       6.988       5.250         nrates       -52-Week - low         -52-Week       low         5       7.25       4.25         nancial)       2       5.54       3.32         cing Rate       0       5.31       2.25         -52-Week       -       -       -         4       High       Low       -         5       5.369       2.221       -</td><td>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>High yield jum<br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB</td><td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td><td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74</td><td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>OOOO<br/>Six-month CD<br/>Bank5 Connect<br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-27748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank</td><td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td><td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.50<br/>5.35<br/>5.76<br/>5.67<br/>5.62<br/>5.37</td></td></tr<></cah<></cah<></cap<>  | Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           Dradddy'SLab         RDY         68.63         -0.04           Dropbox         DBX         26.51         -0.06           Ducklenergy         DUK         93.84         -1.12           Duolingo         DUOL         12.35         2.52           DuPont         DD         74.74         0.31           QriBeauty         ELF         112.48         -10.52           EMCOR         EME         21.44         -0.43           PGT         EQT         EQT         0.43           EQT         EQT         0.42         0.43           EQT         EQT         6.23         -0.70           Eastmanchem         EMN         78.10         -0.20           Eastor         EC         1.43         -0.20           Eastor         EC         1.62         -0.29           Eastor         EC         1.26         -0.12           Eastor         EC         1.26         -0.20           Eastor         EC         1.26 <td>Hershey Hi<br/>Hess Hill<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S.</td> <td>sy         209.07         -3.39           ss         159.04         -3.56           sy         209.07         -0.16           ing         Ben           ing         Ben           ing         sen           sen         sen</td> <td>KimberyClark KimcRealty<br/>KimcRealty<br/>KinderMorgan<br/>Inchmark<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jy'23 Aug.'22<br/>c<br/>0.44 3.7<br/>0.23 4.3<br/>Hgp Low<br/>8.50 5.50<br/>7.20 5.45<br/>1.475 1.475<br/>4.25 1.25<br/>2.25 0.25<br/>5.25 1.75<br/>4.10 2.35</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.79<br/>IMB -0.12<br/>IMB -0.12<br/>I</td> <td>Medronic Mercadolibre N<br/>Merck N<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age vields<br/>6.679 6.695<br/>6.679 6.695<br/>6.679 6.695<br/>6.672 7.25<br/>short-term<br/>veek<br/>ago<br/>7.25 7.25<br/>paper (AA fii<br/>n.a. 5.52<br/>ernight Finan<br/>5.31 5.30<br/>Value<br/>est Value<br/>fradec<br/>5.359 22.316</td> <td>WDT       82.63       -0.17         WEL       1342.64       -41.09         WRK       107.36       -0.46         enchmarks       -0.46         ber 19, 2023       S. and vels but         -52-WEEK-High       Low         rket       -52-WEEK-high         5       6.881       5.244         2       6.988       5.250         nrates       -52-Week - low         -52-Week       low         5       7.25       4.25         nancial)       2       5.54       3.32         cing Rate       0       5.31       2.25         -52-Week       -       -       -         4       High       Low       -         5       5.369       2.221       -</td> <td>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>High yield jum<br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74</td> <td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>OOOO<br/>Six-month CD<br/>Bank5 Connect<br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-27748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank</td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.50<br/>5.35<br/>5.76<br/>5.67<br/>5.62<br/>5.37</td>   | Hershey Hi<br>Hess Hill<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consuma<br>don't alway<br>U.S. consuma<br>don't alway<br>U.S. consuma<br>don't alway<br>U.S. consuma<br>don't alway<br>U.S. consuma<br>don't alway<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re<br>U.S.  | sy         209.07         -3.39           ss         159.04         -3.56           sy         209.07         -0.16           ing         Ben           ing         Ben           ing         sen           sen         sen  | KimberyClark KimcRealty<br>KimcRealty<br>KinderMorgan<br>Inchmark<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jy'23 Aug.'22<br>c<br>0.44 3.7<br>0.23 4.3<br>Hgp Low<br>8.50 5.50<br>7.20 5.45<br>1.475 1.475<br>4.25 1.25<br>2.25 0.25<br>5.25 1.75<br>4.10 2.35  | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.79<br>IMB -0.12<br>IMB -0.12<br>I  | Medronic Mercadolibre N<br>Merck N<br>Septemb<br>noney in U.S<br>o general lev<br>Latest ago<br>ondary mar<br>age vields<br>6.679 6.695<br>6.679 6.695<br>6.679 6.695<br>6.672 7.25<br>short-term<br>veek<br>ago<br>7.25 7.25<br>paper (AA fii<br>n.a. 5.52<br>ernight Finan<br>5.31 5.30<br>Value<br>est Value<br>fradec<br>5.359 22.316  | WDT       82.63       -0.17         WEL       1342.64       -41.09         WRK       107.36       -0.46         enchmarks       -0.46         ber 19, 2023       S. and vels but         -52-WEEK-High       Low         rket       -52-WEEK-high         5       6.881       5.244         2       6.988       5.250         nrates       -52-Week - low         -52-Week       low         5       7.25       4.25         nancial)       2       5.54       3.32         cing Rate       0       5.31       2.25         -52-Week       -       -       -         4       High       Low       -         5       5.369       2.221       -  | (800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>High yield jum<br>Money market act<br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br>One-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10<br>2.74   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>OOOO<br>Six-month CD<br>Bank5 Connect<br>(508) 679-8551<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-27748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.50<br>5.35<br>5.76<br>5.67<br>5.62<br>5.37   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         AIG         62.36         -0.68           AmerTowerREIT         ATT         17.35         -2.17           AmerVaterReit         ATT         17.35         -2.17           AmerVaterWes         AWK         17.35         -0.81           AmerdelRealty COLD         32.57         -0.08         Amerrines         AMB         152.66         0.19           Amerine         AME         152.66         0.19         Amerines         AMB         17.87         -0.08           Amerines         AMB         AS29         0.64         AnteoResources         AR         2.90         0.28           AnalogObeVices ADI         I78.75         -0.97         AnteoResources         AR         2.59         -0.28           AngloGoldAsh AU         NLT         Z7.71         -2.56         Apple         APL         179.07         1.10           Apple         APL         APL         79.07         -2.52         Apolto         Aptiv         APT         1.02.57         1.18           Aramark         APL         79.07 <td>CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CL         34.81         -1.27           Cameco         CL         34.81         -1.27           CampobllSoup CPB         42.32         -0.40           Cameco         CM         40.91         -0.02           CanntiRlwy         CM         113.58         -2.14           CanadinAtaRses CNQ         63.89         -0.73           Cardinalett         CH         8.36         0.09           Cardinal         CC         7.83         -0.33           Cardinal         CAE         8.46         0.09           Carliale         CL         15.09         0.30           Carrival         CLK         15.09         0.01           Carrival         CLK         15.09         0.02           Carrival         CLK         15.09         0.02           Carrival         CLK         15.09         0.01           Carrival         CLK         15.09         0.01           Carrival         CLK         <td< td=""><td>Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOV         52.90         -0.48           Dradddy'SLab         RDY         68.63         -0.44           Dradby         DBX         26.51         -0.06           Duckenergy         DUK         93.84         -1.12           Duolingo         DUOL 10.23         2.52           DuPont         DD         7.47.40         0.49           effBeauty         ELF         12.48         10.52           EMCOR         EME         26.44         10.72           EMCOR         EME         26.44         10.72           EMCOR         EQT         EQT         0.49           EQT         EQT         60.30         -0.79           Eastmanchem         EWN         78.10         0.20           Eastor         EGP         176.31         0.53           Ecopetrol         EC         1.26         1.10           EdisonIntI         EX         70.19         -1.03           Elastic         ET         70.50         -1.04           Elastic         ET         70.50</td></td<><td>Hershey Hi<br/>Hess Midstream He<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S. g</td><td>sy         209.07         -3.39           253         159.04         -3.56           img         Bern           ing         Bern           ing         sen           ing         &lt;</td><td>KimberyClark KimcRealty<br/>KimcRealty<br/>KinderMorgan<br/>Inchmark<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jy'23 Aug.'22<br/>c<br/>0.44 3.7<br/>0.23 4.3<br/>Hgp Low<br/>8.50 5.50<br/>7.20 5.45<br/>1.475 1.475<br/>4.25 1.25<br/>2.25 0.25<br/>5.25 1.75<br/>4.10 2.35</td><td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.72<br/>IMB 18.49 -0.12<br/>IMB 18.49 -0.12<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.12<br/>IMB -0.09<br/>IMB -0.12<br/>IMB -0.12<br/>IMB</td><td>Medronic Mercadolibre M<br/>Mercadolibre M<br/>Merck M<br/>Septemb<br/>Doney in U.S<br/>Dogeneral lev<br/>Latest ago<br/>Ondary man<br/>age yields<br/>6.679 6.699<br/>6.691 6.712<br/>short-term<br/>Age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>Age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>Jan 5.52<br/>paper (AA fin<br/>n.a. 5.52<br/>engight Finan<br/>5.31 5.30<br/>value<br/>est Tradec<br/>epo Index</td><td>WDT       82.63       -0.17         WEL       1342.64       -41.09         WRK       107.36       -0.46         enchmarks       -0.46         ber 19, 2023       S. and vels but         -52-WEEK-High       Low         rket       -52-WEEK-high         5       6.881       5.244         2       6.988       5.250         nrates       -52-Week - low         -52-Week       low         5       7.25       4.25         nancial)       2       5.54       3.32         cing Rate       0       5.31       2.25         -52-Week       -       -       -         4       High       Low       -         5       5.369       2.221       -</td><td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Three-month CD</b><br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>High yield jum</b><br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>State Bank<br/>(877) 998-2265<br/>Cone Star Bank<br/>(877) 999-1424<br/>State State Sta</td><td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td><td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20</td><td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>OOOO<br/>Six-month CD<br/>Bank5 Connect<br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(800) 662-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(866) 638-6851</td><td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td><td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.35<br/>5.35<br/>5.76<br/>5.67<br/>5.62<br/>5.37<br/>5.26</td></td>   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CL         34.81         -1.27           Cameco         CL         34.81         -1.27           CampobllSoup CPB         42.32         -0.40           Cameco         CM         40.91         -0.02           CanntiRlwy         CM         113.58         -2.14           CanadinAtaRses CNQ         63.89         -0.73           Cardinalett         CH         8.36         0.09           Cardinal         CC         7.83         -0.33           Cardinal         CAE         8.46         0.09           Carliale         CL         15.09         0.30           Carrival         CLK         15.09         0.01           Carrival         CLK         15.09         0.02           Carrival         CLK         15.09         0.02           Carrival         CLK         15.09         0.01           Carrival         CLK         15.09         0.01           Carrival         CLK <td< td=""><td>Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOV         52.90         -0.48           Dradddy'SLab         RDY         68.63         -0.44           Dradby         DBX         26.51         -0.06           Duckenergy         DUK         93.84         -1.12           Duolingo         DUOL 10.23         2.52           DuPont         DD         7.47.40         0.49           effBeauty         ELF         12.48         10.52           EMCOR         EME         26.44         10.72           EMCOR         EME         26.44         10.72           EMCOR         EQT         EQT         0.49           EQT         EQT         60.30         -0.79           Eastmanchem         EWN         78.10         0.20           Eastor         EGP         176.31         0.53           Ecopetrol         EC         1.26         1.10           EdisonIntI         EX         70.19         -1.03           Elastic         ET         70.50         -1.04           Elastic         ET         70.50</td></td<> <td>Hershey Hi<br/>Hess Midstream He<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S. g</td> <td>sy         209.07         -3.39           253         159.04         -3.56           img         Bern           ing         Bern           ing         sen           ing         &lt;</td> <td>KimberyClark KimcRealty<br/>KimcRealty<br/>KinderMorgan<br/>Inchmark<br/>wsj.con<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jy'23 Aug.'22<br/>c<br/>0.44 3.7<br/>0.23 4.3<br/>Hgp Low<br/>8.50 5.50<br/>7.20 5.45<br/>1.475 1.475<br/>4.25 1.25<br/>2.25 0.25<br/>5.25 1.75<br/>4.10 2.35</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.72<br/>IMB 18.49 -0.12<br/>IMB 18.49 -0.12<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.09<br/>IMB -0.12<br/>IMB -0.09<br/>IMB -0.12<br/>IMB -0.12<br/>IMB</td> <td>Medronic Mercadolibre M<br/>Mercadolibre M<br/>Merck M<br/>Septemb<br/>Doney in U.S<br/>Dogeneral lev<br/>Latest ago<br/>Ondary man<br/>age yields<br/>6.679 6.699<br/>6.691 6.712<br/>short-term<br/>Age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>Age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>Jan 5.52<br/>paper (AA fin<br/>n.a. 5.52<br/>engight Finan<br/>5.31 5.30<br/>value<br/>est Tradec<br/>epo Index</td> <td>WDT       82.63       -0.17         WEL       1342.64       -41.09         WRK       107.36       -0.46         enchmarks       -0.46         ber 19, 2023       S. and vels but         -52-WEEK-High       Low         rket       -52-WEEK-high         5       6.881       5.244         2       6.988       5.250         nrates       -52-Week - low         -52-Week       low         5       7.25       4.25         nancial)       2       5.54       3.32         cing Rate       0       5.31       2.25         -52-Week       -       -       -         4       High       Low       -         5       5.369       2.221       -</td> <td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Three-month CD</b><br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>High yield jum</b><br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>State Bank<br/>(877) 998-2265<br/>Cone Star Bank<br/>(877) 999-1424<br/>State State Sta</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20</td> <td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>OOOO<br/>Six-month CD<br/>Bank5 Connect<br/>(508) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(800) 662-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(866) 638-6851</td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.35<br/>5.35<br/>5.76<br/>5.67<br/>5.62<br/>5.37<br/>5.26</td>   | Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOV         52.90         -0.48           Dradddy'SLab         RDY         68.63         -0.44           Dradby         DBX         26.51         -0.06           Duckenergy         DUK         93.84         -1.12           Duolingo         DUOL 10.23         2.52           DuPont         DD         7.47.40         0.49           effBeauty         ELF         12.48         10.52           EMCOR         EME         26.44         10.72           EMCOR         EME         26.44         10.72           EMCOR         EQT         EQT         0.49           EQT         EQT         60.30         -0.79           Eastmanchem         EWN         78.10         0.20           Eastor         EGP         176.31         0.53           Ecopetrol         EC         1.26         1.10           EdisonIntI         EX         70.19         -1.03           Elastic         ET         70.50         -1.04           Elastic         ET         70.50  | Hershey Hi<br>Hess Midstream He<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consuma<br>don't alway<br>U.S. consuma<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re<br>U.S. g   | sy         209.07         -3.39           253         159.04         -3.56           img         Bern           ing         Bern           ing         sen           ing         <   | KimberyClark KimcRealty<br>KimcRealty<br>KinderMorgan<br>Inchmark<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jy'23 Aug.'22<br>c<br>0.44 3.7<br>0.23 4.3<br>Hgp Low<br>8.50 5.50<br>7.20 5.45<br>1.475 1.475<br>4.25 1.25<br>2.25 0.25<br>5.25 1.75<br>4.10 2.35  | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.72<br>IMB 18.49 -0.12<br>IMB 18.49 -0.12<br>IMB -0.09<br>IMB -0.09<br>IMB -0.09<br>IMB -0.09<br>IMB -0.09<br>IMB -0.09<br>IMB -0.09<br>IMB -0.09<br>IMB -0.12<br>IMB -0.09<br>IMB -0.12<br>IMB | Medronic Mercadolibre M<br>Mercadolibre M<br>Merck M<br>Septemb<br>Doney in U.S<br>Dogeneral lev<br>Latest ago<br>Ondary man<br>age yields<br>6.679 6.699<br>6.691 6.712<br>short-term<br>Age yields<br>6.679 6.695<br>6.691 6.712<br>short-term<br>Age yields<br>6.679 6.695<br>6.691 6.712<br>short-term<br>Jan 5.52<br>paper (AA fin<br>n.a. 5.52<br>engight Finan<br>5.31 5.30<br>value<br>est Tradec<br>epo Index   | WDT       82.63       -0.17         WEL       1342.64       -41.09         WRK       107.36       -0.46         enchmarks       -0.46         ber 19, 2023       S. and vels but         -52-WEEK-High       Low         rket       -52-WEEK-high         5       6.881       5.244         2       6.988       5.250         nrates       -52-Week - low         -52-Week       low         5       7.25       4.25         nancial)       2       5.54       3.32         cing Rate       0       5.31       2.25         -52-Week       -       -       -         4       High       Low       -         5       5.369       2.221       -  | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br><b>Three-month CD</b><br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>High yield jum</b><br>Money market act<br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br>One-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>State Bank<br>(877) 998-2265<br>Cone Star Bank<br>(877) 999-1424<br>State State Sta  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10<br>2.74<br>0.20   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>OOOO<br>Six-month CD<br>Bank5 Connect<br>(508) 679-8551<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(800) 662-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(866) 638-6851  | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.35<br>5.35<br>5.76<br>5.67<br>5.62<br>5.37<br>5.26   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes4Rent         AMH         35.62         -0.43           AIG         AIG         AG         -0.63           AIG         AIG         62.36         -0.68           AmeroverREIT         AMT         17.73         -2.17           Amervitar Works         AWK 13.75         -0.85           AmericoldRealty COLD         32.57         -0.08           Amervitaries         AMM 37.18         0.10           Ametek         AME 152.66         0.19           Amgen         AME         152.66         0.19           Analogobuices         ADI         178.7         -0.97           Analogobuices         NLY         2.068         0.02           Antanycas         NLY         2.068         0.02           AnteroResources         AR         2.59         -0.28           Aonalycas         APL         179.07         1.10           Apple         APL         APL         1.06           Apple         APL         APL         1.03           Aptargroup         APT         1.0257         1.03           Aptargroup         APT         1.0257 <td>Cade accelesion         CAE         24.19         0.49           CascarsEint         CZR         24.19         0.49           CascarsEint         CZR         24.81         -1.17           Cameco         CLJ         39.14         -1.27           CampollSoup-CPB         42.32         -0.40           Cameco         CLJ         39.14         -1.27           CamphellSoup-CPB         42.32         -0.40           CanantiRRwy         CM         113.58         -2.14           CanantiRRwy         CN         113.58         -0.33           CaptaclOne         CD         7.83         -0.33           CardinalHealth-CH         8.82.60         0.90         Carliale         CL         40.40         -0.37           Cardinal         CL         AKM         82.04         -0.37         Carliale         -0.44         -0.37           Carrival         CLK         18.30         0.05         -0.47         -0.47         -0.44         -0.32         -0.44         -0.37           Carrival         CLK         18.30         0.57         -0.47         -0.47         -0.47         -0.40         -0.44         -0.40         -0.40         -0.44</td> <td>Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.40           Dropbox         DBX         26.51         -0.06           Duclingo         DBX         26.51         -0.06           Duclengo         DBX         26.51         -0.06           Ducleatengy         DUK         9.32.87         -2.52           DuPont         DD         7.447         -0.31           Dynatrace         DT         47.40         0.43           effBeauty         ELF         112.48         -10.52           EMCOR         EME         26.45         0.74           EMI         EQ         16.36         -0.79           EastmanChem         EMN         76.16         -2.99           Eastor         EG         176.36         -0.79           Eastor         EC         176.31         -0.73           Eastor         EC         176.31         0.33           Ecopetrol         EC         126.7         0.18           Eastor         EC<!--</td--><td>Hershey Hi<br/>Hess Midstream He<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S. ge<br/>Discount</td><td>sy 209.07         -3.39           ss 159.04         -3.56           sm 30.29         -0.16           ing Ben         Interest rate           interest rate         Interest rate           al markets. F         s represent           Inflation         Aug.index         C           Aug.index         C         Ju           al markets. F         s represent         Ju           Aug.index         C         Ju           altonal rational rational rational rational rate         Week           ago         7.20         7.20           L475         4.25         2.25           5.25         5.25         5.25           5.25         5.33         Dovernment           sovernment         5.50         5.50</td><td>KimberkyClark i<br/>KimcRealty<br/>KimderMorgan<br/>Inchmark<br/>wsj.com<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jly 23 Aug. 22<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>-52-Week –<br/>High Low<br/>8.50 5.50<br/>7.20 5.45<br/>1.475 1.475<br/>2.25 0.25<br/>5.25 1.75<br/>4.10 2.35<br/>5.36 2.26<br/>rates</td><td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 16.93 -0.09<br/>S<br/>n/market-dat<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortge<br/>30 days<br/>60 days<br/>Other<br/>Lat<br/>Call money<br/>Commercial<br/>90 days<br/>Secured Ove<br/>Lat<br/>DTCC GCF R<br/>Treasury<br/>MBS<br/>Notes on data:<br/>U.S. prime rate</td><td>Medronic Mercadolibre N<br/>Merck N<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age vields<br/>6.679 6.695<br/>6.679 6.695<br/>6.679 6.695<br/>6.679 6.712<br/>short-term<br/>veek<br/>ago<br/>7.25 7.25<br/>paper (AA fii<br/>n.a. 5.52<br/>engaper (A2 fii<br/>n.a. 5.52)<br/>engaper (A2 fii<br/>n.</td><td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881         5.250         1rates         -52-Week -         high         bow         5 7.25         4.25         mancial)         2 5.54         2.52-Week -         d         High         Low         6 5.369         2.221         0 5.417         2.321         on corporate</td><td>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>High yield jum<br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424</td><td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td><td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20</td><td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-27748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-27748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 665-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(800) 665-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(866) 638-6851<br/>Five-year CD<br/>Popular Direct</td><td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td><td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.35<br/>5.35<br/>5.76<br/>5.67<br/>5.62<br/>5.37<br/>5.26</td></td>   | Cade accelesion         CAE         24.19         0.49           CascarsEint         CZR         24.19         0.49           CascarsEint         CZR         24.81         -1.17           Cameco         CLJ         39.14         -1.27           CampollSoup-CPB         42.32         -0.40           Cameco         CLJ         39.14         -1.27           CamphellSoup-CPB         42.32         -0.40           CanantiRRwy         CM         113.58         -2.14           CanantiRRwy         CN         113.58         -0.33           CaptaclOne         CD         7.83         -0.33           CardinalHealth-CH         8.82.60         0.90         Carliale         CL         40.40         -0.37           Cardinal         CL         AKM         82.04         -0.37         Carliale         -0.44         -0.37           Carrival         CLK         18.30         0.05         -0.47         -0.47         -0.44         -0.32         -0.44         -0.37           Carrival         CLK         18.30         0.57         -0.47         -0.47         -0.47         -0.40         -0.44         -0.40         -0.40         -0.44  | Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.40           Dropbox         DBX         26.51         -0.06           Duclingo         DBX         26.51         -0.06           Duclengo         DBX         26.51         -0.06           Ducleatengy         DUK         9.32.87         -2.52           DuPont         DD         7.447         -0.31           Dynatrace         DT         47.40         0.43           effBeauty         ELF         112.48         -10.52           EMCOR         EME         26.45         0.74           EMI         EQ         16.36         -0.79           EastmanChem         EMN         76.16         -2.99           Eastor         EG         176.36         -0.79           Eastor         EC         176.31         -0.73           Eastor         EC         176.31         0.33           Ecopetrol         EC         126.7         0.18           Eastor         EC </td <td>Hershey Hi<br/>Hess Midstream He<br/>Hess Midstream He<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S. ge<br/>Discount</td> <td>sy 209.07         -3.39           ss 159.04         -3.56           sm 30.29         -0.16           ing Ben         Interest rate           interest rate         Interest rate           al markets. F         s represent           Inflation         Aug.index         C           Aug.index         C         Ju           al markets. F         s represent         Ju           Aug.index         C         Ju           altonal rational rational rational rational rate         Week           ago         7.20         7.20           L475         4.25         2.25           5.25         5.25         5.25           5.25         5.33         Dovernment           sovernment         5.50         5.50</td> <td>KimberkyClark i<br/>KimcRealty<br/>KimderMorgan<br/>Inchmark<br/>wsj.com<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jly 23 Aug. 22<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>-52-Week –<br/>High Low<br/>8.50 5.50<br/>7.20 5.45<br/>1.475 1.475<br/>2.25 0.25<br/>5.25 1.75<br/>4.10 2.35<br/>5.36 2.26<br/>rates</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 16.93 -0.09<br/>S<br/>n/market-dat<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortge<br/>30 days<br/>60 days<br/>Other<br/>Lat<br/>Call money<br/>Commercial<br/>90 days<br/>Secured Ove<br/>Lat<br/>DTCC GCF R<br/>Treasury<br/>MBS<br/>Notes on data:<br/>U.S. prime rate</td> <td>Medronic Mercadolibre N<br/>Merck N<br/>Septemb<br/>noney in U.S<br/>o general lev<br/>Latest ago<br/>ondary mar<br/>age vields<br/>6.679 6.695<br/>6.679 6.695<br/>6.679 6.695<br/>6.679 6.712<br/>short-term<br/>veek<br/>ago<br/>7.25 7.25<br/>paper (AA fii<br/>n.a. 5.52<br/>engaper (A2 fii<br/>n.a. 5.52)<br/>engaper (A2 fii<br/>n.</td> <td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881         5.250         1rates         -52-Week -         high         bow         5 7.25         4.25         mancial)         2 5.54         2.52-Week -         d         High         Low         6 5.369         2.221         0 5.417         2.321         on corporate</td> <td>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>High yield jum<br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20</td> <td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-27748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-27748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 665-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(800) 665-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(866) 638-6851<br/>Five-year CD<br/>Popular Direct</td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>ica \$1,000<br/>\$10,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.35<br/>5.35<br/>5.76<br/>5.67<br/>5.62<br/>5.37<br/>5.26</td> | Hershey Hi<br>Hess Midstream He<br>Hess Midstream He<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re<br>U.S. ge<br>Discount   | sy 209.07         -3.39           ss 159.04         -3.56           sm 30.29         -0.16           ing Ben         Interest rate           interest rate         Interest rate           al markets. F         s represent           Inflation         Aug.index         C           Aug.index         C         Ju           al markets. F         s represent         Ju           Aug.index         C         Ju           altonal rational rational rational rational rate         Week           ago         7.20         7.20           L475         4.25         2.25           5.25         5.25         5.25           5.25         5.33         Dovernment           sovernment         5.50         5.50  | KimberkyClark i<br>KimcRealty<br>KimderMorgan<br>Inchmark<br>wsj.com<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jly 23 Aug. 22<br>0.44 3.7<br>0.23 4.3<br>tes<br>-52-Week –<br>High Low<br>8.50 5.50<br>7.20 5.45<br>1.475 1.475<br>2.25 0.25<br>5.25 1.75<br>4.10 2.35<br>5.36 2.26<br>rates   | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 16.93 -0.09<br>S<br>n/market-dat<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortge<br>30 days<br>60 days<br>Other<br>Lat<br>Call money<br>Commercial<br>90 days<br>Secured Ove<br>Lat<br>DTCC GCF R<br>Treasury<br>MBS<br>Notes on data:<br>U.S. prime rate  | Medronic Mercadolibre N<br>Merck N<br>Septemb<br>noney in U.S<br>o general lev<br>Latest ago<br>ondary mar<br>age vields<br>6.679 6.695<br>6.679 6.695<br>6.679 6.695<br>6.679 6.712<br>short-term<br>veek<br>ago<br>7.25 7.25<br>paper (AA fii<br>n.a. 5.52<br>engaper (A2 fii<br>n.a. 5.52)<br>engaper (A2 fii<br>n.  | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         enchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-         High         Low         rket         5 6.881         5.250         1rates         -52-Week -         high         bow         5 7.25         4.25         mancial)         2 5.54         2.52-Week -         d         High         Low         6 5.369         2.221         0 5.417         2.321         on corporate  | (800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>High yield jum<br>Money market act<br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br>One-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10<br>2.74<br>0.20   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-27748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-27748<br>Two-year CD<br>Luana Savings Bank<br>(800) 665-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(800) 665-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(866) 638-6851<br>Five-year CD<br>Popular Direct   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.35<br>5.35<br>5.76<br>5.67<br>5.62<br>5.37<br>5.26   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         AIG         62.36         0.68           AmerTowerREIT         ATT         17.73         -2.17           AmerVaterReitT         ATT         37.57         -0.85           AmercoldRealty COLD         32.57         -0.08           Amervitors         AVM         37.18         0.10           Amereines         AMB         152.66         0.19           Amerionics         AVM         34.718         0.10           AngloGoldash AU         AVT         7.428         0.02           AnteroResources         AR         2.59         -0.28           Apolic         APD         AND         3.73         -2.56           Apple         APD         7.97.71         -2.56           Apolita         APT         3.73   
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CL         34.81         -1.27           Cameco         CL         34.81         -1.27           CamphelSoup         CPB         4.322         -0.40           Cameco         CM         40.91         -0.02           Canhack         CM         40.91         -0.23           CanhalkattRess         CN         63.89         -0.73           CardinalHeath         CH         83.60         0.09           CardinalHeath         CH         83.60         0.09           CardinalHeath         CH         83.60         0.09           CardinalHeath         CH         43.60         0.09           CardinalHeath         CH         H3.60         0.03           Cardinal         CLK         13.63         0.05           Carnival         CLK         13.63         0.05           Carnival         CLK         13.69         -0.10           Carnival         CLK         15.09         -0.10  
  | Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOV         52.90         -0.48           Dradeddy'SLab         RDY         68.63         -0.04           Dradbox         DBX         26.51         -0.06           Ducelingo         DBX         26.51         -0.06           Ducelingo         DBX         26.51         -0.06           Ducelingo         DBX         26.51         -0.06           Ducelingo         DUOL         12.32     
   -2.52           DuPont         DD         7.447         -0.31           PifBeauty         ELF         12.48         -10.52           EMCOR         EME         26.47         0.45           EMA         0.45         EGX         0.63         -70           Eastarmachem         EWT         26.34         -0.72         Eca           Eaton         EFT         21.61         0.53         Eca         0.79         Eastar  | Hershey Hi<br>Hess Muldstream He<br>Hess Muldstream He<br>Borrow<br>Key annual<br>internationa<br>don't alway<br>U.S. consuma<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re<br>U.S.<br>U.S. gr<br>Discount<br>Federal fund<br>Effective rate S  
   | xy         209.07         -3.39           xss         159.04         -3.56           xss         159.04         -3.56           xss         30.29         -0.16           ing         Bern         Interestrate           interestrate         amarkets.F           amarkets.F         srepresent           Inflation         Aug.index         C           Aug.index         C           ayo.2026         310.103           rnational ra         307.026           310.103         Week           ago         8.50           8.50         8.50           7.20         7.20           1.475         1.475           4.25         4.25           5.25         5.25           4.10         4.10           purchase         5.35           5.50         5.50           s         3,3400   | KimberkyClark i<br>KimcRealty<br>Kimder/Morgan<br>i<br>Chmark<br>wsj.con<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jly '23 Aug. '22<br>c<br>0.44 3.7<br>0.23 4.3<br>tes<br>-52 Week -<br>High Low<br>8.50 5.50<br>7.20 5.45<br>1.475 1.475<br>2.25 0.25<br>5.25 1.75<br>4.10 2.35<br>5.36 2.26<br>rates<br>5.50 2.50<br>5.340 2.3400   | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 18.49 -0.12<br>IMB 18.49 -0.12<br>IMB 18.49 -0.12<br>IMB 18.49 -0.12<br>S<br>h/market-data<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortge<br>30 days<br>60 days<br>Commercial<br>90 days<br>Secured Ove<br>Late<br>DTCC GCF Ra<br>Treasury<br>MBS<br>Notes on data:<br>U.S. prime rate<br>loans posted by,<br>U.S. banks, and its<br>prime rates are  | Medronic Mercadolibre N<br>Merck N<br>Septemb<br>Septemb<br>noney in U.S<br>o general lev<br>Latest ago<br>ondary main<br>short-term<br>short-term<br>1.a. 5.52<br>paper (AA fin<br>n.a. 5.52<br>engight Finan<br>5.31 5.30<br>est Tradec<br>epo Index<br>5.359 22.316<br>5.406 80.050<br>is the base rate of<br>at least 70% of th<br>seffective July 22   
  | WDT 82.63 - 0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         ber 19, 2023         5. and         /els but         -52-WEEK-<br>High Low         rket         5 6.881 5.244         2 6.988 5.250         1rates         -52-Week -<br>high low         5 7.25 4.25         nancial)         2 5.54 3.32         being Rate         0 5.31 2.25         -52-Week -<br>high Low         6 5.369 2.221         on corporate<br>the 10 largest<br>7,2023. Other<br>barable; lending   | (800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>High yield jum<br>Money market act<br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br>One-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Two-month CD<br>VirtualBank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Merrick Bank  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10<br>2.74<br>0.20<br>0.10   | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(866) 638-6851<br>Five-year CD<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank   | \$2,000<br>\$25,000<br>\$5,000<br>ica \$1,000<br>\$10,000  | 5.22<br>5.15<br>5.01<br>4.65<br>4.60<br>5.50<br>5.35<br>5.76<br>5.67<br>5.62<br>5.62<br>5.37<br>5.26<br>5.15   |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         AIG         -0.63           AIG         AIG         -0.63         -0.63           AIG         AIG         -0.63         -0.63           AmerioverREIT         ATT         17.73         -2.17           Amerviors         AVM         37.57         -0.85           AmeriodiRealty COLD         32.57         -0.08         -0.08           Amerionize         AVM         47.18         0.10           Amgeon         AME         152.66         0.19           Amgeon         APD         APD         -0.73           AnaloGoldshan         NLY         2.08         0.02           AnteroResources         AR         2.592         -0.28           Aona         AON         A1.37         -0.16         -0.40           Apple         APL         APL         7.9.07         -1.10           ApalosolibMatt APO         APL         7.9.07         -1.28         -0.05           Aptargroup         ATR         ATR         -2.28         -0.07         -37.37         -2.56   
   | Cade accelesion         CAE         24.19         0.49           CascarsEint         CZR         24.19         0.49           CascarsEint         CZR         44.81         -1.17           Cameco         CL         39.41         -1.27           CampollSoup-CPB         42.32         -0.40           Cameco         CL         39.41         -1.27           CamphellSoup-CPB         42.32         -0.40           CanantiRNuw         CM         113.58         -2.14           CanantiRNuw         CN         113.58         -0.33           Capitalone         CP         78.35         -0.83           CardinalHealth-CH         88.46         0.09         Carisiae         CA         40.4         -0.37           Carrival         CL         HM         40.4         -0.37         Carisiae         CS         271.91         1.62           Carrival         CLK         HM         40.44         -0.37         Carisiae         0.52         Carisiae         0.54         -0.30           Carrival         CLK         HM         40.44         -3.2         Carisiae         0.54         -0.41              Carisiae         CAS         CAS <td>Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           Dradeddy'SLab         RDY         68.63         -0.40           Dradebdy'SLab         RDY         68.63         -0.40           Drapbox         DBX         66.51         -0.66           Ducklencery         DUK         93.84         -1.12           Duolingo         DUOL         12.35         -2.52           DuPont         DD         74.47         -0.31           defBeauty         ELF         112.48         -10.52           EMCOR         EME         21.44         -0.45           EMA         63.11         3.74         E0.7         -0.14           Eastarone         EGU         76.36         -0.79           Eastarone         EGU         16.36         -0.79           Eastor         ECL         176.31         -0.34           Ecopetrol         EC         12.67         0.18           Edison         ECL         176.31         -0.34           Edison         ECL         176.31         -3.4</td> <td>Hershey HH<br/>Hess Midstream HE<br/>Borrow<br/>Money<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S.
gr<br/>Discount<br/>Federal fund<br/>Effective rate 5<br/>High</td> <td>sy 209.07         -3.39           ss 159.04         -3.56           sm 30.29         -0.16           ing Ben         Interest rate           interest rate         Interest rate           almarkets. F         s represent           Inflation         Aug.index         C           Aug.index         C         Ju           almarkets. F         s represent         Inflation           Aug.index         C         Ju           almarkets         307.026         310.103           rnational ra         ago         4.25           atest         Week         ago           8.50         8.50         7.20           4.25         2.25         5.25           5.25         5.25         5.33           overnment         5.50         5.50           s         3400         5.3400</td> <td>KimberVClark KimcoRealty KimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorgan<br/>kimderMorga</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 18.49 -0.12<br/>IMB 18.49 -0.12<br/>IMB</td> <td>Medronic M<br/>Mercadolibre N<br/>Merck N<br/>Septemb<br/>Doney in U.S<br/>Dogeneral lev<br/>Latest ago<br/>Ondary man<br/>age yields<br/>6.679 6.699<br/>6.691 6.712<br/>short-term<br/>Age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>7.25 7.25<br/>paper (AA fin<br/>n.a. 5.52<br/>paper (AA fin<br/>n.a. 5.52<br/>enright Finan<br/>5.31 5.30<br/>est Tradec<br/>epo Index<br/>5.359 22.316<br/>5.406 80.050<br/>is the base rate of<br/>at least 70% of th<br/>seffective July 27<br/>pridely by location;<br/>7.72.5 Septemb</td> <td>WDT 82.63 - 0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         beer 19, 2023         S. and         /els but         -52-WEEK-<br/>High Low         rket         5 6.881 5.244         2 6.988 5.250         rates         -52-Week-<br/>high low         5 7.25 4.25         mancial)         2 5.54 3.32         cing Rate         0 5.31 2.25         -52-Week-<br/>high Low         6 5.369 2.221         on corporate<br/>he10 largest<br/>7,2023. Other<br/>parable; lending<br/>; Discount rate<br/>bor 18, 2023.</td> <td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Popular Direct</b><br/>(800) 274-5696<br/><b>Merrick Bank</b><br/>(866) 638-6851<br/><b>High yield jum</b><br/><b>Money market act</b><br/><b>Vio Bank</b><br/>(888) 999-9170<br/><b>UFB Direct</b><br/>(877) 472-9200<br/><b>Western State Bank</b><br/>(701) 277-5003<br/><b>One-month CD</b><br/><b>VirtualBank</b><br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Two-month CD</b><br/><b>VirtualBank</b><br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Two-month CD</b><br/><b>VirtualBank</b><br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Merrick Bank</b><br/>(480) 281-8200<br/><b>Merrick Bank</b><br/>(480) 281-8200<br/><b>Merrick Bank</b><br/>(480) 281-8200<br/><b>Merrick Bank</b><br/>(480) 281-8200</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10</td> <td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(880) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-27748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(866) 638-6851<br/>Five-year CD<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>First Internet Bank of India</td> <td>\$2,000<br/>\$25,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.67<br/>5.62<br/>5.67<br/>5.62<br/>5.37<br/>5.26<br/>5.15</td>   | Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           Dradeddy'SLab         RDY         68.63         -0.40           Dradebdy'SLab         RDY         68.63         -0.40           Drapbox         DBX         66.51         -0.66           Ducklencery         DUK         93.84         -1.12           Duolingo         DUOL         12.35         -2.52           DuPont         DD         74.47         -0.31           defBeauty         ELF         112.48         -10.52           EMCOR         EME         21.44         -0.45           EMA         63.11         3.74         E0.7         -0.14           Eastarone         EGU         76.36         -0.79           Eastarone         EGU         16.36         -0.79           Eastor         ECL         176.31         -0.34           Ecopetrol         EC         12.67         0.18           Edison         ECL         176.31         -0.34           Edison         ECL         176.31         -3.4  
   | Hershey HH<br>Hess Midstream HE<br>Borrow<br>Money<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re<br>U.S. gr<br>Discount<br>Federal fund<br>Effective rate 5<br>High  | sy 209.07         -3.39           ss 159.04         -3.56           sm 30.29         -0.16           ing Ben         Interest rate           interest rate         Interest rate           almarkets. F         s represent           Inflation         Aug.index         C           Aug.index         C         Ju           almarkets. F         s represent         Inflation           Aug.index         C         Ju           almarkets         307.026         310.103           rnational ra         ago         4.25           atest         Week         ago           8.50         8.50         7.20           4.25         2.25         5.25           5.25         5.25         5.33           overnment         5.50         5.50           s         3400         5.3400   
   | KimberVClark KimcoRealty KimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorgan<br>kimderMorga   | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 18.49 -0.12<br>IMB   | Medronic M<br>Mercadolibre N<br>Merck N<br>Septemb<br>Doney in U.S<br>Dogeneral lev<br>Latest ago<br>Ondary man<br>age yields<br>6.679 6.699<br>6.691 6.712<br>short-term<br>Age yields<br>6.679 6.695<br>6.691 6.712<br>short-term<br>7.25 7.25<br>paper (AA fin<br>n.a. 5.52<br>paper (AA fin<br>n.a. 5.52<br>enright Finan<br>5.31 5.30<br>est Tradec<br>epo Index<br>5.359 22.316<br>5.406 80.050<br>is the base rate of<br>at least 70% of th<br>seffective July 27<br>pridely by location;<br>7.72.5 Septemb   | WDT 82.63 - 0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         beer 19, 2023         S. and         /els but         -52-WEEK-<br>High Low         rket         5 6.881 5.244         2 6.988 5.250         rates         -52-Week-<br>high low         5 7.25 4.25         mancial)         2 5.54 3.32         cing Rate         0 5.31 2.25         -52-Week-<br>high Low         6 5.369 2.221         on corporate<br>he10 largest<br>7,2023. Other<br>parable; lending<br>; Discount rate<br>bor 18, 2023.  | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Popular Direct</b><br>(800) 274-5696<br><b>Merrick Bank</b><br>(866) 638-6851<br><b>High yield jum</b><br><b>Money market act</b><br><b>Vio Bank</b><br>(888) 999-9170<br><b>UFB Direct</b><br>(877) 472-9200<br><b>Western State Bank</b><br>(701) 277-5003<br><b>One-month CD</b><br><b>VirtualBank</b><br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Two-month CD</b><br><b>VirtualBank</b><br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Two-month CD</b><br><b>VirtualBank</b><br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Merrick Bank</b><br>(480) 281-8200<br><b>Merrick Bank</b><br>(480) 281-8200<br><b>Merrick Bank</b><br>(480) 281-8200<br><b>Merrick Bank</b><br>(480) 281-8200  
  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$10,000<br>\$25,000                                | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10<br>2.74<br>0.20<br>0.10<br>2.74<br>0.20<br>0.10                         | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(880) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-27748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(866) 638-6851<br>Five-year CD<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>First Internet Bank of India   | \$2,000<br>\$25,000<br>\$5,000<br>\$10,000<br>\$25,000   | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.50<br>5.50<br>5.50<br>5.50<br>5.67<br>5.62<br>5.67<br>5.62<br>5.37<br>5.26<br>5.15                         |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         62.36         0.68           AmerTowerREIT         AMT         17.73         -2.17           AmerVareREIT         AMT         37.57         -0.85           AmerciolRealty COLD         32.57         -0.08           Amervines         AMM         37.57         -0.85           AmerciolRealty COLD         32.57         -0.08         Amervines         AMM           Amervines         AMM         52.66         0.19         Amervines         AMM         52.66         0.19           Amgeon         AMD         APM         86.29         0.06         AnalogObicAsh AU         1.78         -0.13           AnalogObicAsh AU         NAT         7.13         -0.16         -0.40         AnalotAsh AP         1.737         -0.28           AntroResources         AR         2.592         -0.28         Ananal/Casi         Antro         -0.16         -0.40           Apple         APAL         179.07         1.10         Applint         APD         37.7         -2.56         -0.00         Aptin         APD   
   | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.80         -1.17           Cameco         CCJ         39.14         -1.27           Campole         CCJ         39.14         -1.27           CamphelSoup         CPB         42.32         -0.40           CannottiRlwy         CMI         113.58         -2.14           CanadinhaltRscs         CM         60.91         -0.02           Canharck         CP         78.35         -0.83           Cardinal-Back         CP         78.36         0.09           Cardinal-CH         R4.86         0.09         Carlival         CG         32.47         -0.51           Cardinal-CH         K4.86         0.00         Carlival         CUK         13.69         0.05           Carlaria         CLK         15.09         0.430         0.05         Carlival         CUK         13.69         0.05           Carlaria         CMK         KAM         X2.00         -0.43         Carlival         CAI         2.00         Carlaria         CAI         2.01         Carlaria         CAI   
  | Dover         DOV         143.75         0.22           Dow         DOV         143.75         0.22           Dow         DOV         62.80         -0.48           Dradeddy'SLab         RDY         68.63         -0.40           Dradbox         DBX         26.51  
      -0.66           Ducklencergy         DUK         93.84         -1.12           Duolingo         DUOL         12.35         2.52           DuPont         DD         74.47         -0.31           PifBeauty         ELF         112.48         -10.52           EMCOR         EME         26.45         0.74           PAM         DStates         EPAM         0.45           PAM         PStates         EPAM         0.63         -0.79           Eastarmanchem         EWN         76.10         -2.50           Eaton         ETN         21.61         -0.31           EdisonIntl         EX         70.10         -1.03           EdisonIntl         EW         70.00         -1.04           EdisonIntl         EW         70.02         0.08           Eaton         ETN         21.61         -0.31 <t< td=""><td>Hershey Hi<br/>Hess Midstream He<br/>Hess Midstream He<br/>Borrow<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consuma<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S.<br/>U.S. gr<br/>Discount<br/>Federal fund<br/>Effective rate 5<br/>High 5,<br/>Low 5,<br/>Bid<br/>Offer 5,</td><td>sy         209.07         -3.39           ES         159.04         -3.56           SM         30.29         -0.16           ing         Ben           ing         Ben           ing         sepresent           Inflation         Aug.index         C           Aug.index         C         L           avg.index         L         L           avg.index         L         L           avg.index         L         L</td><td>KimberkyClark KimceRealty<br/>KimceRealty<br/>KimceRealty<br/>KimcerMorgan<br/>Inchmark<br/>wsj.com<br/>es paid to bo<br/>Rates below<br/>actual trans<br/>hg From (%)<br/>Jly '23 Aug. '22<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>0.44 3.7<br/>0.23 4.3<br/>tes<br/>0.550 5.50<br/>7.20 5.45<br/>1.475 1.475<br/>2.25 0.25<br/>5.25 1.75<br/>4.10 2.35<br/>5.36 2.26<br/>rates<br/>5.360 2.4800<br/>5.5400 2.4800<br/>5.5200 2.4800<br/>5.5200 2.4800<br/>5.5200 2.4800<br/>5.5200 2.3000</td><td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 18.49 -0.12<br/>IMB 16.93 -0.09<br/>S<br/>n/market-data<br/>rrow or lend r<br/>are a guide to<br/>actions.<br/>Sec<br/>Fannie Mae<br/>30-year mortge<br/>30 days<br/>60 days<br/>Commercial<br/>90 days<br/>Secured Ove<br/>Late<br/>DTCC GCF Re<br/>Treasury<br/>MBS<br/>Notes on data:<br/>U.S. prime rate<br/>loans posted by,<br/>U.S. banks, and its<br/>prime rate are<br/>practices vary w<br/>is effective July;<br/>Financing Rate<br/>DTCC GCF Rep<br/>Clearing Corp.'s</td><td>Medronic M<br/>Mercadolibre N<br/>Merck N<br/>Septemb<br/>Septemb<br/>Doney in U.S<br/>D general lev<br/>Latest ago<br/>ondary mai<br/>age yields<br/>6.679 6.699<br/>6.691 6.712<br/>short-term<br/>yeak<br/>age yields<br/>6.679 6.695<br/>6.691 6.712<br/>short-term<br/>yeak<br/>ago 7.25 7.25<br/>paper (AA fin<br/>n.a. 5.52<br/>ernight Finan<br/>5.31 5.30<br/>est Tradec<br/>polndex<br/>5.359 22.316<br/>5.406 80.0500<br/>is the base rate of<br/>at least 70% of th<br/>seffective July 27<br/>on the directly comp<br/>ridely by location;<br/>sin of Septemb<br/>Sinde vice Jones<br/>Setter Market Septemb<br/>Sinde vice July 27<br/>on the directly comp<br/>ridely by location;<br/>sin of Septemb<br/>Sinde vice Jones<br/>Setter Septemb<br/>Sinde vice July 27<br/>on the directly comp<br/>ridely by location;<br/>sin of Septemb</td><td>NDT 82.63 -0.17           WEL 1342.64 -41.09           WRK 107.36 -0.46           eenchmarks           beer 19, 2023           5. and           /els but           -52-WEEK-<br/>High Low           rket           5 6.881 5.244           2 6.988 5.250           1rates           -52-Week-<br/>high low           5 7.25 4.25           nancial)           2 5.54 3.32           being Rate           0 5.31 2.25           -52-Week-<br/>d High Low           6 5.369 2.221           0 5.417 2.321           on corporate<br/>he10.largest           7.2023 Other<br/>parable; lending<br/>ber 18,2023.           ief overnight<br/>ber 18,2023.</td><td>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>Goldwater Bank<br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>High yield jum<br/>Money market act<br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/>One-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Two-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/>Three-month CD<br/>VirtualBank<br/>(866) 638-6851<br/>Popular Direct<br/>(800) 274-5696<br/>Notes: Accounts are fed</td><td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$25,000<br/><b>IbOS</b> - Minim<br/>count</td><td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75</td><td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(886) 679-8551<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-212<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(866) 638-6851<br/>Five-year CD<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>First Internet Bank of India<br/>(888) 873-3424</td><td>\$2,000<br/>\$25,000<br/>\$5,000<br/>\$10,000<br/>\$25,000</td><td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.67<br/>5.62<br/>5.37<br/>5.62<br/>5.37<br/>5.26<br/>5.15<br/>4.65<br/>4.60<br/>4.59</td></t<>   | Hershey Hi<br>Hess Midstream He<br>Hess Midstream He<br>Borrow<br>Key annual<br>internationa<br>don't alway<br>U.S. consuma<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re<br>U.S.<br>U.S. gr<br>Discount<br>Federal fund<br>Effective rate 5<br>High 5,<br>Low 5,<br>Bid<br>Offer 5,  
   | sy         209.07         -3.39           ES         159.04         -3.56           SM         30.29         -0.16           ing         Ben           ing         Ben           ing         sepresent           Inflation         Aug.index         C           Aug.index         C         L           avg.index         L         L           avg.index         L         L           avg.index         L         L   | KimberkyClark KimceRealty<br>KimceRealty<br>KimceRealty<br>KimcerMorgan<br>Inchmark<br>wsj.com<br>es paid to bo<br>Rates below<br>actual trans<br>hg From (%)<br>Jly '23 Aug. '22<br>0.44 3.7<br>0.23 4.3<br>tes<br>0.44 3.7<br>0.23 4.3<br>tes<br>0.44 3.7<br>0.23 4.3<br>tes<br>0.44 3.7<br>0.23 4.3<br>tes<br>0.44 3.7<br>0.23 4.3<br>tes<br>0.44 3.7<br>0.23 4.3<br>tes<br>0.550 5.50<br>7.20 5.45<br>1.475 1.475<br>2.25 0.25<br>5.25 1.75<br>4.10 2.35<br>5.36 2.26<br>rates<br>5.360 2.4800<br>5.5400 2.4800<br>5.5200 2.4800<br>5.5200 2.4800<br>5.5200 2.4800<br>5.5200 2.3000  | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 18.49 -0.12<br>IMB 16.93 -0.09<br>S<br>n/market-data<br>rrow or lend r<br>are a guide to<br>actions.<br>Sec<br>Fannie Mae<br>30-year mortge<br>30 days<br>60 days<br>Commercial<br>90 days<br>Secured Ove<br>Late<br>DTCC GCF Re<br>Treasury<br>MBS<br>Notes on data:<br>U.S. prime rate<br>loans posted by,<br>U.S. banks, and its<br>prime rate are<br>practices vary w<br>is effective July;<br>Financing Rate<br>DTCC GCF Rep<br>Clearing Corp.'s   | Medronic M<br>Mercadolibre N<br>Merck N<br>Septemb<br>Septemb<br>Doney in U.S<br>D general lev<br>Latest ago<br>ondary mai<br>age yields<br>6.679 6.699<br>6.691 6.712<br>short-term<br>yeak<br>age yields<br>6.679 6.695<br>6.691 6.712<br>short-term<br>yeak<br>ago 7.25 7.25<br>paper (AA fin<br>n.a. 5.52<br>ernight Finan<br>5.31 5.30<br>est Tradec<br>polndex<br>5.359 22.316<br>5.406 80.0500<br>is the base rate of<br>at least 70% of th<br>seffective July 27<br>on the directly comp<br>ridely by location;<br>sin of Septemb<br>Sinde vice Jones<br>Setter Market Septemb<br>Sinde vice July 27<br>on the directly comp<br>ridely by location;<br>sin of Septemb<br>Sinde vice Jones<br>Setter Septemb<br>Sinde vice July 27<br>on the directly comp<br>ridely by location;<br>sin of Septemb  
  | NDT 82.63 -0.17           WEL 1342.64 -41.09           WRK 107.36 -0.46           eenchmarks           beer 19, 2023           5. and           /els but           -52-WEEK-<br>High Low           rket           5 6.881 5.244           2 6.988 5.250           1rates           -52-Week-<br>high low           5 7.25 4.25           nancial)           2 5.54 3.32           being Rate           0 5.31 2.25           -52-Week-<br>d High Low           6 5.369 2.221           0 5.417 2.321           on corporate<br>he10.largest           7.2023 Other<br>parable; lending<br>ber 18,2023.           ief overnight<br>ber 18,2023.   | (800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>Goldwater Bank<br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>High yield jum<br>Money market act<br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br>One-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Two-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br>Three-month CD<br>VirtualBank<br>(866) 638-6851<br>Popular Direct<br>(800) 274-5696<br>Notes: Accounts are fed   | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$25,000<br><b>IbOS</b> - Minim<br>count            | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10<br>2.74<br>0.20<br>0.10<br>2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75         | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(886) 679-8551<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-212<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(866) 638-6851<br>Five-year CD<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>First Internet Bank of India<br>(888) 873-3424  | \$2,000<br>\$25,000<br>\$5,000<br>\$10,000<br>\$25,000   | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.50<br>5.50<br>5.50<br>5.50<br>5.67<br>5.62<br>5.37<br>5.62<br>5.37<br>5.26<br>5.15<br>4.65<br>4.60<br>4.59 | | | | | | | | |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         AIG         62.36         -0.68           AmerTowerREIT         ATT         17.35         -2.17           AmerVareRWS         AWK         37.57         -0.85           AmercoldRealty COLD         32.57         -0.08           Amervines         AVM         37.418         0.10           Amereines         AVM         47.18         0.10           Ameroines         AVM         37.47         0.31           Amgeon         AVM         26.431         1.16           Amplenol         APH         8.629         0.06           AnalogObevices         AR         27.92         -0.28           AnteroResources         AR         25.92         -0.28           AnteroResources         AR         25.92         -0.28           AnteroResources         AR         25.92         -0.28           Apple         APL         79.07         -1.10           Applematrials         AMAT         37.71         -2.56           Apple         APL         77.97         -2.28<  | Cade accelesion         CAE         24.19         0.49           CascarsEnt         CZR         24.19         0.49           CascarsEnt         CZR         44.81         -1.17           Cameco         CL         3.41         -1.27           Cameco         CL         3.41         -1.27           CampoellSoup CPB         4.22         -0.40           CannottiRuwy         CMI         113.58         -2.14           CanadinaNatRess CNQ         63.89         -0.73           Cardinaledmett         CH         8.36         0.09           Cardinaleatt         CH         8.36         0.09           Cardinal         CG         2.44         -0.37           Cardinal         CK         3.24         -0.30           Cardinal         CL         1.509         0.05           Cardinal         CLK         1.30         0.05           Carrival         CLK         1.509         0.07           Carrival         CLK         1.509         0.07           Carrival         CLK         1.509         0.17           Carrival         CLK         1.707         1.20           Carrival         CLK <td>Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.44           Dropbox         DBX         26.51         -0.06           Ducelingo         DUOL (162.35         2.52           DuPont         DD         7.47.47         -0.31           Dynatrace         DT         47.47         -0.31           QirBeauty         ELF         12.48         10.52           EMCOR         EME         26.44         -0.42           EMCR         EQT         EQT         6.42           EQT         EQT         EQT         0.43           EQT         EQT         EQT         0.43           EQT         EQT         EQT         6.33         -0.70           Eastarmanchem         EMT         7.61         -2.59           Edaon         ETN         216.16         -2.99           Ecolab         EC         1.76.31         0.53           Ecopartol         EC         2.02         0.80           Elastic         STC         7.05         -1.04           Elastic         ESTC</td> <td>Hershey Hi<br/>Hess Mudstream He<br/>Hess Mudstream He<br/>Borrow<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consume<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S.<br/>U.S. gg<br/>Discount<br/>Federal fund<br/>Effective rate<br/>Jid<br/>S.<br/>Core<br/>Sid<br/>S.<br/>Core<br/>Freesury bill<br/>Low<br/>S.</td> <td>xy         209.07         -3.39           ss         159.04         -3.56           sing         Bern        </td> <td>KimberkyClark i<br/>KimceRealty<br/>Kimder/Morgan<br/>i<br/>Inchmark<br/>wsj.com<br/>kimder Morgan<br/>i<br/>Inchmark<br/>wsj.com<br/>kimder Morgan<br/>i<br/>Inchmark<br/>wsj.com<br/>kimder Morgan<br/>kimder Morgan<br/>k</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.79<br/>IGENTIFY OF THE INFORMATION OF THE INFORMATION<br/>IGENTIFY OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF</td> <td>Medronic M<br/>Mercadolibre N<br/>Merck N<br/>Septemb<br/>Septemb<br/>Doney in U.S<br/>D general lev<br/>Latest ago<br/>ondary main<br/>age yields<br/>6.679 6.699<br/>6.691 6.712<br/>short-term<br/>Veek<br/>ago<br/>7.25 7.25<br/>paper (AA fin<br/>n.a. 5.52<br/>engight Finan<br/>5.31 5.30<br/>est Tradec<br/>polndex<br/>5.359 22.316<br/>5.406 80.050<br/>is the base rate of<br/>a teast 70% of the<br/>5.406 80.050<br/>is the base rate of<br/>a teast 70% of the<br/>5.406 80.050<br/>is the base rate of<br/>a teast 70% of the<br/>5.406 80.050<br/>is the base rate of<br/>a teast 70% of the<br/>5.406 so Septemb<br/>5.106 Secure July 27<br/>on the directly comp<br/>ridely by location;<br/>Secure July 25<br/>Secure is a sof Septemb<br/>5.106 Secure July 25<br/>Secure is a sof Septemb</td> <td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         beer 19, 2023         5. and         /els but         -52-WEEK-<br/>High Low         rket         5 6.881 5.244         2 6.988 5.250         1rates         -52-Week-<br/>high low         5 7.25 4.25         nancial)         2 5.54 3.32         bering Rate         0 5.31 2.25         -52-Week-<br/>d High Low         6 5.369 2.221         0 5.417 2.321         on corporate<br/>he10 largest<br/>7,2023 Other<br/>parable; lending<br/>ibscount rate<br/>dovernight<br/>ber 18,2023.         on corporate<br/>he10 largest<br/>7,2023 other<br/>parable; lending<br/>ibscount rate<br/>dovernight<br/>ber 18,2023.         ont corporate<br/>he10 largest<br/>7,2023 other<br/>parable; lending<br/>ibscount rate<br/>dovernight<br/>ber 18,2023.</td> <td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/><b>High yield jum</b><br/><b>Money market act</b><br/>Vio Bank<br/>(888) 999-9170<br/>UFB Direct<br/>(877) 472-9200<br/>Western State Bank<br/>(701) 277-5003<br/><b>One-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/>Lone Star Bank<br/>(713) 358-9400<br/>Presidential Bank, FSB<br/>(800) 799-1424<br/><b>Three-month CD</b><br/>Goldwater Bank<br/>(480) 281-8200<br/>Merrick Bank<br/>(866) 638-6851<br/>Popular Direct<br/>(800) 274-5696<br/>Notes: Accounts are fedi<br/>compounding and rate s<br/>figures are for fixed rate</td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$25,000<br/><b>bos</b> - Minim<br/>count</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75</td> <td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Merrick Bank<br/>(866) 638-6851<br/>Five-year CD<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Five-year CD<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>First Internet Bank of India<br/>(888) 873-3424</td> <td>\$2,000         \$25,000         \$5,000         ica       \$1,000         \$25,000         \$25,000         ica       \$1,000         \$25,000       \$25,000         ica       \$1,000         based on methn       ica         based on methn       ica</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.67<br/>5.62<br/>5.67<br/>5.62<br/>5.37<br/>5.26<br/>5.15<br/>4.65<br/>4.60<br/>4.59</td> | Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.44           Dropbox         DBX         26.51         -0.06           Ducelingo         DUOL (162.35         2.52           DuPont         DD         7.47.47         -0.31           Dynatrace         DT         47.47         -0.31           QirBeauty         ELF         12.48         10.52           EMCOR         EME         26.44         -0.42           EMCR         EQT         EQT         6.42           EQT         EQT         EQT         0.43           EQT         EQT         EQT         0.43           EQT         EQT         EQT         6.33         -0.70           Eastarmanchem         EMT         7.61         -2.59           Edaon         ETN         216.16         -2.99           Ecolab         EC         1.76.31         0.53           Ecopartol         EC         2.02         0.80           Elastic         STC         7.05         -1.04           Elastic         ESTC  | Hershey Hi<br>Hess Mudstream He<br>Hess Mudstream He<br>Borrow<br>Key annual<br>internationa<br>don't alway<br>U.S. consume<br>All items<br>Core<br>Inte<br>La<br>Prime rates<br>U.S.<br>Canada<br>Japan<br>Policy Rates<br>Euro zone<br>Switzerland<br>Britain<br>Australia<br>Overnight re<br>U.S.<br>U.S. gg<br>Discount<br>Federal fund<br>Effective rate<br>Jid<br>S.<br>Core<br>Sid<br>S.<br>Core<br>Freesury bill<br>Low<br>S.  | xy         209.07         -3.39           ss         159.04         -3.56           sing         Bern  | KimberkyClark i<br>KimceRealty<br>Kimder/Morgan<br>i<br>Inchmark<br>wsj.com<br>kimder Morgan<br>i<br>Inchmark<br>wsj.com<br>kimder Morgan<br>i<br>Inchmark<br>wsj.com<br>kimder Morgan<br>kimder Morgan<br>k  | IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.75<br>IMB 124.37 -0.79<br>IGENTIFY OF THE INFORMATION OF THE INFORMATION<br>IGENTIFY OF THE INFORMATION OF THE INFORMATION<br>INFORMATION OF THE INFORMATION OF THE INFORMATION<br>INFORMATION OF THE INFORMATION OF THE INFORMATION<br>INFORMATION OF THE INFORMATION OF THE INFORMATION OF THE INFORMATION<br>INFORMATION OF THE INFORMATION OF   | Medronic M<br>Mercadolibre N<br>Merck N<br>Septemb<br>Septemb<br>Doney in U.S<br>D general lev<br>Latest ago<br>ondary main<br>age yields<br>6.679 6.699<br>6.691 6.712<br>short-term<br>Veek<br>ago<br>7.25 7.25<br>paper (AA fin<br>n.a. 5.52<br>engight Finan<br>5.31 5.30<br>est Tradec<br>polndex<br>5.359 22.316<br>5.406 80.050<br>is the base rate of<br>a teast 70% of the<br>5.406 80.050<br>is the base rate of<br>a teast 70% of the<br>5.406 80.050<br>is the base rate of<br>a teast 70% of the<br>5.406 80.050<br>is the base rate of<br>a teast 70% of the<br>5.406 so Septemb<br>5.106 Secure July 27<br>on the directly comp<br>ridely by location;<br>Secure July 25<br>Secure is a sof Septemb<br>5.106 Secure July 25<br>Secure is a sof Septemb   | WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         beer 19, 2023         5. and         /els but         -52-WEEK-<br>High Low         rket         5 6.881 5.244         2 6.988 5.250         1rates         -52-Week-<br>high low         5 7.25 4.25         nancial)         2 5.54 3.32         bering Rate         0 5.31 2.25         -52-Week-<br>d High Low         6 5.369 2.221         0 5.417 2.321         on corporate<br>he10 largest<br>7,2023 Other<br>parable; lending<br>ibscount rate<br>dovernight<br>ber 18,2023.         on corporate<br>he10 largest<br>7,2023 other<br>parable; lending<br>ibscount rate<br>dovernight<br>ber 18,2023.         ont corporate<br>he10 largest<br>7,2023 other<br>parable; lending<br>ibscount rate<br>dovernight<br>ber 18,2023. | (800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br><b>High yield jum</b><br><b>Money market act</b><br>Vio Bank<br>(888) 999-9170<br>UFB Direct<br>(877) 472-9200<br>Western State Bank<br>(701) 277-5003<br><b>One-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br><b>Two-month CD</b><br>VirtualBank<br>(877) 998-2265<br>Lone Star Bank<br>(713) 358-9400<br>Presidential Bank, FSB<br>(800) 799-1424<br><b>Three-month CD</b><br>Goldwater Bank<br>(480) 281-8200<br>Merrick Bank<br>(866) 638-6851<br>Popular Direct<br>(800) 274-5696<br>Notes: Accounts are fedi<br>compounding and rate s<br>figures are for fixed rate  | \$10,000<br>\$1,000<br>\$1,000<br>\$5,000<br>\$25,000<br><b>bos</b> - Minim<br>count             | 2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75<br>5.25<br>5.25<br>5.15<br>2.48<br>0.20<br>0.10<br>2.74<br>0.20<br>0.10<br>2.74<br>0.20<br>0.10<br>5.00<br>4.75<br>4.75 | (800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Merrick Bank<br>(866) 638-6851<br>Connexus Credit Union<br>(800) 845-5025<br>Five-year CD<br>First National Bank of Amer<br>(800) 968-3626<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>Vio Bank<br>(866) 638-6851<br>Vio Bank<br>(888) 999-9170<br>One-year CD<br>Connexus Credit Union<br>(800) 845-5025<br>CFG Community Bank<br>(888) 205-8388<br>CIBC Bank USA<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 662-7748<br>Two-year CD<br>Luana Savings Bank<br>(800) 666-2012<br>Connexus Credit Union<br>(800) 845-5025<br>Merrick Bank<br>(866) 638-6851<br>Five-year CD<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>Five-year CD<br>Popular Direct<br>(800) 274-5696<br>Merrick Bank<br>(866) 638-6851<br>First Internet Bank of India<br>(888) 873-3424   | \$2,000         \$25,000         \$5,000         ica       \$1,000         \$25,000         \$25,000         ica       \$1,000         \$25,000       \$25,000         ica       \$1,000         based on methn       ica         based on methn       ica | 5.22<br>5.15<br>5.01<br>4.65<br>4.65<br>4.60<br>5.50<br>5.50<br>5.50<br>5.50<br>5.50<br>5.67<br>5.62<br>5.67<br>5.62<br>5.37<br>5.26<br>5.15<br>4.65<br>4.60<br>4.59         |
| AmericanFin         AFG         11.4.47         0.98           AmHomes/Rent         AMH         35.62         -0.43           AIG         AIG         62.36         0.68           AmerTowerREIT         AMT         17.73         -2.17           AmerVareREIT         AMT         37.57         -0.85           AmericoldRealty COLD         32.57         -0.08           Amerinoris         AMM         37.57         -0.85           AmericoldRealty COLD         32.57         -0.08         -0.08           Amerinis         AME         152.66         0.19           Amgeon         AMD         APR         45.29         0.06           AnalogOblicksh AU         1.78         -0.13         AB         I.16           AnnalyColldsh AU         NIY         20.68         0.02         AnteroResources         AR         25.92         -0.28           AnnalyCapil         APD         NIY         20.66         0.04         Apple         APL         17.07         1.10           AnanyCapil         APD         APL         17.07         1.10         Aptargroup         ATR         1.28         1.05           Aptargroup         ATR         ARES <td>CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CL         34.81         -1.27           Campos         CL         34.81         -1.27           CampoellSoup         CPB         4.322         -0.40           Canalitelwy         CM         113.58         -2.14           CanalitalwattRess         CM         63.89         -0.73           Carlinaleatt         CH         8.36         0.09           CardinalHeatt         CH         8.36         0.09           Cardinal         CL         8.00         0.37           Cardinal         CL         4.03         0.05           Cardinal         CLK         13.09         0.05           Carrival         CLK         15.09         0.03           Carrival         CLK         15.09         0.45           Carrival         CLK         15.09         0.10           Carrival         CAT         27.06         -2.09           Carrival         CLK         15.03         0.04           Car</td> <td>Dover         DOV         143.75         0.22           Dow         DOW         52.90         -0.48           DrReddy'SLab         RDY         68.63         -0.44           Dropbox         DBX         26.51         -0.06           Ducelingo         DUOL (162.35         2.52           DuPont         DD         7.47.47         -0.31           Dynatrace         DT         47.47         -0.31           QirBeauty         ELF         12.48         10.52           EMCOR         EME         26.44         -0.42           EMCR         EQT         EQT         6.42           EQT         EQT         EQT         0.43           EQT         EQT         EQT         0.43           EQT         EQT         EQT         6.33         -0.70           Eastarmanchem         EMT         7.61         -2.59           Edaon         ETN         216.16         -2.99           Ecolab         EC         1.76.31         0.53           Ecopartol         EC         2.02         0.80           Elastic         STC         7.05         -1.04           Elastic         ESTC</td> <td>Hershey Hi<br/>Hess Midstream He<br/>Hess Midstream He<br/>Borrow<br/>Key annual<br/>internationa<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>don't alway<br/>U.S. consuma<br/>All items<br/>Core<br/>Inte<br/>La<br/>Prime rates<br/>U.S.<br/>Canada<br/>Japan<br/>Policy Rates<br/>Euro zone<br/>Switzerland<br/>Britain<br/>Australia<br/>Overnight re<br/>U.S.<br/>U.S. ge<br/>Discount<br/>Federal fund<br/>Effective rate 5<br/>High 5,<br/>Low 5,<br/>Bid 5,<br/>Offer 5,<br/>I 3 weeks 5</td> <td>xy         209.07         -3.39           253         159.04         -3.56           30.29         -0.16           ing         Ben           ing         Ben           ing         sepresent           Inflation         Aug.index         C           Aug.index         C         L           aug.index         C         L           avg.index         C         J           avg.index         C         L           avg.index         L         Z           avg.index         L         Z           avg.index         L         Z</td> <td>KimberkyClark i<br/>KimceRealty<br/>Kimder/Morgan<br/>i<br/>Inchmark<br/>wsj.com<br/>kimder Morgan<br/>i<br/>Inchmark<br/>wsj.com<br/>kimder Morgan<br/>i<br/>Inchmark<br/>wsj.com<br/>kimder Morgan<br/>kimder Morgan<br/>k</td> <td>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.75<br/>IMB 124.37 -0.79<br/>IGENTIFY OF THE INFORMATION OF THE INFORMATION<br/>IGENTIFY OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF THE INFORMATION OF THE INFORMATION<br/>INFORMATION OF THE INFORMATION OF</td> <td>Medronic N<br/>Merck N<br/>Merck 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yields<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.050<br/>short<br/>8.0</td> <td>WDT 82.63 -0.17         WEL 1342.64 -41.09         WRK 107.36 -0.46         eenchmarks         beer 19, 2023         5. and         /els but         -52-WEEK-<br/>High Low         rket         5 6.881 5.244         2 6.988 5.250         1rates         -52-Week-<br/>high low         5 7.25 4.25         nancial)         2 5.54 3.32         bering Rate         0 5.31 2.25         -52-Week-<br/>d High Low         6 5.369 2.221         0 5.417 2.321         on corporate<br/>he10 largest<br/>7,2023 Other<br/>parable; lending<br/>ibscount rate<br/>dovernight<br/>ber 18,2023.         on corporate<br/>he10 largest<br/>7,2023 other<br/>parable; lending<br/>ibscount rate<br/>dovernight<br/>ber 18,2023.         ont corporate<br/>he10 largest<br/>7,2023 other<br/>parable; lending<br/>ibscount rate<br/>dovernight<br/>ber 18,2023.</td> <td>(800) 799-1424<br/><b>Two-month CD</b><br/>VirtualBank<br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Popular Direct</b><br/>(800) 274-5696<br/><b>Merrick Bank</b><br/>(866) 638-6851<br/><b>High yield jum</b><br/><b>Money market act</b><br/><b>Vio Bank</b><br/>(888) 999-9170<br/><b>UFB Direct</b><br/>(877) 472-9200<br/><b>Western State Bank</b><br/>(701) 277-5003<br/><b>One-month CD</b><br/><b>VirtualBank</b><br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Two-month CD</b><br/><b>VirtualBank</b><br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Two-month CD</b><br/><b>VirtualBank</b><br/>(877) 998-2265<br/><b>Lone Star Bank</b><br/>(713) 358-9400<br/><b>Presidential Bank, FSB</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>VirtualBank</b><br/>(800) 799-1424<br/><b>Three-month CD</b><br/><b>Goldwater Bank</b><br/>(480) 281-8200<br/><b>Merrick Bank</b><br/>(480) 281-8200<br/><b>Merrick Bank</b><br/>(480) 274-5696<br/>Notes: Accounts are feder<br/>compounding and rates s<br/>figures are for fixed rate<br/>which may be checks. Rate<br/><b>State State S</b></td> <td>\$10,000<br/>\$1,000<br/>\$1,000<br/>\$5,000<br/>\$10,000<br/>\$25,000<br/><b>bos</b> - Minim<br/>count</td> <td>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75<br/>5.25<br/>5.25<br/>5.15<br/>2.48<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10<br/>2.74<br/>0.20<br/>0.10<br/>5.00<br/>4.75<br/>4.75</td> <td>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 666-2012<br/>Merrick Bank<br/>(866) 638-6851<br/>Connexus Credit Union<br/>(800) 845-5025<br/>Five-year CD<br/>First National Bank of Amer<br/>(800) 968-3626<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(866) 638-6851<br/>Vio Bank<br/>(888) 999-9170<br/>One-year CD<br/>Connexus Credit Union<br/>(800) 845-5025<br/>CFG Community Bank<br/>(888) 205-8388<br/>CIBC Bank USA<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 662-7748<br/>Two-year CD<br/>Luana Savings Bank<br/>(800) 663-638-6851<br/>Five-year CD<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>Five-year CD<br/>Popular Direct<br/>(800) 274-5696<br/>Merrick Bank<br/>(866) 638-6851<br/>First Internet Bank of India<br/>(888) 873-3424<br/>2,000 per person. Yields are<br/>uired opening deposit to ear<br/>(6) third-party transfers per<br/>pe.</td> <td>\$2,000         \$25,000         \$5,000         ica       \$1,000         \$10,000         \$25,000</td> <td>5.22<br/>5.15<br/>5.01<br/>4.65<br/>4.65<br/>4.60<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.50<br/>5.67<br/>5.62<br/>5.37<br/>5.26<br/>5.15<br/>4.65<br/>4.60<br/>4.59<br/>4.65</td> | CadenceDesign         CNE         236.56         -0.27           CAE         CAE         24.19         -0.49           CaesarsEnt         CZR         24.81         -1.17           Cameco         CL         34.81         -1.27           Campos         CL         34.81         -1.27           CampoellSoup         CPB         4.322         -0.40           Canalitelwy         CM         113.58         -2.14           CanalitalwattRess         CM         63.89         -0.73           Carlinaleatt         CH         8.36         0.09           CardinalHeatt         CH         8.36         0.09          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Direct</b><br>(800) 274-5696<br><b>Merrick Bank</b><br>(866) 638-6851<br><b>High yield jum</b><br><b>Money market act</b><br><b>Vio Bank</b><br>(888) 999-9170<br><b>UFB Direct</b><br>(877) 472-9200<br><b>Western State Bank</b><br>(701) 277-5003<br><b>One-month CD</b><br><b>VirtualBank</b><br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Two-month CD</b><br><b>VirtualBank</b><br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Two-month CD</b><br><b>VirtualBank</b><br>(877) 998-2265<br><b>Lone Star Bank</b><br>(713) 358-9400<br><b>Presidential Bank, FSB</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>VirtualBank</b><br>(800) 799-1424<br><b>Three-month CD</b><br><b>Goldwater Bank</b><br>(480) 281-8200<br><b>Merrick Bank</b><br>(480) 281-8200<br><b>Merrick Bank</b><br>(480) 274-5696<br>Notes: Accounts are feder<br>compounding and rates s<br>figures 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### THE WALL STREET JOURNAL.

# THE PROPERTY REPORT **New York Hotel Market Stages Rebound**

# Tourism rise, Airbnb restrictions, tighter supply lift room rates in the city

#### BY KATE KING

New York City's hotel recovery is checking in early.

The pandemic hit New York City harder than any other U.S. lodging market. Tourists stayed away and business travel dried up. Dozens of hotels with thousands of guest rooms closed their doors permanently, more than in any other major market.

Now, several factors are driving room rates above prepandemic levels, including a surge in tourism and demand from the city for rooms to house migrants. New York hotels charged \$260 a night on average in August, according to data firm CoStar, roughly 17% more than the same month in 2019. That was New York's highest rate for the month of August since 2008.

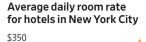
Supply is unlikely to grow significantly in the coming years due to city restrictions on new hotel development.

The city's new restrictions on Airbnb rentals are expected to boost business by limiting short-term rental supply. Hotel room revenue could rise by as much as \$380 million in 2024, which would help push revenue per available room to levels not seen since the 2008 financial crisis, according to real-estate investment firm JLL.

"When you take everything together, I think the hotel business looks pretty sunny in the near term," said Richard Born, one of the city's biggest hotel owners. "Which is pretty good, because we've had some pretty dark days in the not-so-distant past

resort markets While thrived early on during the strong, particularly from West-

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Note: Monthly data, through August ource: CoStar Group

pandemic, big U.S. cities waited the longest for tourists to return. Some hotel owners defaulted on their debt. Hotel owners and analysts predicted that the New York market wouldn't recover until at least 2024.

The recovery appears to be taking off this year. Gross operating profit per available room through the end of July was \$84.21, up 8.4% from the same period in 2019, even as occupancy remained about 7% lower than prepandemic, according to hotel-data firm Hot-Stats, which collected data from 83 New York City hotels.

New York City will likely see 63.3 million tourist and business visits this year, not far behind 2019's record-setting 66.6 million visitors, according to New York City Tourism and Conventions, the city's official tourism organization. Visits to the city are expected to surpass 2019 levels next year.

"There has been an incredible amount of pent-up leisure demand, both domestically and internationally," said Justin Ar-est, owner of Kixby, a boutique hotel in Manhattan's Herald Square neighborhood.

International travel has been



ern Europe, but hasn't recovered fully due in large part to the slower return of Chinese tourists.

In Manhattan's Meatpacking District, the Gansevoort hotel is on track for a 20% revenue boost this year compared with 2019, said owner Michael Achenbaum. The hotel underwent an extensive renovation during the pandemic, which enabled the owner to boost room rates even as occupancy remains a bit behind prepandemic levels.

Corporate bookings are still significantly lower than 2019, but Achenbaum said his hotel. which historically attracted business from tech companies, has seen group travel recover.

Oversupply has haunted the New York City hotel market in the past. During the 13 years leading up to the pandemic, 54,000 new hotel rooms opened in the city, diluting ho-



rates.

Now, supply looks to be more constrained. About 7,500 rooms across 49 hotels haven't reopened since the pandemic, according to the Hotel Association of New York City, a significant number although well below the 25,000 permanent have announced plans to re-

open in the next year or two, including the Four Seasons in Midtown and the famous Gra-

While the influx of migrants

budget, it has provided a lifeline to many hotel owners.

The city has contracted with well over 100 hotels to house migrants in about 12,000 rooms-about 10% of all available rooms across the five boroughs, according to the hotel association.

Even after the migrant crisis abates, hotel owners expect supply to remain constrained in the coming years due to increased city enforcement of restrictions on Airbnb and other short-term rental listings.

The restrictions prohibit hosts from renting out their entire apartments or homes and require hosts to be present during guests' stays.

"We were all incredibly nervous about the long-term effect of what Airbnb was going to do to the market," Achenbaum said. "If Airbnb is limited the way it seems like it's going to be, there should be a consequential increase in revenue."

Airbnb and its peers are already feeling squeezed by the new restrictions, according to the short-term-rental analytics company AirDNA. New York City's short-term rental listings in September were down 77%, to 4,600 listings, compared with the number of listings in June

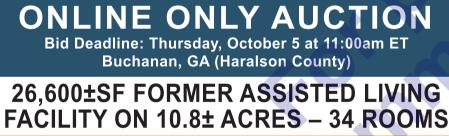
The pipeline of new hotels in New York City is also slowing after local lawmakers enacted more stringent approval processes for building or expanding lodging properties. No new hotels have been approved under the new permitting process that took effect in late 2021, according to the New York City Department of City Planning.

With new development sharply curtailed, hotel owners are likely to accelerate raising room rates, said Sean Hennessey, a hotel consultant and associate professor at New York University's Tisch Center of Hospitality. "We are in the early stages of significant room rate growth in the city for an extended period of time," he said.

52-Wk %

52-Wk %

**Business Real Estate & Services** New Highs and Lows



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Blackstone	BX	115.52	0.7	InflectionPointII IPX			5.7	TenonMedicalWt TNO		50.9		ARM			CelldexTherap	CLDX	26.44	
BowenAcqnRt	BOWNR			InflectionPtIIA IPX			0.1	TotalEnergies TTE	66.79	1.3		ARQQ	0.56	3.6	Celularity	CELU		-6.2
BroadCapital	BRAC	10.91	0.1	IntegralAcqn1 INT			3.3	ToyotaMotor TM	195.65	3.2		ARVL		-6.0	Cerus	CERS	1.53	
CONSOL Energy		100.70	0.9	IntlGeneralIns IGI				TristarAcqnl TRI	<b>U</b> 10.70	0.1		ASTI			CheckpointTherap		1.73	
Conx		10.63	1.8	Joyy YY	39.		0.9	US Oil Fund USC			AshfordHospPfdD				ChefsWarehouse		25.17	
CSP	CSPI	26.39		KairousAcqn KA			0.2	USBrentOilFd BNC	32.75			ASST			Chewy	CHWY		
CharterComms	CHTR	457.66	-1.3	Kaleyra KLF				US12moOilFd USL	41.06	0.1		ATER		-1.4	ChickenSoupNts			
CheckPoint	CHKP	137.55	1.3	KinsaleCapital KN			1.3	VistaEnergy VIS	28.37	-2.9	AvidBioservices (			-2.9	ClearSecure	YOU	20.18	
COPEL	ELP	9.30 11.60	1.3	LandcadialV A LCA				WeatherfordIntl WFI	D 98.97			METX				CMND		0.2
CrixusBH3 A	BHAC		-0.9	LibertyEnergy LBF			1.4	YunhongCTI CTI	2.22	4.0		RTC			Clene	CLNN		-9.6
DataKnights DavisCommodities	DKDCU		5.2	Loews L	65		0.8					BXRX			CommBkSys	CBU	41.86	
		2.65	26.3	Maplebear CAI		95 1		Low	S			BHIL			CompassMinerals		27.64	
DawsonGeophys					L 1549		0.6		<b>T</b> 0.72			BTTX			ContextLogic	WISH		1.2
DenisonMines	DNN EC	1.68	-2.4	MizuhoFin MF				ADC Therap ADC AES Un AES		3.2		BCDA		2.7	Courtside	PODC		-8.9
Ecopetrol EdifyAcanA		12.73		MurphyCanyonWt MU								BFRIW		18.2	CrackerBarrel	CBRL	68.37	
	EAC	10.91		MurphyCanyonA MU		00 24			16.74			BNGO	2.93		Curis	CRIS		-4.6
enCoreEnergy EnergyFuels	eu Uuuu	3.30 8.70		MurphyCanyon MU		91 7		AbCelleraBio ABC Adaptimmune ADA				BNOX BPTS	0.93		CustomTruckWt			-42.0
EnergyFuels		13.90	-5.1	NaturalResPtrs NR NexGenEnergy NX				AdaptiveBiotech ADE				BTAI			Cutera CvtekBiosci	CUTR CTKB		4.8 -4.0
Energy Transfer Erielndemnity	ERIE	294.08						AdaptiveBiotech ADF Addentax ATX				BRDS			DHI Group	DHX		-4.0
	EVR			Nomura NM OptexSystems OP				Addentax ATX AddexTherap ADX				SQ			DMK Pharm	DMX		-4.5
EvercoreA FleetCorTech	FLT											SQ BWV						
		276.77	-0.5	OrionGroup OR	N 5.	32 -1	U.Ő	AdialPharm ADI	. 2.59	-7.5	Bluevva(erBlo	DAAA	0.61	-T'0	Contir	ued o	n Page	BIL

The Kixby's owner said leisure demand has been pent-up.

Some still-shuttered hotels

mercy Park Hotel.

is straining New York City's

Т

teliers' ability to push up room room closures some analysts and owners predicted in 2020.



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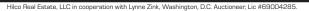
# **38-UNIT** MULTIFAMILY DEVELOPMENT OPPORTUNITY CENTRAL TO THE BENNING ROAD REDEVELOPMENT CORRIDOR

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# Exchange-Traded Portfolios | WSJ.com/ETFresearch

	Larc	uest 100	excha	ange-tra	aded funds, latest ses	sion				ETF	Symbo	Closing I Price	(%) Chg	
		-			1		Classing	Char	VTD	SPDR S&P Div		119.49	-0.16	-4.5
Tuesday, S	Septembe				ETF	Symbol	Closing			TechSelectSector		169.26	-0.05	36.0
		Closing				-				UtilitiesSelSector	XLU	64.02	-0.54	-9.2
ETF	Symbol	Price	(%)	(%)	iSh1-5YIGCorpBd	IGSB	49.90	-0.12	0.2	VangdInfoTech	VGT	427.31	-0.18	33.8
CommSvsSPDR	XLC	67.44	0.07	40.5	iSh1-3YTreaBd	SHY	80.83	-0.07	-0.4	VangdSC Val	VBR	163.83	-0.16	3.2
CnsmrDiscSelSector	XLY		-0.50	30.7	iShRussMC	IWR	71.49	-0.25	6.0	VangdExtMkt	VXF	147.00	-0.28	10.6
CnsStapleSelSector	XLP	71.37	-0.24	-4.3	iShRuss1000		244.36	-0.20	16.1	VangdDivApp	VIG	161.21	-0.22	6.2
DimenUSCoreEq2	DFAC	26.95	-0.23	11.0	iShRuss1000Grw		276.29	-0.18	29.0	VangdFTSEAWxUS	VEU	53.50	-0.09	6.7
EnSelSectorSPDR	XLE		-0.93	4.3	iShRuss1000Val		157.80	-0.25	4.1	VangdFTSEDevMk	VEA	45.25	0.02	7.8
FinSelSectorSPDR	XLF	34.73	-0.12	1.5	iShRussell2000		181.68	-0.39	4.2	VangdFTSE EM	vwo	39.95	-0.50	2.5
HealthCareSelSect	XLV	131.56	0.08	-3.2	iShS&P500Grw	IVW	70.92	-0.17	21.2	VangdFTSE Europe	VGK	59.55	0.07	7.4
IndSelSectorSPDR	XLI		-0.42	6.2	iShS&P500Value		160.65	-0.25	10.7	VangdGrowth		283.12	-0.17	32.9
InvscNasd100	QQQM	152.18	-0.20	38.9	iShSelectDiv		113.23	-0.19	-6.1	VangdHlthCr		241.20	0.06	-2.8
InvscQQQI	QQQ	369.87	-0.21	38.9	iSh7-10YTreaBd	IEF	92.84	-0.36	-3.1	VangdHiDiv		106.73	-0.33	-1.4
InvscS&P500EW	RSP	146.35	-0.16	3.6	iShShortTreaBd		110.29		0.3	VangdIntermBd	BIV	73.13	-0.27	-1.6
iShCoreDivGrowth	DGRO	51.57	-0.21	3.1	iShTIPSBondETF		105.03	-0.28	-1.3	VangdIntrCorpBd	VCIT	77.03	-0.30	-0.6
iShCoreMSCIEAFE	IEFA	66.48	0.14	7.9	iSh20+YTreaBd	TLT	92.80	-0.74	-6.8	VangdintermTrea	VGIT	57.41	-0.28	-1.8
iShCoreMSCIEM	IEMG	48.74	-0.57	4.4	iShUSTreasuryBd	GOVT	22.27	-0.25	-2.0	Vangdillerinnea	VGIT	203.56	-0.28	-1.0 16.9
iShCoreMSCITotInt	IXUS	61.82	-0.21	6.8	JPMEquityPrem	JEPI	55.17	-0.20	1.2		vo	203.56	-0.23	5.5
iShCoreS&P500	IVV	446.82	-0.22	16.3	JPM UltShIncm	JPST	50.13	0.04		VangdMC				5.5 0.8
iShCoreS&PMC	IJH	256.14	-0.16	5.9	PacerUSCashCows100	COWZ	50.41	-0.30	9.0	VangdMC Val		136.26	-0.04	
iShCoreS&P SC	IJR	96.80	-0.21	2.3	ProShUltPrQQQ	TQQQ	39.60	-0.60		VangdMBS	VMBS	44.58	-0.31	-2.1
iShCoreS&PTotUS	ІТОТ	97.89	-0.21	15.4	SPDRBbg1-3MTB	BIL	91.66	0.01	0.2	VangdRealEst	VNQ	80.71	-0.46	-2.1
iShCoreTotalUSDBd	IUSB	44.29	-0.25	-1.4	SPDR DJIA Tr	DIA	345.07	-0.31	4.1	VangdS&P500ETF	voo	408.37	-0.20	16.2
iShCoreUSAggBd	AGG	95.35	-0.29	-1.7	SPDR Gold	GLD	179.22	-0.09	5.6	VangdST Bond	BSV	75.16	-0.13	-0.2
iShEdgeMSCIMinUS/	USMV	75.01	0.09	4.0	SPDRPtfDevxUS	SPDW	32.13		8.2	VangdSTCpBd	VCSH	75.26	-0.13	0.1
iShEdgeMSCIUSAQua	al QUAL	136.28	-0.12	19.6	SPDRS&P500Value	SPYV	42.88	-0.23	10.3	VangdShortTrea	VGSH	57.52	-0.05	-0.5
iShGoldTr	IAU	36.58	-0.11	5.8	SPDRPtfS&P500	SPLG	52.06	-0.19	15.7	VangdSC	VB	194.38	-0.39	5.9
iShiBoxx\$HYCpBd	HYG	74.46	-0.31	1.1	SPDRS&P500Growth	SPYG	61.23	-0.21	20.8	VangdTaxExemptBd	VTEB	49.06		-0.9
iShiBoxx\$IGCpBd	LQD	104.22	-0.33	-1.1	SPDR S&P 500	SPY	442.71	-0.21	15.8	VangdTotalBd	BND	70.71	-0.22	-1.6
iShMBS	MBB	90.46	-0.32	-2.5	SchwabIntEquity	SCHF	35.17	0.03	9.2	VangdTotIntlBd	BNDX	48.11	-0.19	1.4
iShMSCIACWI	ACWI	95.51	-0.22	12.5	SchwabUS BrdMkt	SCHB	51.73	-0.23	15.4	VangdTotIntlStk	VXUS	55.14	-0.07	6.6
iShMSCI EAFE	EFA	71.19	0.08	8.5	SchwabUS Div	SCHD	73.43	-0.26	-2.8	VangdTotalStk	VTI	220.49	-0.25	15.3
iSh MSCI EM	EEM		-0.59	2.5	SchwabUS LC	SCHX	52.56	-0.21	16.4	VangdTotWrldStk	VT	96.26	-0.19	11.7
iShMSCIEAFEValue	EFV	50.53	0.66	10.1	SchwabUS LC Grw	SCHG	75.35	-0.17	35.6	VangdValue	VTV	143.21	-0.26	2.0
iShNatlMuniBd	MUB		-0.18	-0.8	SPDR S&PMdCpTr	MDY		-0.20	5.4	WisdTrFRTrea	USFR	50.46	0.02	0.4

# **Dividend Changes**

Company	Symbol	Ylds	Amount % New/Old	Frq	Payable / Record	Company	Symbol	Yld %	Amount New/Old	Frq	Payable / Record
Increased						Foreign					
Mesa Royalty Trust	MTR	16.9	.0429/.04099	м	Oct31/Sep29	City Office REIT	CIO	8.4	.10	Q	Oct24/Oct10
						City Office REIT Pfd A	CIOpA	10.2	.41406	Q	Oct24/Oct10
Reduced						Marvell Technology	MRVL	0.4	.06	Q	Oct25/Oct06
Claros Mortgage Trust	CMTG	11.8	.25/.37	Q	Oct13/Sep29	TFI International	TFII	1.1	.35	Q	Oct16/Sep29
Permianville Royalty Tr	PVL	17.1	.0037/.009	м	Oct13/Sep29	Constal.					
Stocks						Special Spirit Airlines	SAVE		.10		Sep29/Sep25
Axcella Health	AXLA		1:25		/Sep19		S	ources:	FactSet: D	ow Jo	nes Market Data

KEY: A: annual; M: monthly; Q: quarterly; r: revised; SA: semiannual; S2:1: stock split and ratio; SO: spin-off.



#### THE WALL STREET JOURNAL.

# **COMMODITIES**

Oper

### **Futures Contracts**

								Open	
	м	etal &	Petroleum	Future	s		NY Har	bor ULS	D
			ontract		-	0	Oct	3.2976	3
	Open	High		Settle	Cha	Open interest	Nov	3.2307	3
Conne			00 lbs.; \$ per lb.		city	Interest	Gasolin	e-NY RE	30
Sept	3.7100	3,7125	3.7000		-0.0275	2,264	Oct	2.6897	2
Dec	3.7800	3.7810	3.7280		-0.0275	2,204	Nov	2.6326	2
	3.7800 (MX)-100 ti			5.7470	-0.0520	151,411	Natura	Gas (NY	M)
Sept	1934.00 ti	1934.00	1934.00	1932.00	0.50	819	Oct	2.729	,
						23,420	Nov	2.994	
Oct	1936.70	1940.30	1932.50	1935.30	0.10	23,420 24	Dec	3.393	
Nov	1944.70		1942.70	1944.50	0.20		Jan'24	3.631	
Dec	1955.30	1958.90	1950.90	1953.70	0.30	377,752	March	3.288	
Feb'24	1975.10	1978.80	1971.30	1973.70	0.20	20,364	April	3.047	
April	1994.10	1997.30	1990.60	1992.90	0.10	8,964	April	5.047	
			oz.; \$ per troy o						
Sept	1235.50	1235.50	1235.50	1257.10		2			
Dec	1249.50	1280.50	1245.00	1266.50	22.50	16,930	Corn (Cl	<b>BT)</b> -5,000	bu.;
	IM (NYM)	-50 troy o	z.; \$ per troy oz.				Dec	471.25	4
Sept				948.40		1	March'24	485.50	4
Oct	939.20	955.00	934.00	948.40	10.10	44,386	Oats (C	<b>BT)</b> -5,000	bu.
	( <b>CMX)</b> -5,00	00 troy oz.	;\$pertroy oz.				Dec	449.00	4
Sept				23.194	-0.038	71	March'24	463.00	4
Dec	23.530	23.705	23.365	23.456	-0.042	112,973	Soybea	INS (CBT)	-5,0
Crude	Oil, Light	Sweet	(NYM)-1,000 b	bls.;\$pert	obl.		Nov	1315.00	13
Oct	92.22	93.74	▲ 91.07	91.20	-0.28	61,991	March'24	1342.00	13
Nov	90.97	92.43	▲ 90.31	90.48	-0.10	333,508	Soybea	n Meal (	CB
Dec	89.54	90.75	▲ 89.08	89.17	-0.09	248,028	Oct	390.40	3
Jan'24	88.15	89.24	▲ 87.81	87.89	-0.12	129,045	Dec	388.00	3
June	83.12	83.95	82.85	82.94	-0.20	151,595	Sovbea	n Oil (CB	T)-
Dec	79.32	80.11	▲ 79.04	79.28	-0.11	128,922	Oct	62.40	ŕ

			nuacc				Open
	Open	High hi	lo	Low	Settle	Chg	interest
NY Har	bor ULS	D (NYM)-4	42,000	) gal.; \$ p	er gal.		
Oct	3.2976	3.4110		3.2750	3.3739	.0856	51,516
Nov	3.2307	3.3269		3.2148	3.2925	.0678	80,603
Gasolin	e-NY RE	BOB (NYN	<b>I)</b> -42,0	)00 gal.;	\$ per gal.		
Oct	2.6897	2.7263		2.6515	2.6581	0398	63,088
Nov	2.6326	2.6679		2.6010	2.6050	0365	126,501
Natura	Gas (NY	<b>M)</b> -10,000	) MME	8tu.; \$ pe	r MMBtu.		
Oct	2.729	2.872		2.710	2.848	.120	93,288
Nov	2.994	3.072		2.975	3.026	.025	271,613
Dec	3.393	3.437		3.377	3.384	016	76,347
Jan'24	3.631	3.665		3.605	3.616	023	108,735
March	3.288	3.327		3.274	3.283	012	112,296
April	3.047	3.080		3.034	3.041	007	86,488
		Agric	ultu	re Fut	ures		
Corn (C	<b>BT)</b> -5,000	bu.; cents p	er bu.				
Dec	471.25	477.00	$\mathbf{V}$	467.75	476.25	4.75	712,080
March'24	485.50	491.00	$\mathbf{V}$	482.50	490.50	4.75	234,466
Oats (C	<b>BT)</b> -5,000	bu.; cents p	oer bu.				
Dec	449.00	458.75		431.00	434.75	-19.25	3,718
March'24	463.00	471.00		450.75	451.75	-13.75	646
Soybea	ns (CBT)	-5,000 bu.;	cents	per bu.			
Nov	1315.00	1319.75	1	L308.00	1315.50	-1.25	328,158
March'24	1342.00	1345.25		L335.50	1342.25	-1.25	124,680
Soybea	n Meal (	<b>CBT)</b> -100	tons;\$	per ton.			
Oct	390.40	393.10		389.00	391.50	1.10	48,583
Dec	388.00	390.30		385.80	389.20	1.30	195,459
		<b>T)</b> -60,000	lbs.; ce				
Oct	62.40	62.90		61.67	61.76	63	44,768

Contract

Bonds | wsj.com/market-data/bonds/benchmarks

### Tracking Bond Benchmarks

Return on investment and spreads over Treasurys and/or yields paid to investors compared with 52-week highs and lows for different types of bonds

Total return close	YTD total return (%)	Index	— Yie Latest			Total return close	YTD to return		Index		′ield(% t Low	5) — High
Broad M	arket Bloomber	rg Fixed Income Indices	5			Mortga						
1951.05	0.1	U.S. Aggregate	<b>5.200</b> 4	.180	5.210	1927.64	-0.3		Mortgage-Backed	5.200	4.140	5.380
U.S. Corp	orate Indexes	Bloomberg Fixed Incor	ne India	ces		1906.48		0.1	Ginnie Mae (GNMA)	5.240	4.170	5.370
2912.01	1.5	U.S. Corporate	<b>5.850</b> 4	.830	6.130	1131.84	-0.5		Fannie mae (FNMA)	5.190	4.140	5.390
2838.74	1.9	Intermediate	<b>5.840</b> 4	.730	6.050	1745.17		0.04	Freddie Mac (FHLMC)	5.270	4.090	5.420
3811.69	0.5	Long term	5.870 5	5.010	6.370	560.50		0.7	Muni Master	3.709	2.757	3.936
558.73	0.6	Double-A-rated	<b>5.240</b> 4	.320	5.320	399.30		0.3	7-12 year	3.439	2.392	3.794
776.07	2.1	Triple-B-rated	6.100 5	5.080	6.440	447.76		1.1	12-22 year	4.107	3.257	4.428
High Yie	Id Bonds ICE Bo	ofA				420.14		1.9	22-plus year	4.675	4.020	5.131
495.25	6.9	High Yield Constrained	8.660 7	.781	9.623	Global G	iovernn	nent J.P.	Morgan <sup>†</sup>			
479.89	14.1	Triple-C-rated	<b>13.574</b> 1	3.413	16.916	520.70	-0.2		Global Government	3.470	2.680	3.470
3320.42	6.7	High Yield 100	<b>8.200</b> 7	.022	8.753	756.94	-0.9		Canada	3.950	2.880	3.950
431.26	6.3	Global High Yield Constrained	8.626 7	.868	9.945	335.21		0.7	EMU§	3.541	2.461	3.541
329.32	6.6	Europe High Yield Constrained	<b>7.247</b> 6	6.646	8.508	620.04		0.05	France	3.400	2.290	3.400
U.S Ager	<b>ncy</b> Bloomberg F	Fixed Income Indices				442.21	-0.3		Germany	2.820	1.730	2.820
1716.95	1.6	U.S Agency	<b>5.170</b> 4	.130	5.170	277.33	-0.2		Japan	1.070	0.710	1.080
1521.64	1.6	10-20 years	<b>5.170</b> 4	1.120	5.170	477.42	-0.5		Netherlands	3.090	1.970	3.090
3200.48	0.4	20-plus years	<b>5.080</b> 4	.300	5.240	754.53	-3.6		U.K.	4.550	3.120	4.840
2575.60	1.7	Yankee	<b>5.660</b> 4	.670	5.840	790.87		2.9	Emerging Markets **	8.042	7.102	9.159
*Constrain ** EMBI Glo		dividual issuer concentration	ons to 2%	%; the	High Yie			-	s † In local curren es; Bloomberg Fixed Incon	,		

### Global Government Bonds: Mapping Yields

Yields and spreads over or under U.S. Treasurys on benchmark two-year and 10-year government bonds in selected other countries; arrows indicate whether the yield rose(▲) or fell (▼) in the latest session

	Country/				- Yield	(%) —			Spread Under/O	)ver U.S. Treasurys, in basis	points
Coupon (%)	Maturity, in years	s Latest()-	202	4 6	8 10	0 Previous	Month age	o Year ago	Latest	Prev	Year ago
5.000	<b>U.S.</b> 2	5.109 🔺		٠		5.062	4.934	3.946			
3.875	10	4.366 🔺		•		4.318	4.251	3.489			
0.250	Australia 2	3.921 🔻		•		3.942	3.931	3.169	-120.2	-109.9	-75.8
3.000	10	4.180 🔻		•		4.221	4.243	3.690	-18.9	-8.8	19.7
0.000	France 2	3.544 🔺	•			3.519	3.292	1.557	-157.8	-152.2	-237.0
3.000	10	3.283 🔺	•			3.265	3.166	2.342	-108.6	-104.3	-115.0
3.100	Germany 2	3.293 🔺	•	)		3.261	3.044	1.613	-183	-178.0	-231.4
2.600	10	2.742 🔺	•			2.711	2.622	1.804	-162.7	-159.7	-168.8
3.600	Italy 2	3.942 🔺	(	•		3.934	3.766	2.634	-118.0	-110.7	-129.4
4.350	10	4.527 🔺		•		4.516	4.329	4.053		<b>15.8</b> 20.7	56.1
0.005	Japan 2	0.033 🛦	•			0.033	0.028	-0.072	-508.9	-500.9	-399.9
0.400	10	0.719 🔺	•			0.710	0.631	0.257	-365.0	-359.9	-323.6
0.000	Spain 2	3.648 🔺				3.616	3.420	1.809	-147.5	-142.5	-211.9
3.550	10	3.804 🔺	(			3.783	3.673	2.929	-56.5	-52.6	-56.4
0.625	<b>U.K.</b> 2	4.725 ▼		•		4,770	5.189	3.095	-39.7	-27.1	-83.3

	Open	Co High hi	ontra i lo	ct Low	Settle	Chg	Open interest
Dec	60.93	61.40	110	60.18	60.29	65	188,654
		01.40 <b>1)</b> -2,000 cl	∧rt∙¢		00.29	05	100,004
Nov	15.98	16.05	/v c., 4	15.83	16.03	.02	9,123
Jan'24	16.25	16.32		16.16	16.33	.02	870
		00 bu.; cen	ts ne		10.00	.02	0/0
Dec	588.00	592.75	cope	581.00	584.00	-7.25	240,400
March'24	614.75	618.50		607.00	610.25	-6.50	80,446
Wheat		0 bu.; cents	sper				
Dec	733.00			722.75	731.00	-4.00	122,918
March'24	737.75	742.50		728.00	736.25	-3.50	46,052
Cattle-	eeder (	<b>CME)</b> -50,0	000	bs.; cents p	er Ib.		
Sept	254.275	255.675		253.275		750	4,210
Nov	265.850	267.425		264.475	265.025	400	17,603
Cattle-I	ive (CM	<b>E)</b> -40,000	lbs.;	cents per l	b.		
Oct	186.500	187.450		185.650	185.675	650	61,140
Dec	191.100	192.050		190.250	190.475	525	137,042
Hogs-Lo	ean (CME	<b>E)</b> -40,000	lbs.;	ents per It	).		
Oct	83.500	85.225		83.375	84.850	1.600	36,316
Dec	74.600	76.800		74.275	76.250	1.825	85,843
Lumber	(CME)-2	7,500 bd. fl	t., \$ p	er 1,000 b	d. ft.		
Nov	493.50	495.00	V	488.00	488.50	-6.00	5,939
Milk (CN	<b>IE)</b> -200,0	00 lbs., cer	nts p	er Ib.			
Sept	18.37	18.40		18.33	18.36	01	4,294
Oct	17.69	17.78		17.53	17.54	26	4,014
Cocoa (I	CE-US)-10	0 metric to	ns;\$	per ton.			
Dec	3,640	3,688		3,633	3,642	21	148,137
March'24	3,644			3,633	3,640	15	81,765
		37,500 lbs.;	cen				
Sept	162.50	173.50		162.50	167.50	8.80	5
Dec	160.35	164.50		159.75	160.95	1.35	106,993
Sugar-		CE-US)-112					
Oct	27.10	27.62		27.02	27.44	.33	151,923
March'24	27.36	27.88		27.27	27.72	.36	430,711
					ents per Ib.		
Nov	43.50	43.50		43.50	43.50		1,754
March'24	43.40	43.51		43.40	43.51	.24	2,592
		50,000 lbs	.; cer				
Oct	86.53	86.53		86.53	86.06	.52	43
Dec	87.00	88.42		86.79	87.52	.52	123,064
		<b>:E-US)</b> -15,		, , , , , , , , , , , , , , , , , , , ,			
Nov	341.05	347.00		337.20	340.00	.95	7,923
Jan'24	324.05	325.75		321.00	324.55	1.85	986

	Interest Rate Futures										
Ultra 1	Ultra Treasury Bonds (CBT) - \$100,000; pts 32nds of 100%										
Sept	124-110	124-110	123-270	123-280	-21.0	10,827					
Dec		125-200		124-210	-23.0 1	,533,780					
Treasu	Treasury Bonds (CBT)-\$100,000; pts 32nds of 100%										
Sept	118-240	119-000	118-150	118-120	-16.0	1,445					
Dec	118-300	119-000	118-030	118-070	-18.0 1	,357,789					
Treasu	ury Notes	5 (CBT)-\$1	00,000; pts 32r	nds of 100%	6						
Sept	109-115	109-115	108-260	108-265	-12.0	379					
Dec	109-185	109-200	109-030	109-040	-12.5 4	,701,787					
5 Yr. T	reasury I	lotes (CI	<b>3T)</b> -\$100,000; p	ots 32nds o	f100%						
Sept	105-135	105-195	105-095	105-100	-7.5	1,565					

Dec		101-192	101-108			3,720,145
30 Day	Federal	Funds (C	BT)-\$5,000,0	00;100 - d	aily avg.	
Sept		94 6700	94 6675	94 6675		159,429
Oct	94.6700	94.6700	94.6650	94.6650		421,880
Three-I	Month S		E)-\$1,000,000			
June			94,7600			1,105,994
Dec	94,5350		94.5300			
200	/ 11///0	7 112 120	7112200	/ 11/200	10020	1,5 10,11 7
		Curr	ency Futu	res		
Japane	se Yen (	<b>CME)</b> -¥12,5	500,000; \$ per	100¥		
Oct	.6808	.6809	.6791	.6793	0005	1,868
Dec	.6874		.6858	.6862	0005	250,625
Canadia	an Dolla	r (CME)-CA	AD 100,000; \$	per CAD		
Sept	.7415	.7471	.7412	.7463	.0052	73,220
Dec	.7425	.7485	.7422	.7448	.0028	175,857
British	Pound (	CME)-£62,5	500; \$ per £			
Oct	1.2380	1.2423	▼ 1.2371	1.2390	.0016	1,285
Dec		1.2425	1.2369		.0016	186,657
Swiss F	ranc (CM	AE)-CHF 12	5,000; \$ per Cł	ΗF		
Dec	1.1249	1.1280	1.1234	1.1236		
March'24		1.1378	1.1349		0005	329
Austra			AUD 100,000;			
Oct	.6446		.6434	.6462	.0022	381
Dec	.6457		.6448		.0022	220,186
	n Peso (	CME)-MXN	l 500,000; \$ pe			
Oct	.05812	.05829 .05774	.05812	.05829		
Dec	.05747	.05774	.05743	.05766	.00017	217,345
		000;\$per€				
		1.0730				
Dec	1.0733	1.0760	1.0716	1.0719	0002	671,324
		Ind	lex Future	15		
	In due 1					
			<b>ige (CBT)</b> -\$5			
Dec	34942	34991	34606 34967	34817	-118	
March'24				35169	-121	153
		CME)-\$50>				0 000 455
Dec			4462.25			2,093,471
		4560.75	4513.50		-11.50	6,862
			ME)-\$100 x in			20 5 1 1

March'24	4555.75	4560.75	4513.50	4541.25	-11.50	6,862
Mini Sa	&P Midca	ap 400 (c	ME)-\$100 x ir	ndex		
Dec	2592.00	2599.80	2574.20	2583.90	-5.50	39,546
March'24				2596.50	-6.20	n.a.
Mini N	asdaq 10	<b>)О (СМЕ)</b> -\$	20 x index			
Dec	15424.25	15442.25	15248.50	15375.25	-39.25	240,125
		15642.50	15449.75	15576.75	-39.00	1,045
Mini R	ussell 20	000 (CME)	-\$50 x index			
Dec	1854.70	1862.00	1838.90	1845.60	-7.60	443,204
	1879.40		1859.60	1865.70	-7.70	100
Mini R	ussell 10	00 (CME)	-\$50 x index			
Dec	2460.30	2465.90	2444.90	2458.80	-7.10	6,402
U.S. Do	ollar Inde	X (ICE-US)	-\$1,000 x inde	ex		
Dec	104.76	104.89	104.47	104.83	02	39,194
March'24	104.41	104.41	104.40	104.42	03	347

Source: FactSet

Tuesday, September 19, 2023

# Cash Prices | wsj.com/market-data/commodities

These prices reflect buying and selling of a variety of actual or "physical" commodities in the marketplace separate from the futures price on an exchange, which reflects what the commodity might be worth in future months

months.					
	Tuesday		Tuesday	· ·	Tuesday
Enormy		Copper,Comex spot	3.7140	Wheat,No.2 soft red,St.Louis-u	4.9900
Energy		Iron Ore, 62% Fe CFR China-s	*124.5	Wheat - Hard - KC (USDA) \$ per bu-u	7.6400
Coal,C.Aplc.,12500Btu,1.2SO2-r,w	70.000	Steel, HRCUSA, FOB Midwest Mill-s	*720.0	Wheat,No.1soft white,PortId,OR-u	6.8750
Coal,PwdrRvrBsn,8800Btu,0.8SO2-r,w	14.250	Battery/EV metals		Food	
Metals		BMI Lithium Carbonate, EXW China, =99.2%-v,w	26850	Food	
Metals		BMI Lithium Hydroxide, EXW China, =56.5% -v,w	24800	Beef,carcass equiv. index	
Gold, per troy oz		BMI Cobalt sulphate, EXW China, >20.5% -v,m	4795	choice 1-3,600-900 lbsu	283.82
Engelhard industrial	1936.00	BMI Nickel Sulphate, EXW China, >22%-v,m	4281	select 1-3,600-900 lbsu	261.95
Handy & Harman base	1934.90	BMI Flake Graphite, FOB China, -100 Mesh, 94-95% -v,m	578	Broilers, National comp wtd. avgu,w	1.1602
Handy & Harman fabricated	2147.74	Fibers and Textiles		Butter, AA Chicago-d	2.8300
LBMA Gold Price AM	*1926.40		0 7000	Cheddar cheese,bbl,Chicago-d Cheddar cheese,blk,Chicago-d	166.00 188.00
LBMA Gold Price PM	*1923.50	Burlap,10-oz,40-inch NY yd-n,w	0.7000	Milk,Nonfat dry,Chicago lbd	188.00
Krugerrand, wholesale-e	2019.41	Cotton,11/16 std lw-mdMphs-u	0.8527	Coffee,Brazilian,Comp-y	1.5955
Maple Leaf-e	2067.72	Cotlook 'A' Index-t Hides,hvy native steers piece fob-u	*96.95	Coffee,Colombian, NY-y	1.9143
American Eagle-e	2067.72	Wool,64s,staple,Terr del-u,w	n.a. n.a.	Eggs, large white, Chicago-u	1.2650
Mexican peso-e	2493.05		n.a.	Flour, hard winter KC-p	18.70
Austria crown-e	1897.19	Grains and Feeds		Hams,17-20 lbs,Mid-US fob-u	0.94
Austria phil-e	2029.07	Bran,wheat middlings, KC-u,w	145	Hogs,Iowa-So. Minnesota-u	85.32
Silver, troy oz.		Corn,No. 2 yellow,Cent IL-bp.u	4.4500	Pork bellies,12-14 lb MidUS-u	n.a.
Engelhard industrial	23.5000	Corn gluten feed, Midwest-u, w	158.1	Pork loins,13-19 lb MidUS-u	1.2025
Handy & Harman base	23.1770	Corn gluten meal,Midwest-u,w	567.6	Steers,TexOkla. Choice-u	n.a.
Handy & Harman fabricated	28.9710	Cottonseed meal-u,w	340	Steers,feeder,Okla. City-u,w	283.13
	*£18.7000 *23.1950	Hominy feed,Cent IL-u,w	142	Fats and Oils	
(U.S.\$ equivalent) Coins,wholesale \$1,000 face-a	19738	Meat-bonemeal,50% pro Mnpls-u,w	443		
	19/20	Oats,No.2 milling,Mnpls-u	3.9975	Degummed corn oil, crude wtd. avgu,w	n.a.
Other metals LBMA Platinum Price PM	*935.0	Rice, Long Grain Milled, No. 2 AR-u,w	37.25	Grease, choice white, Chicago-h	0.6775
Platinum,Engelhard industrial	<sup>935.0</sup> 955.0	Sorghum, (Milo) No.2 Gulf-u	n.a.	Lard, Chicago-u	n.a. 0.6613
Palladium,Engelhard industrial	1285.0	SoybeanMeal,Cent IL,rail,ton48%-u,w Soybeans,No.1 yllw IL-bp.u	411.60 12.7500	Soybean oil,crude;Centl IL-u,w Tallow,bleach;Chicago-h	0.6613
Aluminum, LME, \$ per metric ton	*2165.0	Wheat,Spring14%-pro Mnpls-u	9.0225	Tallow,edible,Chicago-u	0.7000 n.a.
Aleminani, LIVIE, 9 per metric ton	2109.0	wheat, spinigr4 //-pio winpis-u	7.0229	ranow,euble,chicago-u	II.d.

KEY TO CODES: A=ask; B=bid; BP=country elevator bids to producers; C=corrected; D=CME; E=Manfra,Tordella & Brookes; H=American Commodities Brokerage Co; K=bi-weekly; M=monthly; N=nominal; n.a.=not quoted or not available; P=Sosland Publishing; R=SNL Energy; S=Platts-TSI; T=Cotlook Limited; U=USDA; V=Benchmark Mineral Intelligence; W=weekly; Y=International Coffee Organization; Z=not quoted. \*Data as of 9/18 Source: Dow Jones Market Data

### ADVERTISEMENT

# **Business Real Estate & Auctions**

Wednesday, September 20, 2023 | B9

Contract

**2 Yr. Treasury Notes (CBT)**-\$200,000; pts 32nds of 100%

High hilo

Open

De

Sept

105-302 105-317

101-115 101-127 101-147 101-152

Settle

105-200 105-207

101-096 **101-100** 101-108 **101-110** 

Oper

interest

448 -3.2 3,720,145

-8.2 5,494,278

-2.5

0.027	0.11. 2	7.722 1		- E -	4.770	2.107	2.072	-2211	
4.250	10	4.343 🔻	•		4.391	4.674	3.135	-2.6	
-									

Source: Tullett Prebon, Tradeweb ICE U.S. Treasury Close

8.3

-35.7

# **Corporate Debt**

Prices of firms' bonds reflect factors including investors' economic, sectoral and company-specific expectations

### Investment-grade spreads that tightened the most...

Issuer	Symbol	Coupon (%)	Yield (%)	Maturity		ad°, in basis poi One-day change	nts – Last week
John Deere Capital		5.150	5.18	Sept. 8, '33	81	-321	n.a.
Pacific Life Global Funding II	PACLIF	5.500	5.56	July 18, '28	108	-19	n.a.
Oracle	ORCL	5.800	5.33	Nov. 10, '25	24	-17	48
United Airlines	UAL	5.875	5.95	April 15, '29	84	-13	93
New York Life Global Funding	NYLIFE	5.450	5.37	Sept. 18, '26	60	-12	n.a.
Mercedes-Benz Finance North America	MBGGR	3.100	5.30	Aug. 15, '29	81	-11	n.a.
Philip Morris International	РМ	4.875	5.52	Feb. 13, '26	74	-10	80
Kraft Heinz	КНС	6.875	6.07	Jan. 26, '39	146	-7	150

### ...And spreads that widened the most

JPM	4.125	5.71	Dec. 15, '26	93	117	89
WFC	5.850	6.19	Feb. 1, '37	185	10	180
HYNMTR	5.500	6.08	March 30, ′26	131	9	n.a.
UBS	5.650	5.78	Sept. 11, '28	128	9	128
SANTAN	6.921	7.18	Aug. 8, '33	284	8	289
MS	6.250	5.69	Aug. 9, '26	93	7	n.a.
NOMURA	2.608	6.26	July 14, '31	189	6	190
SUMITR	5.650	5.66	Sept. 14, '26	93	6	n.a.
	WFC HYNMTR UBS SANTAN MS NOMURA	WFC         5.850           HYNMTR         5.500           UBS         5.650           SANTAN         6.921           MS         6.250           NOMURA         2.608	WFC         5.850         6.19           HYNMTR         5.500         6.08           UBS         5.650         5.78           SANTAN         6.921         7.18           MS         6.250         5.69           NOMURA         2.608         6.26	WFC         5.850         6.19         Feb. 1, '37           HYNMTR         5.500         6.08         March 30, '26           UBS         5.650         5.78         Sept. 11, '28           SANTAN         6.921         7.18         Aug. 8, '33           MS         6.250         5.69         Aug. 9, '26           NOMURA         2.608         6.26         July 14, '31	WFC         5.850         6.19         Feb. 1, '37         185           HYNMTR         5.500         6.08         March 30, '26         131           UBS         5.650         5.78         Sept. 11, '28         128           SANTAN         6.921         7.18         Aug. 8, '33         284           MS         6.250         5.69         Aug. 9, '26         93           NOMURA         2.608         6.26         July 14, '31         189	WFC         5.850         6.19         Feb. 1,'37         185         10           HYNMTR         5.500         6.08         March 30,'26         131         9           UBS         5.650         5.78         Sept. 11,'28         128         9           SANTAN         6.921         7.18         Aug.8,'33         284         8           MS         6.250         5.69         Aug.9,'26         93         7           NOMURA         2.608         6.26         July 14,'31         189         6

### High-yield issues with the biggest price increases...

		-					
lssuer	Symbol	Coupon (%)	Yield (%)	Maturity		e as % of face v One-day change	alue —— Last week
OneMain Finance	OMF	7.125	8.03	March 15, '26	98.000	9.88	98.000
Dish DBS		5.875	11.20	Nov. 15, '24	94.383	0.73	94.313
QVC	QVCN	4.850	11.88	April 1, ′24	96.500	0.31	96.500
Teva Pharmaceutical Finance Netherlan	ds	3.150	6.90	Oct. 1, '26	89.905	0.16	90.000
United States Cellular	USM	6.700	7.03	Dec. 15, '33	97.598	0.10	97.750
Advance Auto Parts	AAP	5.900	7.13	March 9, '26	97.250	0.06	n.a.
Ford Motor Credit		3.664	7.05	Sept. 8, '24	96.898	0.02	96.900
And with the biggest pr	ice decre	eases					
Transocean	RIG	6.800	9.51	March 15, '38	78.895	-1.51	78.500
Teva Pharmaceutical Finance Netherland	ds	4.100	7.26	Oct. 1, '46	64.868	-0.78	65.875
Ford Motor	F	4.750	7.31	Jan. 15, '43	73.744	-0.76	74.710
Venture Global Calcasieu Pass	VENTGL	4.125	6.99	Aug. 15, '31	82.812	-0.69	84.000
Telecom Italia Capital	ТІТІМ	6.000	7.85	Sept. 30, '34	86.491	-0.51	84.560



\*Estimated spread over 2-year, 3-year, 5-year, 10-year or 30-year hot-run Treasury; 100 basis points=one percentage pt.; change in spread shown is for Z-spread. Note: Data are for the most active issue of bonds with maturities of two years or more

Source: MarketAxes

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ion No: 23-10423-dsi. In re: 9th & 10th S

# **MARKETS DIGEST**

EQUITIES

S&P 500 Index

June

4443.95 9.58, or 0.22%

High, low, open and close for each

trading day of the past three months.

### **Dow Jones Industrial Average**

34517.73 **1**06.57, or 0.31% High, low, open and close for each trading day of the past three months.

P/E estimate \* Dividend vield All-time high 36799.65, 01/04/22

Last Year ago

18.98

2.09

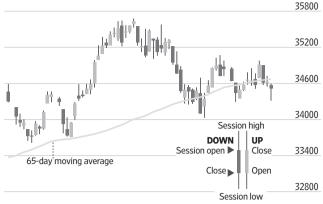
18.08

16.64

2.32

Trailing P/E ratio 24.99

Current divisor 0.15172752595384





\_\_\_\_\_\_

Aug.

July

Bars measure the point change from session's open

32200 \_\_\_\_\_\_ June Aug. July Sept. \*Weekly P/E data based on as-reported earnings from Birinyi Associates Inc.; †Based on Nasdag-100 Index

## Major U.S. Stock-Market Indexes

		Lataat						0/	ala a
High	Low	Close	Net chg	% chg	High	Low	% chg		3-yr. anr
34597.56	34311.69	34517.73	-106.57	-0.31	35630.68	28725.51	12.4	4.1	7.7
15280.83	15052.81	15164.26	-89.02	-0.58	16695.32	11999.40	18.7	13.2	9.9
892.74	885.18	885.42	-5.29	-0.59	1008.51	838.99	-12.2	-8.5	3.5
44333.62	43998.99	44256.60	-105.53	-0.24	45969.67	36056.21	14.0	14.9	9.3
980.38	971.85	975.54	-2.32	-0.24	1036.97	825.73	9.3	6.0	11.1
et									
13705.15	13578.87	13678.19	-32.05	-0.23	14358.02	10213.29	19.7	30.7	8.2
15219.92	15069.41	15191.23	-34.14	-0.22	15841.35	10679.34	28.2	38.9	11.0
4449.85	4416.61	4443.95	-9.58	-0.22	4588.96	3577.03	15.2	15.7	10.2
2573.36	2550.54	<b>2558.6</b> 4	-5.66	-0.22	2728.44	2203.53	8.0	5.3	11.1
1185.77	1173.95	<b>1176.</b> 48	-3.10	-0.26	1315.82	1064.45	3.0	1.6	10.6
1840.56	1823.05	1826.53	-7.77	-0.42	2003.18	1655.88	2.2	3.7	5.9
15980.96	15861.89	15929.01	-23.52	-0.15	16427.29	13472.18	10.0	4.9	7.5
555.95	551.44	553.29	-1.40	-0.25	606.49	491.56	4.1	3.2	5.8
5139.36	5099.39	5127.55	15.01	0.29	5644.50	4390.11	9.3	-2.9	-1.5
914.66	908.14	913.70	2.59	0.28	925.61	737.84	21.3	5.3	10.8
82.17	80.85	81.44	-0.35	-0.42	115.10	71.96	-22.9	-19.3	2.2
119.19	116.68	116.94	-1.99	-1.68	144.37	91.40	17.3	-3.2	-8.3
98.59	95.00	95.39	-2.03	-2.08	98.76	56.08	47.0	13.8	41.0
3482.53	3441.91	3459.02	-33.45	-0.96	3861.63	2162.32	36.2	36.6	17.0
14.88	13.86	14.11	0.11	0.79	33.63	12.82	-48.0	-34.9	-18.3
	34597.56 15280.83 892.74 44333.62 980.38 <b>et</b> 13705.15 15219.92 4449.85 2573.36 1185.77 1840.56 15980.96 555.95 5139.36 914.66 82.17 119.19 98.59 3482.53	34597.56         34311.69           15280.83         15052.81           892.74         885.18           44333.62         43998.99           980.38         971.85           13705.15         13578.87           15219.92         15069.41           13705.15         13578.87           15219.92         15069.41           4449.85         4416.61           2573.36         2550.54           1185.77         1173.95           15980.96         15861.89           555.95         551.44           5139.36         5099.39           914.66         908.14           82.17         80.85           119.19         116.68           98.59         95.00           3482.53         3441.91	34597.56         34311.69         34517.73           15280.83         15052.81         15164.26           892.74         885.18         885.42           44333.62         43998.99         44256.60           980.38         971.85         975.54           980.38         971.85         975.54           13705.15         13578.87         13678.19           15219.92         15069.41         15191.23           24449.85         4416.61         4443.95           2573.36         2550.54         2558.64           1185.77         1173.95         1576.48           15980.96         15861.89         15929.01           555.95         551.44         553.29           5139.36         5099.39         5127.55           914.66         908.14         913.70           82.17         80.85         81.44           119.19         116.68         116.94           98.59         95.00         95.39           3482.53         3441.91         3459.02	High         Low         Close         Netchy           34597.56         34311.69 <b>4517.73</b> -106.75           15280.83         15052.81 <b>5164.26</b> -89.02           892.74         8851.81 <b>885.42</b> -52.92           44333.62         43998.99 <b>44256.60</b> -105.53           980.83         971.85 <b>975.54</b> -23.22 <b>13</b> 705.15         13578.87 <b>13678.19</b> -32.05           15219.92         15050.41 <b>5191.23</b> -34.16           4449.85         4416.61 <b>4443.95</b> -97.83           2573.36         2550.54 <b>2558.64</b> -56.66           128.77         1170.75 <b>1376.78</b> -57.77           1580.61         1820.53         -77.77           1580.55         551.44 <b>553.29</b> -51.16           5139.54         59.07.34 <b>5127.55</b> 15.161           5139.54         59.07.34 <b>5127.55</b> 15.161           5139.54         59.07.34 <b>513.73</b> 2.57.35           5139.54         59.07.34 <b>513.73</b> 2.57.51           5139.54 </td <td>High         Low         Close         Netchg         %chg           34597.56         34311.69         <b>4457.73</b>         -106.57         -0.31           15280.83         15052.81         <b>5164.26</b>         -89.02         -0.58           892.74         885.18         <b>885.42</b>         -5.29         -0.59           44333.62         43998.99         <b>44256.60</b>         -105.53         -0.24           980.8         971.85         <b>975.54</b>         -2.32         -0.24           980.8         971.85         <b>975.54</b>         -2.32         -0.24           980.8         971.85         <b>975.54</b>         -2.32         -0.24           13705.15         1357.807         <b>13678.19</b>         -32.05         <b>-0.23</b>           15219.92         15069.41         <b>13678.19</b>         -34.14         <b>-0.22</b>           15219.92         15069.41         <b>5191.23</b>         -34.14         -0.22           1185.77         1173.95         <b>1176.48</b>         -5.66         -0.22           1185.77         1173.95         <b>1362.95</b>         -0.42         -           1580.06         1823.05         <b>552.95</b>         5.51.44         <b>553.29</b>         -0.42         _</td> <td>High         Low         Close         Net chg         % chg         High           34597.56         34311.69         <b>34517.73</b>         -106.57         -0.31         35630.68           15280.83         15052.81         <b>15164.26</b>         -89.02         -0.58         16695.32           892.74         885.18         <b>885.42</b>         -52.9         -0.59         1008.51           44333.62         43998.99         <b>44256.60</b>         -105.53         -0.24         45969.67           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97           <b>443</b>33.62         43998.99         <b>975.54</b>         -2.32         -0.24         1036.97           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97           <b>443</b>50         155.76         <b>1561.91</b>         32.05         <b>-0.23</b>         14358.02           15219.92         15069.41         <b>15191.23</b>         -34.14         <b>-0.22</b>         15841.35           2573.36         2550.54         <b>2558.64</b>         -5.66         <b>-0.22</b>         2728.44           1185.77         117.375         <b>11648</b>         -3.10         <b>-0.25</b>         606.49           559.59<td>High         Low         Close         Net chg         % chg         High         Low           34597.56         34311.69         <b>34517.73</b>         -106.57         -0.31         35630.68         28725.51           15280.83         15052.81         <b>15164.26</b>         -89.02         -0.58         16695.32         11999.40           892.74         885.18         <b>885.42</b>         -52.9         -0.59         1008.51         383.99           44333.62         43998.99         <b>44256.60</b>         -105.53         -0.24         1036.97         36056.21           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97         36056.21           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97         36056.21           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97         36056.21           980.39         1505.91         <b>15191.23</b>         -34.14         -0.22         15841.35         1067.93           1219.92         15069.41         <b>15191.23</b>         -34.14         -0.22         2728.44         203.53           1257.36         2410.51         <b>1476.48</b>         -5.66         -0.22&lt;</td><td>High         Low         Close         Net chg         % chg         High         Low         % chg           34597.56         34311.69         34517.73         -106.57         -0.31         35630.68         28725.51         12.4           15280.83         15052.81         15164.26         -89.02         -0.58         16695.32         11999.40         18.7           892.74         885.18         885.42         -5.29         -0.59         1008.51         838.99         -12.2           44333.62         43998.99         44256.60         -105.53         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           13705.15         13578.67         1567.61         -0.22         15841.35         1067.93         282           15219.92         1509.41         15191.23         -34.14         -0.22         2728.44         203.53</td><td>HighLowCloseNet chg% chgHighLow% chgYTD34597.5634311.6934517.73-106.57-0.3135630.6828725.5112.44.115280.8315052.8115164.26-89.02-0.5816695.3211999.4018.713.2892.74885.18885.42-5.29-0.591008.51838.99-12.2-8.544333.6243998.9944256.60-105.53-0.2445969.6736056.2114.014.9980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.8513678.19-32.05-0.2314358.0210213.2919.730.715219.9215069.4115191.23-34.14-0.2215841.3510679.3428.238.92573.362550.542558.64-5.66-0.222728.44203.538.05.31185.771173.951176.48-3.10-0.261315.821064.453.01.615980.9615861.891592.90-23.52-0.1516427.2913472.1810.04.9555.95551.44553.29-1.40-0.25606.49491.564.13.25139.36509.395127.55&lt;</td></td>	High         Low         Close         Netchg         %chg           34597.56         34311.69 <b>4457.73</b> -106.57         -0.31           15280.83         15052.81 <b>5164.26</b> -89.02         -0.58           892.74         885.18 <b>885.42</b> -5.29         -0.59           44333.62         43998.99 <b>44256.60</b> -105.53         -0.24           980.8         971.85 <b>975.54</b> -2.32         -0.24           980.8         971.85 <b>975.54</b> -2.32         -0.24           980.8         971.85 <b>975.54</b> -2.32         -0.24           13705.15         1357.807 <b>13678.19</b> -32.05 <b>-0.23</b> 15219.92         15069.41 <b>13678.19</b> -34.14 <b>-0.22</b> 15219.92         15069.41 <b>5191.23</b> -34.14         -0.22           1185.77         1173.95 <b>1176.48</b> -5.66         -0.22           1185.77         1173.95 <b>1362.95</b> -0.42         -           1580.06         1823.05 <b>552.95</b> 5.51.44 <b>553.29</b> -0.42         _	High         Low         Close         Net chg         % chg         High           34597.56         34311.69 <b>34517.73</b> -106.57         -0.31         35630.68           15280.83         15052.81 <b>15164.26</b> -89.02         -0.58         16695.32           892.74         885.18 <b>885.42</b> -52.9         -0.59         1008.51           44333.62         43998.99 <b>44256.60</b> -105.53         -0.24         45969.67           980.38         971.85 <b>975.54</b> -2.32         -0.24         1036.97 <b>443</b> 33.62         43998.99 <b>975.54</b> -2.32         -0.24         1036.97           980.38         971.85 <b>975.54</b> -2.32         -0.24         1036.97 <b>443</b> 50         155.76 <b>1561.91</b> 32.05 <b>-0.23</b> 14358.02           15219.92         15069.41 <b>15191.23</b> -34.14 <b>-0.22</b> 15841.35           2573.36         2550.54 <b>2558.64</b> -5.66 <b>-0.22</b> 2728.44           1185.77         117.375 <b>11648</b> -3.10 <b>-0.25</b> 606.49           559.59 <td>High         Low         Close         Net chg         % chg         High         Low           34597.56         34311.69         <b>34517.73</b>         -106.57         -0.31         35630.68         28725.51           15280.83         15052.81         <b>15164.26</b>         -89.02         -0.58         16695.32         11999.40           892.74         885.18         <b>885.42</b>         -52.9         -0.59         1008.51         383.99           44333.62         43998.99         <b>44256.60</b>         -105.53         -0.24         1036.97         36056.21           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97         36056.21           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97         36056.21           980.38         971.85         <b>975.54</b>         -2.32         -0.24         1036.97         36056.21           980.39         1505.91         <b>15191.23</b>         -34.14         -0.22         15841.35         1067.93           1219.92         15069.41         <b>15191.23</b>         -34.14         -0.22         2728.44         203.53           1257.36         2410.51         <b>1476.48</b>         -5.66         -0.22&lt;</td> <td>High         Low         Close         Net chg         % chg         High         Low         % chg           34597.56         34311.69         34517.73         -106.57         -0.31         35630.68         28725.51         12.4           15280.83         15052.81         15164.26         -89.02         -0.58         16695.32         11999.40         18.7           892.74         885.18         885.42         -5.29         -0.59         1008.51         838.99         -12.2           44333.62         43998.99         44256.60         -105.53         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           13705.15         13578.67         1567.61         -0.22         15841.35         1067.93         282           15219.92         1509.41         15191.23         -34.14         -0.22         2728.44         203.53</td> <td>HighLowCloseNet chg% chgHighLow% chgYTD34597.5634311.6934517.73-106.57-0.3135630.6828725.5112.44.115280.8315052.8115164.26-89.02-0.5816695.3211999.4018.713.2892.74885.18885.42-5.29-0.591008.51838.99-12.2-8.544333.6243998.9944256.60-105.53-0.2445969.6736056.2114.014.9980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.8513678.19-32.05-0.2314358.0210213.2919.730.715219.9215069.4115191.23-34.14-0.2215841.3510679.3428.238.92573.362550.542558.64-5.66-0.222728.44203.538.05.31185.771173.951176.48-3.10-0.261315.821064.453.01.615980.9615861.891592.90-23.52-0.1516427.2913472.1810.04.9555.95551.44553.29-1.40-0.25606.49491.564.13.25139.36509.395127.55&lt;</td>	High         Low         Close         Net chg         % chg         High         Low           34597.56         34311.69 <b>34517.73</b> -106.57         -0.31         35630.68         28725.51           15280.83         15052.81 <b>15164.26</b> -89.02         -0.58         16695.32         11999.40           892.74         885.18 <b>885.42</b> -52.9         -0.59         1008.51         383.99           44333.62         43998.99 <b>44256.60</b> -105.53         -0.24         1036.97         36056.21           980.38         971.85 <b>975.54</b> -2.32         -0.24         1036.97         36056.21           980.38         971.85 <b>975.54</b> -2.32         -0.24         1036.97         36056.21           980.38         971.85 <b>975.54</b> -2.32         -0.24         1036.97         36056.21           980.39         1505.91 <b>15191.23</b> -34.14         -0.22         15841.35         1067.93           1219.92         15069.41 <b>15191.23</b> -34.14         -0.22         2728.44         203.53           1257.36         2410.51 <b>1476.48</b> -5.66         -0.22<	High         Low         Close         Net chg         % chg         High         Low         % chg           34597.56         34311.69         34517.73         -106.57         -0.31         35630.68         28725.51         12.4           15280.83         15052.81         15164.26         -89.02         -0.58         16695.32         11999.40         18.7           892.74         885.18         885.42         -5.29         -0.59         1008.51         838.99         -12.2           44333.62         43998.99         44256.60         -105.53         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           980.38         971.85         975.54         -2.32         -0.24         1036.97         825.73         93           13705.15         13578.67         1567.61         -0.22         15841.35         1067.93         282           15219.92         1509.41         15191.23         -34.14         -0.22         2728.44         203.53	HighLowCloseNet chg% chgHighLow% chgYTD34597.5634311.6934517.73-106.57-0.3135630.6828725.5112.44.115280.8315052.8115164.26-89.02-0.5816695.3211999.4018.713.2892.74885.18885.42-5.29-0.591008.51838.99-12.2-8.544333.6243998.9944256.60-105.53-0.2445969.6736056.2114.014.9980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.85975.54-2.32-0.241036.97825.739.36.0980.38971.8513678.19-32.05-0.2314358.0210213.2919.730.715219.9215069.4115191.23-34.14-0.2215841.3510679.3428.238.92573.362550.542558.64-5.66-0.222728.44203.538.05.31185.771173.951176.48-3.10-0.261315.821064.453.01.615980.9615861.891592.90-23.52-0.1516427.2913472.1810.04.9555.95551.44553.29-1.40-0.25606.49491.564.13.25139.36509.395127.55<

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### **International Stock Indexes**

Region/Country	y Index	Close	Net chg	— Latest ——— % chg	YTD % chg
World	MSCIACWI	678.56	-1.14	-0.17	12.1
	MSCI ACWI ex-USA	298.05	-0.22	-0.07	6.0
	MSCI World	2951.17	-4.97	-0.17	13.4
	MSCI Emerging Markets	974.50	-1.67	-0.17	1.9
Americas	MSCI AC Americas	1684.49	-4.12	-0.24	15.6
Canada	S&P/TSX Comp	20218.89	-273.94 ·		4.3
Latin Amer.	<b>MSCI EM Latin America</b>	2396.01	0.95	0.04	12.6
Brazil	BOVESPA	117845.78	-442.43	-0.37	7.4
Chile	S&P IPSA	<b>3384.92</b>		Closed	6.7
Mexico	S&P/BMV IPC	52219.76	534.45	1.03	7.7
EMEA	STOXX Europe 600	456.52	-0.20	-0.04	7.4
Eurozone	Euro STOXX	448 <b>.95</b>	-0.01	-0.001	9.5
Belgium	Bel-20	3677.75	3.71	0.10	-0.6
Denmark	OMX Copenhagen 20	2141.79	-11.96	-0.56	16.7
France	CAC 40	7282.12	5.98	0.08	12.5
Germany	DAX	<b>15664.</b> 48	-62.64	-0.40	12.5
Israel	Tel Aviv	1839.03	-3.97	-0.22	2.3
Italy	FTSE MIB	28757.63	171.77	0.60	21.3
Netherlands		734.93	-0.92	-0.12	6.7
Norway	Oslo Bors All-Share	1506.00	3.61	0.24	10.5
South Africa	FTSE/JSE All-Share	73806.42	-101.61	-0.14	1.0
Spain	IBEX 35	9527.20	45.10	0.48	15.8
Sweden	OMX Stockholm	8 <b>03.2</b> 4	-3.77	-0.47	2.7
Switzerland	Swiss Market	11068.70	-21.91	-0.20	3.2
Turkey	BIST 100	7784.01	103.65	1.35	41.3
U.K.	FTSE 100	7660.20	7.26	0.09	2.8
U.K.	FTSE 250	18426.70	-22.57	-0.12	-2.3
Asia-Pacific	<b>MSCI AC Asia Pacific</b>	162.75	-0.21	-0.13	4.5
Australia	S&P/ASX 200	7196.60	-33.77	-0.47	2.2
China	Shanghai Composite	3124.96	-0.98	-0.03	1.2
Hong Kong	Hang Seng	17997.17	66.62	0.37	-9.0
India	S&P BSE Sensex	<b>67596.</b> 84		Closed	11.1
Japan	NIKKEI 225	33242.59	-290.50	-0.87	27.4
Singapore	Straits Times	3240.75	-22.64	-0.69	-0.3
South Korea	KOSPI	2559.21	-15.51	-0.60	14.4
Taiwan	TAIEX	16636.32	-61.92	-0.37	17.7
Thailand	SET	1522.96	-4.61	-0.30	-8.7

Sources: FactSet; Dow Jones Market Data

### Percentage Gainers.

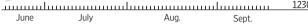
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		— La	test Sess	sion 🔶	-	- 52-Wee	ek ——
Company	Symbol	Close	Net chg	% chg	High	Low	% chg
Avinger	AVGR	10.45	4.38	72.16	24.30	4.14	-46.4
Sezzle	SEZL	17.40	4.47	34.57	81.08	11.33	
PHAXIAM Therapeutics ADR	PHXM	5.24	1.21	30.02	14.00	3.00	-29.2
Orchestra BioMed Holdings	OBIO	10.77	2.33	27.61	23.39	4.85	8.9
Davis Commodities	DTCK	5.05	1.05	26.25	9.00	4.00	
Murphy Canyon Acqn Cl A	MURF	14.10	2.80	24.78	25.00	9.80	40.6
Immix Biopharma	IMMX	3.29	0.64	24.15	3.40	0.68	101.8
Waldencast	WALD	10.58	1.81	20.64	12.10	5.00	24.5
Marinus Pharmaceuticals	MRNS	7.03	1.17	19.88	11.15	3.47	0.5
Solowin Holdings	SWIN	2.45	0.37	17.79	12.74	2.06	
Cemtrex	CETX	5.45	0.80	17.20	14.46	3.15	-37.8
Pharvaris	PHVS	21.40	3.06	16.68	26.86	1.77	148.2
Farmer Bros.	FARM	2.76	0.39	16.46	6.83	1.75	-47.9
Conduent	CNDT	3.52	0.44	14.29	4.95	2.70	-4.6
Sientra	SIEN	2.91	0.36	14.12	8.88	1.25	-47.1

#### **Nasdaq Composite Index** Year ago

**13678.19 32.05, or 0.23%** High, low, open and close for each trading day of the past three months.

Last Year ago Trailing P/E ratio \*\* 30.56 24.97 P/E estimate \*\* 22.57 27.32 Dividend vield \*1 0.82 0.91 All-time high: 16057.44, 11/19/21





### Late Trading

 ${\sf Most-active} \ {\sf and} \ {\sf biggest} \ {\sf movers} \ {\sf among} \ {\sf NYSE}, {\sf NYSE} \ {\sf Arca}, {\sf NYSE} \ {\sf Amer}.$ and Nasdaq issues from 4 p.m. to 6 p.m. ET as reported by electronic trading services, securities dealers and regional exchanges. Minimum share price of \$2 and minimum after-hours volume of 50,000 shares.

#### Most-active issues in late trading

Sept.

Last

21.67

20.27

1.58

All-time high 4796.56, 01/03/22

21.49

17.48

1.66

Trailing P/E ratio

P/E estimate \*

Dividend vield

wost-active iss	uesin		rading				
Company	Symbol	Volume (000)	Last	Net chg	After Hour % chg	s High	Low
SPDR S&P 500 ETF Trust	SPY	9,375.1	442.80	0.09	0.02	445.22	441.01
Farfetch Cl A	FTCH	3,959.4	2.21	0.001	0.03	2.22	2.20
Kenvue	KVUE	2,809.6	21.07	0.01	0.05	21.08	20.99
NIO ADR	NIO	2,808.4	8.66	0.11	1.29	8.67	8.50
Apple	AAPL	2,783.8	179.16	0.09	0.05	179.35	179.03
Bank of America	BAC	2,675.3	28.62	-0.03	-0.10	28.68	28.59
CSX	CSX	2,556.2	30.93	0.02	0.06	30.98	30.50
Alphabet Cl A	GOOGL	2,432.9	137.88	-0.16	-0.12	151.09	137.79
Percentage gair	iers						
Steelcase	SCS	447.5	9.14	0.33	3.75	9.56	8.80
Planet Labs PBC	PL	66.7	2.79	0.09	3.33	2.80	2.67
Bath & Body Works	BBWI	114.8	36.31	1.13	3.21	36.31	34.83
Sabre Corp.	SABR	80.5	4.57	0.14	3.08	4.57	4.43
Rackspace Technology	RXT	75.3	2.07	0.06	2.99	2.09	1.99
And losers							
Twist Bioscience	TWST	118.7	19.38	-0.95	-4.67	20.33	19.38
<b>BioMarin Pharmaceutical</b>	BMRN	237.7	85.72	-3.10	-3.49	88.85	85.72
Taysha Gene Therapies	TSHA	258.4	3.18	-0.08	-2.45	3.48	1.56
<b>Hilton Grand Vacations</b>	HGV	52.6	40.18	-0.93	-2.26	41.11	40.18
US Foods Holding	USFD	58.0	39.63	-0.84	-2.08	40.47	39.63

# **Trading Diary**

Volume, Advancers, Decliners

	NYSE	NYSE Amer.
Total volume*	888,531,853	10,781,256
Adv. volume*	336,673,129	2,407,360
Decl. volume*	539,387,232	7,938,265
Issues traded	2,997	331
Advances	1,206	122
Declines	1,669	189
Unchanged	122	20
New highs	46	6
New lows	103	15
Closing Arms <sup>†</sup>	1.11	1.44
Block trades*	4,276	138
	Nasdaq	NYSE Arca
Total volume*/	1,453,464,230	211,426,599
Adv. volume*1	,893,043,433	58,008,957
Decl. volume*2	,493,451,724	151,864,743
<b>Issues traded</b>	4,509	1,777
Advances	1,731	462
Declines	2,537	1,294
Unchanged	241	21
New highs	44	26
New lows	295	36
Closing Arms <sup>†</sup>	0.90	0.69
Block trades*	36,670	1,022
* Primary market NY (TRIN) A comparison issues with the volu	of the number of adva	ancing and declining

Arms of less than 1 indicates buying demand; above 1 indicates selling pressure.

### **Percentage Losers**

		— La	atest Sess	sion —			
Company	Symbol	Close	Net chg	% chg	High	Low	% chg
Cheche Group	CCG	32.37	-42.63	<b>-56.</b> 84	200.00	11.47	
Digital Transformation A	DTOC	13.70	-15.30	-52.76	39.60	7.02	39.7
Digital Transformation	DTOCU	16.86	-10.88	-39.22	28.90	9.53	71.9
Flora Growth	FLGC	1.47	-0.92	-38.49	20.60	1.45	-92.0
ProKidney	PROK	4.85	-1.59	-24.63	14.19	4.85	-50.2
Equinox Gold	EQX	4.23	-1.01	-19.27	5.85	2.35	26.6
Neumora Therapeutics	NMRA	11.98	-2.82	-19.05	17.74	11.26	
Axcella Health	AXLA	12.15	-2.85	-19.01	53.50	2.59	-76.4
<b>Revance Therapeutics</b>	RVNC	13.81	-2.89	-17.31	37.98	11.10	-46.9
TradeUP Acquisition	UPTD	9.69	-2.02	-17.25	33.00	6.88	-3.6
NIO ADR	NIO	8.55	-1.76	-17.07	20.95	7.00	-58.1
CSP	CSPI	19.61	-3.99	-16.89	26.39	6.68	138.5
Aurora Innovation	AUR	3.01	-0.54	-15.21	3.92	1.10	8.3
iCoreConnect	ICCT	3.85	-0.68	-15.01	20.70	0.91	57.2
Hanryu Holdings	HRYU	5.28	-0.93	-14.98	9.50	3.41	

### THE WALL STREET JOURNAL.

# **Most Active Stocks**

Company	Symbol	Volume (000)	% chg from 65-day avg	Latest S Close	Session % chg	——52-W High	eek Low
Connexa Sports Techs	CNXA	446,014	17313.1	0.20	160.11	0.80	0.06
NIO ADR	NIO	214,357	259.7	8.55	-17.07	20.95	7.00
Nikola	NKLA	147,828	54.5	1.55	-2.52	4.70	0.52
T2 Biosystems	TTOO	131,384	17.6	0.34	-26.13	5.72	0.05
ProSh UltraPro Shrt QQQ	SQQQ	106,435	-12.8	18.89	0.75	69.55	16.38
Avalo Therapeutics	AVTX	106,119	331.5	0.12	-1.54	7.00	0.08
Tesla	TSLA	103,202	-16.9	266.50	0.46	313.80	101.81
EBET	EBET	97,496	-2.1	0.05	-2.04	2.66	0.03
ProShares UltraPro QQQ	TQQQ	73,917	-20.7	39.60	-0.60	47.14	16.10
Vale ADR	VALE	67,048	231.3	14.12	0.07	19.31	12.22
*Valumas of 100 000 shares or r		undedted	he nearest t	houand			

Volumes of 100.000 shares or more are rounded to the nearest thousand



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All are available free at WSJMarkets.com

# Volume Movers Ranked by change from 65-day average\*

	Company	Symbol	Volume (000)	% chg from - 65-day avg	Latest S	Session % chg		eek Low
6	Enphys Acquisition Cl A	NFYS	9,310	14669	10.50	0.10	10.60	9.67
)	Sezzle	SEZL	1,726	11136	17.40	34.57	81.08	11.33
2	CF Acqn VIII CI A	CFFE	531	6590	15.22	5.62	20.00	9.85
5	Avinger	AVGR	40,158	6058	10.45	72.16	24.30	4.14
3	Digital Transformation A	DTOC	768	5951	13.70	-52.76	39.60	7.02
3	Fidelity Disruptive Med	FMED	365	5230	22.77	-0.39	25.73	22.67
L	Murphy Canyon Acqn Cl A	MURF	497	4923	14.10	24.78	25.00	9.80
3	Live Oak Crestview CI A	LOCC	7,047	4522	10.39	0.00	10.63	9.63
)	ROBO GI HIthcr Tech	HTEC	319	3273	26.25	-0.47	33.10	25.65
2	iShares Global Utilities	JXI	217	2245	58.47	-0.01	63.10	51.01

\* Common stocks priced at \$2 a share or more with an average volume over 65 trading days of at least 5,000 shares *t*Has traded fewer than 65 days

# **CURRENCIES & COMMODITIES**

### Currencies

U.S.-dollar foreign-exchange rates in late New York trading

	_		US\$ vs,		_		US\$ vs,
Country/currency	in US\$	ues per US\$		Country/currency	in US\$	ues per US\$	YTD chg (%)
Americas				Vietnam dong	.00004101	24385	3.2
Argentina peso	.00293	349.9128	98.0	Europe			
Brazil real	.2054	4.8680	-7.9	Czech Rep. koruna	.04368	22.896	1.5
Canada dollar	.7436	1.3449	-0.8	Denmark krone	.1433	6.9797	0.5
Chile peso	.001131	884.35	4.3	Euro area euro	1.0681	.9363	0.2
<b>Colombia</b> peso	.000255	3923.50	-19.1	Hungary forint	.002783	359.37	-3.8
Ecuador US dollar	1	1	unch	Iceland krona	.007358	135.90	-4.0
Mexico peso	.0585	17.0845	-12.3	Norway krone	.0928	10.7803	9.9
Uruguay peso	.02622	38.1450	-4.6	Poland zloty	.2292	4.3629	-0.4
Asia-Pacific				Russia ruble	.01042	96.000	30.2
Australiadollar	.6454	1.5494	5.6	Sweden krona	.0896	11.1665	7.0
China yuan	.0454	7.2973	5.8	Switzerland franc	1.1141	.8976	-3.0
Hong Kong dollar	.1370	7.8209	0.2	Turkey lira	.0370	27.0206	44.6
India rupee	.01201	83.297	0.2	<b>Ukraine</b> hryvnia	.0271	36.9500	0.3
Indonesia rupiah	.0000650	15385	•	<b>UK</b> pound	1.2393	.8069	-2.4
Japan ven	.006763	147.86	12.8	Middle East/Afri	ica		
Kazakhstan tenge	.000703	471.21	1.8	Bahrain dinar	2.6529	.3770	0.02
Macau pataca	.002122	8.0590	0.1	Eqypt pound		.5770	
Malaysia ringgit	.1241	4.6965	6.6	Israel shekel	.0524		8.1
New Zealand dollar	.5937	1.6844	7.0	Kuwait dinar	3.2385	.3088	0.9
Pakistan rupee		294.763		Oman sul rial	2.5974	.3850	••••
Philippines peso	.00339	56.784		Qatar rial	.2747	3.640	
Singapore dollar	.0170	1.3647	1.8	Saudi Arabia rival	.2/4/	3.7510	-0.2
Singapore dollar South Korea won	.0007524		5.3	South Africa rand		18.9418	11.3
Sri Lanka rupee	.0007524	323.90		SouthAfficarand	.0528	10.9410	11'2
Taiwan dollar	.0030874	32.037	-11.9		Close Net C	ihq %Cha'	YTD%Cho
Thailand baht	.03121	36.060	4.0	WSJ Dollar Index		03 0.03	2.86
I Hallanu Dalit	.02773	30.000	4.2	TT J Donai muex	11.52 0.	20.02	2.00

### Commodities

		Tuesday 52-Week				YTD	
	Close	Net chg	% Chg	High	Low	% Chg	% chg
DJ Commodity	1023.82	0.16	0.02	1071.61	930.59	-2.25	-2.37
Refinitiv/CC CRB Index	290.00	0.62	0.22	290.29	253.85	3.74	4.41
Crude oil, \$ per barrel	91.20	-0.28	-0.31	92.64	66.74	7.99	13.63
Natural gas, \$/MMBtu	2.848	0.120	4.40	7.779	1.991	-63.09	-36.36
Gold, \$ per troy oz.	1932.00	0.50	0.03	2048.00	1623.30	16.41	6.17

# **CREDIT MARKETS**

# **Consumer Rates and Returns to Investor**

#### **U.S. consumer rates**

A consumer rate against its benchmark over the past year

9.00% Prime\_rate 8.00 7.00 New car loan 6.00 O N D J F M A M J J A S 2023 2022

Interest rate

<b>Selected rates</b> New car loan		
Bankrate.com avg†:		7.47%
First Command Bank		<b>5.99</b> %
Fort Worth, TX	888-7	63-7600
Firstrust Bank		<b>5.99</b> %
Philadelphia, PA	800-2	20-2265
Institution for Savings		6.50%
Newburyport, MA	978-4	62-2344
Eastern Bank		<b>6.5</b> 4%
Boston, MA	781-5	99-2100
Cambridge Savings Bank		6.56%
Cambridge, MA	888-4	18-5626
(%)— 52-Week Range (%) eek ago Low 0 2 4 6 8	High	3-yr chg (pct pts)
-5.50 2.25	5.50	5.25

							_
Federal-funds rate target	5.25-5.50	5.25-5.50	2.25		•	5.50	5.25
Prime rate*	8.50	8.50	5.50			• 8.50	5.25
SOFR	5.31	5.30	2.25		•	5.31	5.22
Money market, annual yield	0.58	0.46	0.16			0.60	0.36
Five-year CD, annual yield	2.83	2.82	1.92		•	2.86	2.19
30-year mortgage, fixed <sup>†</sup>	7.68	7.74	6.36			• 7.74	4.72
15-year mortgage, fixed <sup>†</sup>	6.87	6.91	5.54			6.93	4.35
Jumbo mortgages, \$726,200-plus	7.75	7.83	6.35			• 7.83	4.77
Five-year adj mortgage (ARM)	6.55	6.59	4.88			6.59	3.70
New-car loan, 48-month	7.47	7.47	5.16			• 7.64	3.29
Bankrate.com rates based on survey of or	ver 4,800 oi	nline banks. <sup>-</sup>	*Base rate	posi	ted by 70%	of the nation	i's larges

Bankrate.com rates based on se banks.† Excludes closing costs. survey of over

year	Bankrate.com avg†:	7.47
	First Command Bank	5.99
9.00%	Fort Worth, TX	888-763-760
8.00	Firstrust Bank	5.99
8.00	Philadelphia, PA	800-220-226
7.00	Institution for Savings	6.50
	Newburyport, MA	978-462-234
6.00	Eastern Bank	6.54
15.00	Boston, MA	781-599-210
S	Cambridge Savings Bank	6.56
0	Cambridge, MA	888-418-562
─Yield/Rate Last (●)We		

Sources: FactSet; Dow Jones Market Data; Bankrate.com

Treasury yield curve
Yield to maturity of current bills,
notes and bonds

5.00% Tradeweb ICE 4.00 Tuesday Close One year 3 6 1 2 3 5 7 10 20 30 1 month(s) years

– maturity

Sources: Tradeweb ICE U.S. Treasury Close; Tullett Prebon; Dow Jones Market Data

### **Corporate Borrowing Rates and Yields**

Bond total return index	Close		l (%) — Week ago	— 52-W High	/eek — Low	Total Return (%) 52-wk 3-yr
U.S. Treasury, Bloomberg	2076.120	4.750	4.650	4.750	3.610	<b>-1.592</b> -5.501
U.S. Treasury Long, Bloomber	rg <b>3004.720</b>	4.560	4.480	4.590	3.610	<b>-9.219</b> -14.500
Aggregate, Bloomberg	1951.050	5.200	5.130	5.210	4.180	<b>-0.433</b> -4.826
Fixed-Rate MBS, Bloomber	rg <b>1927.6</b> 40	5.200	5.180	5.380	4.140	<b>-0.812</b> -4.432
High Yield 100, ICE BofA	3320.415	8.200	8.111	8.753	7.022	<b>8.104</b> 1.560
Muni Master, ICE BofA	560.500	3.709	3.662	3.936	2.757	<b>2.908</b> -1.559
EMBI Global, J.P. Morgan	790.874	8 <b>.0</b> 42	7.995	9.159	7.102	<b>6.043</b> -4.154
9	Sources: J.P. N	/lorgan; B	loomberg F	Fixed Inco	me Indice	s; ICE Data Services

asury yield curve	Forex Race
to maturity of current bills,	Yen, euro vs. dolla
and bonds	major U.S. trading

# 'en, euro vs. dollar; dollar vs. najor U.S. trading partners

14%	
7	Euro
0	Yen M
-7	When have the
	WSJ Dollar Index
-14	

Yen	Hong Kong dollar India rupee
Mary when we want	Indonesia rupiah
	Japan yen
WSJ Dollar Index	Kazakhstan teng
	Macau pataca
	Malaysia ringgit
2022 2023	New Zealand doll
	Pakistan rupee

$\sim$		7 MA
	3.00	MAY
r ago	2.00	0
		- Marine
	1.00	-/
	0.00	-14
7 10 20	20	

#### THE WALL STREET JOURNAL.

# **NEW HIGHS AND LOWS**

WSJ.com/n
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Continued From Page B8	Stock		-Wk % i/Lo Chg	Stock		52-Wk % Hi/Lo Chg	Stock		-Wk % i/Lo Chg	Stock		52-Wk % Hi/Lo Chg	Stock		52-Wk % Hi/Lo Chg	Stock		52-Wk % Hi/Lo Chg		52-\ /Sym Hi	Nk % Lo Cha	Stock		52-Wk % Hi/Lo Chg	Stock Sv	52-Wk % m Hi/Lo Chg
<b>32-VVK</b> 70	-			-						-	-,		· · · · · · · · · · · · · · · · · · ·			-	-		-							
Stock Sym Hi/Lo Chg	,		62.89 3.0	Hookipa	HOOK		JX Luxventure			LyellImmuno	LYEL		Nautilus	NLS			OUT	10.34 1.5	ResearchFrontie			SpiritAeroSys	SPR	15.36 -2.4	TopgolfCallaway MC	
DagoNewEnergy DQ 30.36 -3.4	EvaxionBiotech			HallofFameReso		6.25 -3.6		JANX	9.28 -4.3	MaiaBiotech	MAIA		NeptuneWell		4.26 -4.8	PLBY Group	PLBY		ReShapeLife			StaarSurgical	STAA		Toro TT	
DefinitiveHlthcr DH 7.76 0.6	ExcelerateEner			HarpoonThera		4.59 -2.9	Jet.Al		2.50 -2.4	Macy's	M		NeumoraThe	erap NMRA	11.26 -19.1	PTC Therap	PTCT		ResMed			Stagwell	STGW	4.47 2.2	TransCodeTherap RN	
DeltaApparel DLA 6.71 0.4				HealthcareReal		16.14 -1.0	JetBlue	JBLU	4.57 -0.9	Mangoceutica	Is MGRX	0.83 -9.1	Neuronetics	STIM		PalatinTech	PTN		RevanceThera			StockYardsBnc		40.94 -0.6	TreasureGlobal TG	
DenaliTherap DNLI 21.57 -0.9	, , , , ,	FREY		HeartTestLabs		0.30 -36.6	JianzhiEduc	JZ		Marchex	MCHX	1.32 1.5	NexPointResid			ParamountPfd/	A	10.27 0.7	RevelationBio			SunnovaEnergy			TritiumDCFC DC	
	FreyrBatteryWt			Heliogen	HLGN		JinkoSolar			MarriottVacatio	ns VAC	100.10 -0.8	noco-noco	NCNC		PassageBio	PASG	0.7 1 1.1	Revolve		.56 1.2	Sunworks	SUNW	0.64 -6.6	2seventybio TS	
DollarGeneral DG 112.16 1.3	FangddNetwork			Histogen	HSTO	0.36 -39.6		JZXN	0.90 -8.4	Materialise	MTLS	5.70	Nogin	NOGN	0.50 -14.9		PTON		RichardsonEle		.10 -1.9	SuperLeagueEn		1.47 -7.9		/OU 2.57 -5.3
Dolidi 1166 DLIK 107.42 0.0		FTCH		HowmetAeroP			HancockHdgEquity		9.61 -1.0		MXCT	3.24 -2.7		NDLS		Personalis	PSNL		RoyaltyPharm	a RPRX 27	.31 -2.0	SupernusPharn		20.07 0.2	USGoldMining US	GO 7.11 -7.5 151.72 -2.0
DolphinEnt DLPN 1.43 0.7		FGEN		IHS Holding	IHS		KWESSTMicroWt			MaxeonSolar	MAXN		NovaBayPha	arm NBY	0.44 -5.6		PHR	18.77 -2.2	Rumble		.30 -4.7	SutroBioph	STRO	3.65 -0.8	Ubiquiti UI	
Domo DOMO 9.35 -1.0		FNCH		IMAC	BACK	2.21 -3.4	KeenVisionAcqnWt	KVACW	0.08 -1.1	MaxLinear	MXL	21.17 -0.3	Nuburu	BURU		PhysiciansRealt	/ DOC		SEALSQ		1.75 -4.9 1.02 -40.5	Synaptogenix	SNPX	0.27 -3.0	uniQure QU UnitedBkshrsWV UB	
		FLGC		IM Cannabis	IMCC			KNTE	1.32 -11.8	MedicalProp	MPW	6.00 -1.1	NuScalePow			PlanetFitness	PLNT		SignaSportsW	SBH 8	1.56 -2.9	SyndaxPharm	SNDX	16.66 0.1	UniversePharm UP	
Durect DRRX 2.67 7.6		FRZA		Ideanomics	IDEX	1.81 -4.2		KOSS	3.10 -3.5	MeiwuTechnolo	gy WNW		NuScalePowe		0.78 0.5	Playstudios	MYPS	3.25 -1.5	SallyBeauty SarcosTech&Robo		.50 -2.9	TD Holdings	GLG	0.14 6.7	UTime W	
E2g010011 E200 0.14 0.1		ULCC	4.96 -3.5			138.02 -1.3		KBNTW	0.02 -16.6	MicroCloudHologra	am HOLO	1.17 -2.3	NutexHealth		0.21 -11.4	PolestarAuto	PSNY	2.42 -3.1	Scinailmmun		0.91 -1.2	TPIComposites	TPIC	3.09 -0.6	VBI Vaccines VB	
		FCEL	1.13 3.4	ImmunoPrecis			LQR House	LQR		MicroCloudW			NuvationBio	NUVB		Polished.com	POL	0.09 -4.8	SeresTherap		.68 0.7	TTEC	TTEC	25.96 -0.4	Vaccinex VC	
		GDEV	2.50 -11.1	Incannex	IXHL	1.25 -12.5		LG0	3.03 -2.3	MineralysTher	ap MLYS	10.61 -2.4	OddityTech	ODD		PolyPid	PYPD	0.20 -10.0	SharpsTech		.63 -10.3	TalisBiomed	TLIS	5.61 -1.2	Vaccitech VA	
Earlyworks ELWS 0.58 -16.8		GTHX	1.34 -8.4	indieSemiconV	/t <b>INDIW</b>		Lazydays	LAZY	7.13 -7.7	MisterCarWas	sh MCW	5.86 -1.7	OMNIQ	OMQS		PreludeTherap		3.01 -3.2	ShattuckLabs	STTK 1	.85 -6.1	Tantech	TANH	1.54 3.9	Vacenceri VA	
			35.52 -0.6	Infobird	IFBD			LPTX	1.44 -7.1	MobileGlbEspor	rts MGAM	0.31 -4.9	ON24	ONTF	6.09 -0.8	PrestigeWealth	PWM	3.33 -6.9	Silicom		.40 0.2	TarenaIntl	TEDU	2.00 -4.8	VirnetX VH	
Electrovaya ELVA 2.88 -1.9	GalmedPharm	GLMD	0.63 -10.0	InhibikaseThera	ap IKT	0.95 -33.6	Leslie's	LESL	4.96 -2.5	ModelN	MODN	25.09 0.8	Oatly	OTLY		ProKidney	PROK	4.85 -24.6	SingularGenomi	ICS OMIC (	.38 -3.9	TechTarget	TTGT		VolitionRX VN	
EmergentBiosol EBS 3.53 1.3		WGS		Inogen	INGN			LXRX		Momentus	MNTS		Oblong	OBLG	0.45 -3.1	ProtaraTherap	TARA	1.73 -3.4	60DegreesPhar	m SXTP (	.84 -25.5	TeladocHealth	TDOC	20.43 -0.1	VorBiopharma VO	
EnsysceBio ENSC 1.61 -4.7		VRAR		Inseego	INSG			LGHL	1.50 -9.8	MonogramOrt	ho MGRM	2.90 2.0	Ocugen	OCGN		Pulmatrix	PULM	2.16 -0.9	SkillsoftWt	SKIL.WS	.03 -17.5	TerritorialBncp	TBNK	9.09 0.8	Warrantee W	
EnthusiastGaming EGLX 0.33 -4.3	Gogoro	GGR	2.56 -2.3		/t INTEW		LixiangEduc	LXEH	0.26 -1.2	Movella	MVLA	0.59 -5.4	Olaplex	OLPX	2.02 1.0	Qiagen	QGEN	39.92 -1.1	Skillz	SKLZ	.58 -4.7	TheravanceBio	TBPH	8.76 1.5	WaterstoneFinl W:	SBF 11.67 -0.8
EnvirotechVeh EVTV 1.40 -6.7	GoldResource	GORO		IntelligentBio	INBS		LixteBiotech	LIXT		MustangBio	MBIO	2.40 -2.4	OmegaThera			QuantaSing	QSG	5.02	SkyWaterTech	SKYT 5	.86	Thoughtworks	TWKS	4.08 -1.4	WindtreeTherap WI	NT 0.99 -3.8
Envista NVST 28.37 -0.9	GorillaTechWt	GRRRW	0.06 -12.5	IntensityThera	p INTS		LocalBounti			NFTGaming	NFTG	0.31 -7.3	Ondas	ONDS	0.72 -4.8		RYZB	21.74 -7.3	SocketMobile	SCKT 1	.19 -0.4	3D Systems	DDD	4.89 0.6	Workhorse W	(HS 0.54 -3.0
Enviva EVA 6.17 0.9	GreenwaveTech		0.63 5.5	Intrusion	INTZ			LGVN	2.13 1.4	NGM Biophar	m NGM	1.21 0.8	OneStopSyst	ems OSS		RedHillBio	RDHL		SolarEdgeTech	h SEDG 135	.72 1.6	TigoEnergy	TYGO	7.53 -1.7	Xencor XN	CR 20.27 2.2
		GRTS	1.35 -2.1	Invitae	NVTA	0.73 -3.7	Lucid	LCID	5.44 -2.5	NaborsEnerIIV	Vt NETDW	0.16 -5.0	Opthea	OPT		RelayTherap	RLAY	8.82 2.1	SolidBiosci	SLDB 2	.88 -4.0	TompkinsFin	TMP	48.28 -1.4	ZappEV ZA	PP 0.96 -10.9
ErayakPwr RAYA 0.88 -3.9	GromSocialEnts	GROM	1.92 -1.5	JD.com	JD	30.41 -1.5	LuokungTech	LKCO	1.00 -1.9	NanoStringTe	ch NSTG	1.47 -12.9	OusterWtA	OUST.WS.A	0.02 9.2	RenovoRx	RNXT	1.40 0.7	Sonos	SONO 12	.78 0.9	TonixPharm	TNXP	0.85 -0.7	ZoomInfoTech ZI	16.39 -2.9

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tax analysis and taxable income on sales of deals; reviewing GAAP income statements and balance sheets and compute taxable income; preparing, reviewing, and presenting tax work papers, including analyzing taxable income and presentations of such work; reading and ana presentations of such work; reading and ana-lyzing changes in tax laws and regulations; pre-paring and presenting on tax analytical reports, including historical tax character and effective tax rates, to senior manager, working with man-agers and outside consultants on tax compli-ance for foreign entities; preparing and review-ing deferred tax computations of domestic and foreign entities; preparing monthy and quarforeign entities; preparing monthly and quar-terly work papers and tax returns; reviewing tax returns and associated footnote disclosures; returns and associated footnote disclosures; comparing prior years' returns and making any additional changes or comments for the current year; and, reviewing notices received from tax authorities and making necessary adjustments to the workpapers, Applicants should submit a resume to D. E. Shaw & Co., LP, 1166 Avenue of the Americas, New York, New York 10036 or by email: recruitment-nyc@world.deshaw.com. Submissions must reference 2023-4873 WJ. No phone calls please. Wage range: \$131,206 - \$170,000/year. D. E. Shaw is an equal em-ployment opportunity employer and does not ployment opportunity employer and does not discriminate against any applicant on the basis of race, color, religion, gender, gender identity, pregnancy, national origin, age, military service eligibility, veteran status, sexual orientation, marital status, disability, or other category pro-tocted hy law

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\*Collateral">. Based upon information provided by Pledgor and its affiliates, Secured Party's understanding (made without any representation or warranty by Secured Party as to the accuracy or completeness of the following matters) is that (1) Pledgor owns 100% of the limited liability company membership interests in the Company. (ii) the principal asset of the Company is that certain to principal asset of the Company is that certain

company membership interests in the Company; (ii) the principal asset of the Company is that certain fee interest in real property commonly known as 133-53 Northern Boulevard, Hushing, NY 11354 (the "Property"); and (iii) the Property is encumbered by and subject to, among other things, a first priority mortgage given by the Company securing indebtedness in the original principal amount of \$24,425,000.00. Mannion Auctions, LLC ("Manniom"), under the direction of Matthew D. Mannion, licensed auctioneer (DCA #1344940) (the "Auctoneer"), will conduct a public vala consisting of the Collateral (as set forth in Schedule A below) on October 4, 2023 at 3:30pm (New York time) via Zoom per the following instructions: Meeting link: https://bitly/RKOucc (URL is case sensitive), Meeting 10: 836 1722 0080, Passcoder 274392. On Eng Mobile: \*16465588666,935102200080, "734392/E US (New York): \*164693138600, \$65122,00080, "734392/E US Dial by your location: \* 1646 558 8656, US (New York), \*1646 93138600, \$5130, 1715 8592 US (Vashington DC), \*1 305 224 1948 US, \*1 309 205 3325 US, \*1 312 626 6799 US (Chicago), \*1 368 6437 5053 US, \*1 507 473 4447 US, \*1 564 217 2000 US, \*1 640 444 9171 US, \*1 689 278 1000 US, \*1 719 359 4580 US, \*1 320 72699 US (Denver), \*1 253 205 4468 US, \*1 237 215 8722 US (Tacoma), \*1 346 248 7799 US (Houston), \*1 360 209 5623 US The Collateral will be sold to the qualified bider submitting the biohest and nebs thit morioided. however

(Tacunia), \*1 346 248 7799 05 (moustoin), \*1 360 209 5623 US The Collateral will be sold to the qualified bidder submitting the highest and best bid; provided, however, that Secured Party reserves the right to (1) for itself and any assignee, bid (whether by cash and/or by crediting some or all of its secured claim) and to become the purchaser at the sale. (ii) reject any and all bids, (iii) cancel the sale is being held to enforce Secured Party; rights in the Collateral which secures payment of outstanding indebtedness owing from Pledgor to Secured Party, following Pledgor's defaults under applicable loan documents. There shall be no warranty or representations relating to title, possession, quiet enjoyment, merchantability, fitness, or the like, in this disposition.

The public sale of the Collateral shall be subject to the further terms and conditions set forth in the ferms of Sale" (including without limitation terms and conditions with respect to the availability of additional information, bidding requirements, deposit amounts, bidding procedures, and the consummation of the public sale?, bldding requirements, ueposit announs, unwang procedures, and the consummation of the public sale), which are available by contacting the broker for Secured Party, Brock Cannon, Head of National Sales, Newmark, 125 Park Avenue, New York, New York 10017, (212) 372-2066, brock.cannon@mmk.com (the "Broker"). Upon execution of a confidentiality and non-disclosure agreement, additional documentation and information will be made available. Parties interested in bidding must contact the Broker well in advance of the auction to receive the Terms of Sale, bidding instructions, and remuired denoit and registration information. Parties

win we made available. Parties interested in bidding must contact the Broker well in advance of the auction to receive the Terms of Sale, bidding instructions, and required deposit and registration information. Parties who do not qualify to bid prior to 10:00 a.m. New York time on September 28, 20:23 and deliver a good faith deposit of \$110,000 by 10:00 a.m. New York time on October 3, 20:22 will forfeit their opportunity to register and may be barred from bidding. Only qualified bidders will be permitted to bid. All deposits must be paid via wire transfer. Persons interested in bidding should contact the Broker to obtain wire transfer instructions. Within 24 hours after the conclusion of the auction the successful bidder must deliver an additional deposit to the Secured Party such that the successful bidder the Secured Party such that the successful bidder and may be ben registered for sale under any Federal or Sale have been registered for sale under any Federal or Sate securities or blue sky laws, and as such may not be sold or otherwise transferred by a purchaser of any Collateral except in accordance with applicable law. As a result, each prospective bidder seeking to be a "Qualified Bidder" (as determined by Secured Party in its sole and absolute discretion) shall be required. Party a "Bidding Certificate" certifying, among other things, that such bidder. () will acquire to Secured Party a "Bidding Certificate" certifying and experience in financial and business matters so as to be capable of evaluating the merits sufficient howeldeg and experience in financial and business matters so as to be capable of evaluating the merits collateral wirks of investment and hat sufficient financial means to afford the risk of investment in the Collateral; and (iv) will acquire tell or otherwise hypothecate the Collateral is during the registration under applicable federal or state laws, including without limitation the Securities taxt of 1933 as amended, or an available exemption ther

conducted virtually via online video conference. The URL address and password will be provided to all registered participants. The Collateral will be sold as a single unit and is offered AS IS, WHERE IS, WITH ALL FAUITS. Secured Party makes no guarantee, representation or warranty, express or implied, as to any matter pertaining to the Collateral, and the sale of the Collateral will be made without recourse to, and without representation or warranty by, Secured Party. The Collateral includes unregistered securities under the Securities Act of 1933, as amended (the "Securities Act") and Secured Party reserves the right to restrict participation in the Sale to prospective bidders that represent that the Collateral will not be sold, assigned, pledged, disposed of, hypothecated or otherwise transferred without the prior registration in accordance with the Securities Act and the securities laws of all other applicable jurisdictions, unless an examption from such registration is available. PLEASE TAKE NOTICE that there are specific and purchasing the Collateral (collectively, the "Requirements"), including without limited to the Terms of Sale"). An online datasite for the Sale (the "Datasite").

with the other qualifications and requirements (including but not limited to the Terms of Sale rolating to the sale of the Collateral (the "Terms of Sale"). An online datasite for the Sale (the "Datasite") is available at RealINSIGHT Marketplace which will include certain relevant information that Secured Party possesses concerning the Borrower, Pledgor, the Property and the Loan (collectively, the "Disdosed Materials") as well as the Terms of Sale. Access to such information will be conditioned upon execution of a confidentiality agreement which can be found on the Datasite or provided by Newmark. To participate in the auction, prospective bidders must confirm their ability to satisfy the Requirements in the manner described in the Terms of Sale, and following such confirmation, such qualified participants will be provided a URL and password enabling access to the video conference for the Sale. No information provided, whether in the Datasite or otherwise, shall constitute a representation or varranty of any kind with respect to such information, the Collateral or the Sale. Participants are encouraged to review all Disclosed Materials and perform such due diligence as they deem necessary in advance of the Sale.

to review all Disclosed Materials and perform such due dillgence as they deem necessary in advance of the Sale. Secured Party reserves the right to credit bid, set a minimum reserve price, reject all bids and terminate or adjourn the sale to another time, without further notice. All bids (other than credit bids of Secured Party) must be for cash with no financing conditions and the successful bidder must deliver immediately available good funds (1) for the Required Deposit (as defined in the Terms of Sale) on the date of the Sale, and (2) for the balance of the purchase price for the Collateral on the dosing date prescribed by the Terms of Sale. The winning bidder must pay all transfer taxes, stamp duties and similar taxes incurred in connection with the purchase of the Collateral. Any interested bidders must contact John Daniels

of the Collateral. Any interested bidders must contact John Daniels at (312) 224-3260 or john.daniels@mmk.com no less than 12:00 P.M. (New York Time) on October 18, 2023, in order to receive instructions on how to register as a Qualified Bidder and how to place the Required Deposit.

JUDICIAL FORECLOSURE AUCTION OF THREE (2) REAL PROPERTIES – SUFFOLK COUNTY SHAUGHNESSY CAPITAL LLC, Plaintiff -against-ROSSROAD REALTY NY, LLC, et al. Defendant(5), Pursuant to a Judgment of Foreclosure and Sale dated December 7, 2022, and entered on December 14, 2022, I,

Pursuant to a Judgment of Foreclosure and Sale dated December 5, 2022, and entered on December 14, 2022, 1, the undersigned Referee, will sell at public auction at the front steps of the Smithtown Town Hall, 99 West Main Street Smithtown, NY, on October 12, 2023, at 9:30 a.m., to be sold in separate parcels. PARCEL I: Said premises known as 489 JOHNSON AVENUE, BOHEMIA, NY, District: 0500 Section: 192.00 Block: 02.00 Lot 013.000, 1,741 sq ff flex office condominium, Unit #18, 1983 construction. PARCEL II: Said premises known as 122 BELLEROSE AVENUE, EAST NORTHPORT, NY, District: 0400 Section: 120.00 Block: 01.00 Lot: 006.000. 10,364 sq ft vacant land parcel, F-5 zoning, Premises will be sold subject to provisions of filed Judgment and Terms of Sale. The Referee does NUT accept cash. Only bank or certified checks will be accepted. All certified funds must be made payable to "BRIAN, ESQ, as Referee." Index Number 606245/2019. BRIAN T. EGAN, ESQ, areferee Meltzer Lippe Goldstein & Breitstone, LLP, Attorney(s) for Plaintiff 190 Willis Ave, Mineola, NY 11501 The above property auctions are being conducted the second Core and the part of the out-

The above property auctions are being conducted on an "AS-IS" and "WHERE IS" basis without any representations, either expressed or implied, of any kind.

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#### NOTICE OF SALE

#### NOTICE OF SALE

# NOTICE OF UCC PUBLIC AUCTION SALE Property: 14 East 82nd Street, New York, New York 10028 (Block: 1493, Lot 63) PLEASE TAKE NOTICE, that in accordance with

PLEASE TAKE MOTICE, that in accordance with applicable provisions of the Uniform Commercial Code as enacted in New York (the "UCC"), lender, 82 Street Servicing LLC ("Public Sale") all of the right, title and interest of pledgor, Zoya Kuznetsova ("Pledgor") in and to the following assess: (i) one hundred percent (100%) of Pledgor's membership interest in The Plaza Condominium Unit 615 LLC, a New York limited liability company (the "Equity Interests"), which is the owner of that certain real property located at 14 East 82nd Street, New York, New York 10028 (Block: 1493, Lot 63) (the "Property"), and (ii) certain related rights and property relating thereto collectively, (i) and (ii) are the "Collateral").

NOTICE OF SALE

by (the Property 7, and (1) determine the definition and (1) are the "Collateral"). The Collateral secures indebtedness in the original principal amount of Six Million and 00/100 Dollars (\$6,000,0000) (the "Loam"), pursuant to that certain Pledge And Security Agreement (the "Pledge Agreement") The Lender is offering the Collateral for sale in connection with the foreclosure on the Pledge Agreement" of such Equity Interests based upon the occurrence of one or more Events of Default under the Loan Documents and in accordance with its rights as holder of the security under Article 9 of the UCC by virtue of that certain UCC-1 Filing Statement filed with the New York State Department of State on June 23, 2022, as Filing Number: 202206230266682. The public Sale of the Collateral will be conducted by Matthew D. Mannion, NYC DCA# 1384494, and/or William E. Mannion, NYC DCA# 1384494, and/or Mannion Auctions, LLC, on Wednesday October 25, 2023, at 10:00 a.m. New York time: Call-in number: +1 (646) 931-3860 (USA), and the Collateral will be sold to the highest qualified bidder. Upon the execution of a standard confidentiality and non-disclosure agreement, available from Greg Corbin of Northgateres.com, Prospective Bidders will be afforded access to an online datasite that contains information that Lender possesses concerning the Pledgor and the Collateral, including copies of the Pledge Agreement and other related documents and information in Lender's possession. Pre-registration is required. To pre-register, please

possession. Pre-registration is required. To pre-register, please contact Mannion Auctions LLC at (212)267-6698. The pre-registration deadline is October 12, 2023, by 5:00 p.m. New York Time.

pre-registration deadline is October 12, 2025, by 500 pm. New York Time. Mannion Auctions, LLC will notify pre-registered bidders if they are a prospective bidder by October 19, 2023. Any prospective bidder may tender a bid to Mannion Auctions, LLC, between October 19, 2023, and October 24, 2023, Via Call-in number: +1 (212) 267-6698. The Collateral is an unregistered security under the Securities Act of 1933 (the "33 Act"). The Collateral will be conveyed on an "AS IS AND WHERE IS BASIS", with all faults, AND () WITHOUT ANY REPRESENTATIONS OR WARRANTLES (WHETHER EXPRESSINT ALONS AND (ii) WITHOUT ANY RECORSE WHATSOEVER AGAINST LENDER (OR ANY OTHER PERSON ACTING FOR OR ON BEHALF OF LENDER).

PLEASE TAKE NOTICE, that in accordance with applicable provisions of the Uniform Commercial Code

a bid. SCHEDULE A: PLEDGOR: NANCY J. HABER, An individual. ISSUER: 1819 WEEKS AVE. REALTY CORP., a New York corporation. INTERESTS PLEDGED: 100% membership interest. The UCC1 was filed on December 8, 2022 with the New York State Donartmost of State under the Elling Nu

The OCL2 was met on become as 2022 which the New York State Department of State under the Hilms No. #2022L2080506188. The UC3 Assignment was filed on December 20, 2022 under Films No. 20212208577749. KRISS & FEUERSTEIN LLP, Attn: Jerold C. Feuerstein, Ega, Attorneys for Secured Party 360 Lexington Avenue, Suite 1200, New York, New York 10017, (212) 661-2900

# **MARKETS & FINANCE**

# **Highest Treasury Yields Since 2007 Depress Stocks**

### BY ERIC WALLERSTEIN

Bond yields reached their highest level since at least 2007, putting pressure on stocks ahead of the Federal Reserve's next interest-rate decision.

The specter of high bond yields lasting for an extended period dug into stocks in early trading,

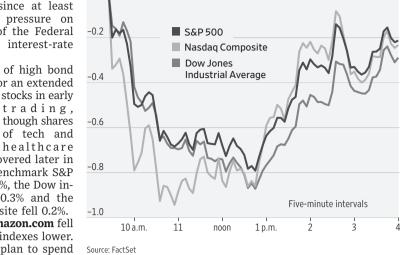
**TUESDAY'S** MARKETS

healthcare companies recovered later in the day. The benchmark S&P 500 slipped 0.2%, the Dow industrials lost 0.3% and the Nasdaq Composite fell 0.2%.

Shares of **Amazon.com** fell 1.7%, dragging indexes lower. Walt Disney's plan to spend \$60 billion to expand its theme parks and other ventures, meanwhile, pulled its stock down 3.6%, weighing on the blue-chip Dow. The 10year Treasury yield finished at 4.366%, up from 4.318% on Monday. The two-year yield climbed to 5.109% from 5.062% as bond prices fell.

Few investors expect the central bank to raise rates from the target range of 5.25% to 5.5% at Wednesday's meeting. Still, fresh economic data rattled investors on Tuesday: lowest number of The monthly housing starts since June 2020, coupled with hotter-than-expected inflation in Canada, fanned fears that resilient price pressures will Index performance on Tuesday

0%



prompt the Fed to increase rates later this year.

Fed officials will release their latest quarter-by-quarter U.S. economic outlooks for the next few years on Wednesday. That update will help shape investors' expectations for interest rates in 2024.

The appeal of Treasury vields at 16-year highs is one factor preventing stocks from making much upward progress in recent months. Moneymarket funds, which typically invest in Treasury bills or park cash at the Fed, are offering rates above 5%, attracting swaths of investors.

"Cash is sexy again," said Stephanie Pierce, chief executive officer of Dreyfus, Mellon and Exchange-Traded Funds at BNY Mellon Investment Management. "It's giving other asset classes a run for their money because of the yield you can garner on lowrisk assets like money-market funds.'

Stocks were hit across the board on Tuesday. Consumer discretionary stocks suffered, pulled lower by Amazon.com but also shares of MGM Resorts, AutoZone, Starbucks and others.

Shares of Cboe Global Markets jumped 2.7%, closing at a record. The exchange operator's chief executive officer, Edward Tilly, resigned af-

ter failing to disclose "personal relationships with colleagues," the company said

The IPO market handled another test on Tuesday: Instacart finished at \$33.70 after setting a price of \$30 a share. Marketing automation platform Klaviyo was expected to debut Wednesday, and another warm response could set the stage for more startups to list their stocks. Chip designer Arm Holdings, meanwhile, fell again after getting off to a hot start last week.

In energy markets, the most actively traded contract for Brent crude oil futures lost 0.1% but remained above \$94 a barrel.

Overseas, the Stoxx Europe 600 was flat. At midday Wednesday, Japan's Nikkei 225 was down 0.4%, Hong Kong's Hang Seng Index was down 0.6% and the Shanghai Composite was down 0.3%. S&P 500 futures fell 0.1\$.

### **AUCTION RESULTS**

Here are the results of Tuesday's Treasury auction. All bids are awarded at a single price at the market-clearing yield. Rates are determined by the difference between that price and the face value.

19-YEAR, 11-MONTH B	ONDS
Applications	\$35,570,722,30
Accepted bids	\$13,000,007,30
" noncompetitively	\$56,702,30
" foreign noncompetitively	
Auction price (rate)	97.18204
	(4.592
Interest rate	4.37
Bids at clearing yield accepted	16.4
Cusip number	912810Tl
The bonds, dated Oct. 2, 2023, matu 2043.	re on Aug. 15,

# **Calpers Departure Clouds Investment Shift**

#### By ROD JAMES

Nicole Musicco strongly advocated for investing in private markets during her short time as chief investment officer of the largest U.S. public pension.

Brought in from RedBird Capital Partners last year, she made investing in private equity a central plank of her strategy for the \$463.58 billion California Public Employees' Retirement System after a decade of subpar returns brought about, she believed, by a lack of investment in private assets.

On Friday, Calpers said Mu-sicco would step down as chief investment officer at the end of the month. Her exit jeopardizes the drive to exbets, and by extension, the possibility of future returns for the underfunded system.

In announcing her departure. Musicco stressed personal rather than professional reasons. "I've spent my entire career making the necessary trade-offs between my personal and professional life, but lately, those trade-offs have come at too high of a cost,' she said of her plans to return to her longtime Toronto home.

Yet for Calpers, her departure provides another example of its longstanding struggle to attract and retain talent at the top of its professional ranks. The system has had at least six CIOs over the past two decades and it took about 18 months to find and hire Musicco after her

the \$316.7 billion California State Teachers' Retirement System has had just one CIO, Chris Ailman, since 2000.

"Calpers has tried different ways of building private-markets exposure. Because of staff turnover, it has never been able to stay the course," said an ex-ecutive with one of the largest U.S. pension consulting firms.

A few months before Musicco's arrival, the Calpers board of administration approved increasing commitments to private equity, raising the system's allocation target for the asset class to 13% from 8% and adding a 5% allocation goal for private-debt strategies. She quickly put the strategic shift in motion.

Under her leadership, Calp-

commitment level of 12.9% of assets by June of this year. The system made several large investments, including pledges of \$500 million each to buyout firm TPG and asset manager GCM Grosvenor to be invested in funds with managers from underrepresented groups.

Calpers' private-equity portfolio lost 2.3% of its value after fees in the 12 months to June 30, compared with an average loss of 5.9% among its peers.

Calpers committed \$3.5 billion to private-credit funds and more than \$7 billion in other private-market vehicles in this year's first quarter, according to documents prepared for an investment committee meeting. The system currently has about 2.2% of its

# Oil Rally Hinders **Inflation Battle**

\* \* \* \* \*

By JOE WALLACE

AND DAVID UBERTI

An almost uninterrupted

rise in oil prices has pushed

benchmark Brent crude close

to \$100 a barrel, posing a new

challenge for central banks in

their battle against inflation.

Saudi Arabia, which sought to

bolster prices to fund a

planned transformation of its

oil-dependent economy. Russia,

which depends on energy in-

come to finance its war on

Ukraine and joined Riyadh in

slashing supplies, is another

winner. The two countries

sparked the rally early this

month when they said they

would restrict supplies until

mand-fueled by unexpected

economic strength-have out-

stripped production. As a re-

sult, traders and petroleum re-

stockpiles at a rapid clip. Many

analysts expect crude prices to

keep rising, which would feed

into higher fuel bills, quicker

The Federal Reserve is ex-

pected to hold rates steady on

Wednesday while leaving the

door open to further increases.

The central bank excludes vol-

atile energy markets when it

sets borrowing costs. But

surging oil prices trickle into

inflation of other goods and

services. That could prop up

price pressures while slowing

the economy—the scenario that the Fed and investors

Brent crude futures, the in-

ternational energy benchmark,

have risen 26% this quarter. On

Tuesday, they closed at \$94.34

a barrel, their second-highest

mark of the year, after rising in

13 of the past 17 trading days.

West Texas Intermediate fu-

draining

oil

potentially,

Record levels of oil de-

the end of the year.

are

higher interest rates.

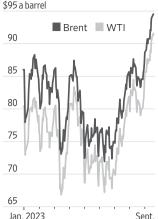
inflation—and,

hope to avoid.

finers

The rise is a victory for

# Crude-oil prices this year



THE WALL STREET JOURNAL.

Jan. 2023 Source: FactSet

tures, the U.S. benchmark, have jumped 29% this quarter to \$91.20 a barrel.

"This clearly risks pushing...inflation slightly higher again," said David Fyfe, chief economist at commodities data firm Argus Media. "It is something that may encourage, through the end of the year, further interest-rate hikes."

Gasoline prices have jumped to a national average of 3.88 a gallon in the U.S., according to AAA, from \$3.68 a year ago. Gas costs rose almost 11% from July to August alone, according to the Bureau of Labor Statistics, driving more than half of overall inflation.

Oil prices sagged for much of the year until Saudi Arabia cut daily output by a million barrels in July. The world consumes just over 100 million barrels a day. The reduction came on top of broader output cuts by the Organization of the Petroleum Exporting Countries and its Russia-led allies.

Saudi Energy Minister Abdulaziz bin Salman on Monday said the OPEC+ cartel sought to reduce volatility and make energy markets more predictable.



pand Galpers' private-markets predecessor left. By contrast, ers reached a private-equity assets in private-credit funds. | seeks to make energy markets more predictable.

Continued From Page Bd         Stock         Sym Close Chg         Stock         Stock         Stock         Stock         Stock         Stock         Stock <th>Bigges</th> <th>t 1,000</th> <th>Stocks</th> <th>WSJ.com</th> <th>stocks</th> <th></th> <th></th> <th>Net</th> <th></th> <th>Net</th> <th></th> <th>Net</th> <th></th> <th></th> <th>Net</th> <th></th> <th>Net</th> <th>-</th> <th>Net</th>	Bigges	t 1,000	Stocks	WSJ.com	stocks			Net		Net		Net			Net		Net	-	Net
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PPG ind         PPG is 2.1 - 0.28         Prologis         PLD is 2.1 - 0.28         PLD is 2.1 - 0.28         Prologis         PLD is 2.1 - 0.28         Prologis         PLD is 2.1 - 0.28							ServiceNow	NOW 572.33 -6.18							0.50				
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Mutua	l Funds			D	ata provided by	IPPEF	R 🕕	Fund	NAV	Net YT Chg %R		NA	Net V Chg %		Fund		Net YTC Chg %Ret		NAV	Net Y Chg %	TD Ret Fund	Net YTD NAV Chg %Ret Fur	Net YTD nd NAV Chg %Ret
Top 250 mut	tual-funds listing	s for Nasdaq-put	olished sh	nare classe	s by net assets			IntlidxInstPrem LgCpGwld InstPre	26.92	-0.05 29	.6 SrsGroCol	Retail 18.		31.7	JPMorgan R Cl CoreBond	9.94	-0.03 0.7		52.20	-0.20 1	2.7 RealEstatAdm		dsrll 41.35 -0.09 11.8
	ition. <b>f</b> -Previous of alculated by Lipp							MidCpInxInstPrem SAIUSLaCpIndxFd			.7 SrsIntlGr 1 SrsIntlVa		50 -0.07 33 +0.04		CorePlusBd Lord Abbett I	6.99	-0.02 0.8	R2025 R2030			7.8 SmCapAdml 9.0 SmGthAdml	93.11 -0.31 6.7 VAI 77.47 -0.40 10.2 Ext	NGUARD INDEX FDS ndlstPl 275.02 -1.03 11.3
Redemption	charge may app	y. <b>s</b> -Stock split o	r dividen	d. <b>t</b> -Footno	otes p and r app	ly. <b>v</b> -Footr	notes	SeriesBondFd	8.70	-0.03 N	A TotalBon	d 9.2	21 -0.02		ShtDurInc p	3.80	2.6		27.21	-0.07 1	1.4 STBondAdml	9.85 -0.01 1.4 ldx	ntl 17.71 8.2
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# HEARD ON STREET

## FINANCIAL ANALYSIS & COMMENTARY

# The Yuan And Yen Need Fed's Help

# Being a monetary outlier is a risky role

All eyes are on the Federal Reserve meeting this week. Central bankers at Asia's two largest economies will be paying extra attention. The yuan and yen are hovering at their lowest levels against the dollar in more than a decade. The yuan lost 13% versus the dollar since the beginning of 2022 while

the yen dropped 22%. China and Japan are grappling with weakening currencies—but their economies are in quite different situations. China must ward off deflation as its real-estate implosion continues to weigh on industry and consumer sentiment. Japan is contending with its highest inflation in decades.

Yet both countries' central banks pursued relatively loose monetary policies as growth challenges mounted—in contrast with most other developed economies, which raised rates rapidly. China cut rates and the amount of cash banks must hold in reserve to juice up its economy. Japan is hesitant to give up its policy of targeting ultralow rates in fear that the country could slip back into deflation or near-deflation, too—a problem it wrestled with for years in the wake of its burst asset bubble in the 1990s.

Widening rate differentials with the U.S. have put both currencies under pressure. Yields on Japan's 10-year government bonds are 3.6 percentage points lower than on U.S. equivalents. The difference between Chinese and U.S. bonds is 1.7 points.

Both currencies staged a modest rebound from their lows lately. The People's Bank of China warned speculators not to bet against the yuan this month. Around the same time, Bank of Japan Gov. Kazuo Ueda told domestic media that an end to the BOJ's negative rate policy could be in the cards if its 2% inflation target is sustained.

The risk of capital outflows probably makes China uneasy. It saw net outflows pick up to \$42 billion in August, the fastest pace since 2016, according to Goldman Sachs. Given the country's semiclosed capital account, there are many tools it can employ to slow the pace of depreciation. Borrowing costs for the offshore yuan have gone up, which could deter some short-term speculators. Yet economic fundamentalsand monetary policy—will still drive the yuan's trend. While the Fed looks likely to pause its rate increases, a stronger-than-expected economy could keep U.S. rates higher for longer. To stabilize its economy, China will likely need more monetary and fiscal stimulus than has been unveiled so far-meaning an even higher rate differential and probably, higher imports once fiscal stimulus starts to kick in. Both of those will tend to weigh on the currency, especially if U.S. rates stay parked at their current high level in 2024. In Japan, the central bank looks likely to tighten as it becomes more confident that inflation-at a low level—has become more baked into households' expectations. Japan's core inflation, which excludes fresh food, stayed above the central bank's 2% target for more than a year. Japan's 10-year government bond yields rose to their highest level since 2014 recently. China and Japan's plunging currencies may chart different paths going forward. But they could both use an assist from the Fed, which may not be forthcoming for quite a while. –Jacky Wong



Even a strong theme-park business doesn't fully offset the more existential challenges faced by the company's much larger media side.

# Magic Kingdom Needs Wider Spell

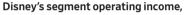
Disney's plans to double theme-park investment makes sense but can't fully offset media struggles

The Happiest Place on Earth just got 60 billion reasons to be happier. But such is the nature of **Walt Disney**'s challenges that shareholders aren't smiling.

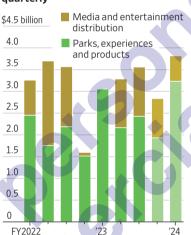
Disney said it plans to nearly double its investments in its theme parks and cruise-ship businesses over the next 10 years. That will take the form of about \$60 billion in capital expenditures over that period, going toward "expanding and enhancing domestic and international parks and cruise line capacity," according to a company filing.

In a presentation included with Tuesday's filing, Disney said it has more than 1,000 acres of land "for possible future development," but didn't specify if any new sites were planned.

The move is effectively Disney doubling down on its strongest business. The parks, experiences and products segment accounted for a little over one-third of the company's total revenue for the 12month period ended in June. It accounted for 80% of Disney's operating profit over the same period.







Note: Latest fiscal year ended Oct. 1, 2022. 4Q of FY23 and 1Q of FY24 are projections Sources: the company (actual); FactSet (projections)

willing to stand in crowded lines. But those lines have more than refilled; the combined operating margin for Disney's domestic and international parks reached 24% for the most recent 12-month period—4 percentage points higher than its average for the fiscal years 2015 to 2019 before the pandemic. But Disney's shares fell 3.6% on Tuesday after the announcement. The filing—made in conjunction with a planned meeting for financial analysts focused on the themepark segment—said little about cash needs for Disney's other businesses. It said nothing about Disney's previously stated plan to resume a "modest dividend" by the end of this year.

Disney suspended its dividend early in the pandemic to conserve cash, but it is one of three stocks in the Dow Jones Industrial Average currently not paying one, according to FactSet data. It probably didn't help matters that the news came right after a bear was caught roaming Disney's Florida park.

Disney's present reality is such that even a strong theme-park business doesn't fully offset the more existential challenges faced by the company's much larger media side. Streaming was initially a salve for the movie theaters and live sporting events closed by the pandemic. But it has accelerated cable-TV cord-cutting while not bringing in the same level of revenue to compensate. Disney's direct-to-consumer business lost nearly \$3.7 billion in the most recent 12-month period, while revenue from linear networks fell on a year-over-year basis over the past

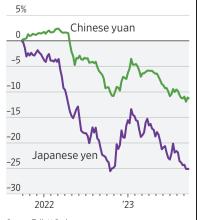
four quarters. A recent battle with **Charter Communications** that took Disney's networks dark was settled, but cast further questions on the future of the shrinking cable business.

The overall movie-theater market has been slow to recover, and some of Disney's latest high-profile releases fell flat. The latest Indiana Jones outing called "The Dial of Destiny" grossed \$174.5 million domestically since its June 30 release, which is ranking even below the originals released in the '80s on noninflation-adjusted figures, according to Box Office Mojo. And labor strikes have crippled Hollywood, throwing the coming TV season and next year's movie pipeline into question.

Streaming, cord-cutting, falling movie-theater attendance and labor strikes are problems for Disney's peers as well.

But Disney has been especially punished, with its stock down about one-quarter over the past 12 months, the second-worst performance in the S&P 500 Media & Entertainment group. Disney's parks are in good shape; it is the rest of the Mouse House that needs potentially expensive work.

#### Performance versus the dollar



Source: Tullett Prebor

The pandemic was certainly painful for a business that depends on masses flying in from afar and

—Dan Gallagher

# AutoZone Pro Business Should Get a Tuneup

## Growth has slowed in sales to vehicle-repair shops

**AutoZone** is still driving with steady hands. Its slowing professional business is starting to look like it needs repair.

The auto-parts retailer said domestic same-store sales rose 1.7% in its quarter ended Aug. 26 from a year earlier, worse than Wall Street's 2.3% growth expectation. Same-store sales growth in Mexico and Brazil accelerated to 34.1% and helped the company exceed top-line expectations. Net income rose 4.1%, marking the 20th consecutive quarter of beating analyst expectations on the bottom line.

Although the headline numbers look healthy, a pain point for AutoZone has been the sharp deceleration in sales to professional auto-repair shops, which had been a source of rapid growth for the retailer that traditionally focused on do-it-yourself customers. Domestic commercial sales grew 3.9%, worse than expectations for 7.4% growth and a rate that Chief Executive Bill Rhodes said was unacceptable. That segment had been growing by double-digit percentages for 11 straight quarters before slowing to a single-digit pace over the past two quarters.

On the earnings call on Tuesday, AutoZone said the mildness of last winter was partly to blame, noting sales to auto-repair stores that deal with tires have been softer. Fewer customers changing to winter tires meant fewer changes back to summer tires.



AutoZone has seen a sharp deceleration in sales to auto-repair shops.

And fewer tire changes also dragged on associated business: Typically, repair shops tend to diagnose other problems—such as rusty brakes or faulty suspension parts-when customers come in for tire changes. The company said the summer started off cooler this year, which was a drag on sales in the first half of the quarter, as high temperatures can affect batteries and create higher demand for things like coolants. As temperatures jumped in the second half, sales improved. But weather is only part of the

picture. AutoZone's professional sales growth looks markedly weak compared with O'Reilly Auto Parts, which posted 18% growth in that segment in its latest quarter, on a larger sales base.

Worryingly, AutoZone didn't have a pointed diagnosis for the problem, except to say that its general execution had slipped. The company noted that employee turnover was high over the pandemic, and that store staff aren't as experienced as they were pre-2020. There are improvements to be made everywhere—including AutoZone quarterly domestic commercial sales, change from a year earlier



Note: 4Q 2023 ended August 2023. Sources: Visible Alpha (2019 to 3Q '23); the company

improved in-stock positions and faster delivery times.

Broader industry dynamics remain favorable for auto-parts retail: Cars on the road have reached a record average age of about 12.5 years and the share of vehicles in the so-called sweet spot with robust auto-parts demand—those aged four to 12 years—are rising, according to a research note from Evercore. AutoZone has a clear path to growth, but only if it can diagnose and fix the problems dragging on its commercial business.

—Jinjoo Lee



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