

DOW JONES | News Corp NASDAQ 11883.14 ▼ 1.1%

* * * * * *

WEDNESDAY, AUGUST 31, 2022 ~ VOL. CCLXXX NO. 52

WSJ.com

Whistleblower

GOLD \$1,723.20 **v** \$13.50

OIL \$91.64 ▼ \$5.37

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

YEN 138.79

EURO \$1.0015

DJIA 31790.87 **v** 308.12 1.0%



 ${f E}$ lon Musk is seeking to add recent allegations made by Twitter's former head of security in a whistleblower complaint to his argument for terminating his \$44 billion takeover of the social-media platform. A1

• U.S. stocks fell for a third straight session, bringing the S&P 500's decline to 5.1% over that period. The S&P 500 and Nasdaq both shed 1.1% on Tuesday, while the Dow retreated 1%. **A1**

• Exxon has notified Russian officials that it will sue the government unless Moscow allows the company to exit a major oil-andgas project, people familiar with the matter said. A6

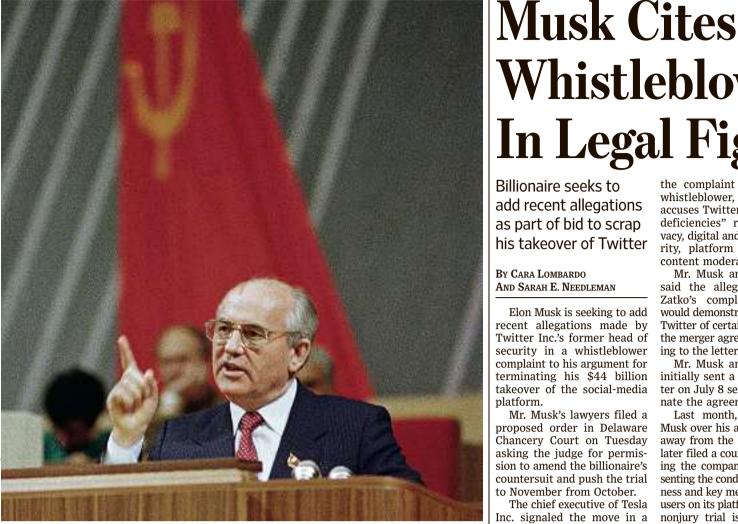
• Restaurant operators and business advocates mobilized to try to convince California's governor to veto a bill that would set wages for fast-food workers. A1 • California may soon require nearly all employers hiring in the state to begin listing pay on job postings, a move that could affect many of the biggest U.S. companies. A4 ◆ California's Legislature passed a bill to require makers of social-media apps to consider the physical and mental health of minors when designing their products. A4

♦ Best Buy's quarterly profit and sales fell as spending on home electronics dried up compared with earlier in the pandemic and industry discounts ate into profits. B1, B2

• The SEC sued insurance magnate Greg Lindberg, alleging that he and a lieutenant defrauded insurers out of more than \$75 million. B11

World-Wide

Mikhail Gorbachev died at the age of 91. As the last leader of the Soviet Union, he sought to reform the Communist state and infuse



Mikhail Gorbachev, who unleashed forces that led to the fall of the Soviet Union, died at 91.

Gorbachev, Last Leader Of Soviet Union, Dies

BY ANN M. SIMMONS

MOSCOW—As the eighth and final leader of the Soviet Union, Mikhail Gorbachev sought to reform the Communist state and infuse greater transparency. But his efforts unleashed a wave of unstoppable forces that led to the nation's demise, reshaping the geopolitical landscape and leaving the U.S. as the world's sole superpower.

Russia's state news agencies cited Moscow's central

clinical hospital as saying he had died at age 91. A representative for Mr. Gorbachev confirmed his death.

The son of peasants, he would be known to the world as the architect of "pere-stroika" and "glasnost"—restructuring and openness-domestic policies he hoped would breathe new life into the country's sluggish 1980s economy, remake the political system and loosen some civil restrictions at a time of warming relations with the West.

What happened next was the unraveling of decades-old entrenched Communist regimes across the Eastern bloc, the reunification of Germany's East and West, and greatly im-

proved ties with the U.S. "I do not relieve myself of responsibility for the initiated reforms, because I am still deeply convinced that they were vital and ultimately will serve the well-being of my Motherland and will be beneficial for the world," Mr. Gorba-Please turn to page A7

security in a whistleblower complaint to his argument for terminating his \$44 billion takeover of the social-media platform. Mr. Musk's lawyers filed a proposed order in Delaware Chancery Court on Tuesday asking the judge for permission to amend the billionaire's countersuit and push the trial

to November from October. The chief executive of Tesla Inc. signaled the move in a second termination letter made public Tuesday, citing

Billionaire seeks to

By CARA LOMBARDO

AND SARAH E. NEEDLEMAN

add recent allegations

as part of bid to scrap

his takeover of Twitter

Elon Musk is seeking to add

recent allegations made by

Twitter Inc.'s former head of

the complaint in which the whistleblower, Peiter Zatko, accuses Twitter of "egregious deficiencies" related to privacy, digital and physical security, platform integrity and content moderation.

Mr. Musk and his lawyers said the allegations in Mr. Zatko's complaint, if true, would demonstrate a breach by Twitter of certain provisions of the merger agreement, according to the letter dated Aug. 29.

Mr. Musk and his lawyers initially sent a letter to Twitter on July 8 seeking to terminate the agreement.

Last month, Twitter sued Musk over his attempt to walk away from the deal. Mr. Musk later filed a countersuit, accusing the company of misrepresenting the condition of its business and key metrics about the users on its platform. A five-day nonjury trial is scheduled to start Oct. 17 in Delaware.

Please turn to page A2

Selloff Deepens As Rate Fears Rise

By HANNAH MIAO AND CAITLIN OSTROFF

U.S. stocks fell for a third straight session, bringing the S&P 500's decline to 5.1% over that period, as economic data fanned investors' fears that the Federal Reserve has ample runway to continue raising interest rates aggressively.

Each of the major indexes declined Tuesday, continuing a sharp selloff in the wake of a reset in monetary-policy ex-

pectations. The S&P 500 shed 44.45 points, or 1.1%, to close at 3986.16. The benchmark has seen more than \$1.5 trillion of its market capitalization wiped out since stocks began selling off Friday.

The tech-focused Nasdaq Composite pulled back 134.53 points, or 1.1%, to 11883.14. The Dow Jones Industrial Av-Please turn to page A7

 Inflation bets recede after Powell speech.....B1

Job Openings Up, Layoffs Drop

The Labor Department said there were a seasonally adjusted 11.2 million job openings in July, up from the previous month's upwardly revised 11 million. Layoffs and discharges fell slightly

Inside the Mexican Cartels That Rule Fentanyl Smuggling

In Legal Fight

greater transparency, but his efforts unleashed a wave of forces that led to the nation's demise and reshaped the geopolitical landscape. A1

◆ The Justice Department said "efforts were likely taken to obstruct the government's investigation" of documents at Trump's Mar-a-Lago home months before FBI agents searched the Florida estate in early August. A3

♦ Ukraine pressed forward with an offensive in the country's south on Tuesday, seeking to build on some initial gains against Russian forces after launching the assault to retake the Kherson region a day earlier. A6

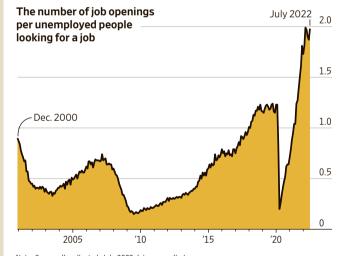
◆ Iraqi cleric Sadr, whose withdrawal from politics triggered deadly clashes in Baghdad, condemned his supporters for attacking security forces and called on them to leave the city's Green Zone. A16

- ◆ Jackson, Miss., which has struggled with a crumbling water infrastructure for years, has no reliable running water, authorities said. A3
- ◆ The U.S. Army has grounded its entire fleet of CH-47 Chinook helicopters because of a risk of engine fires, officials said. A3
- ◆ NASA is hoping to launch the first lunar-orbit mission of its Artemis program on Saturday after the initial attempt was scrubbed due to technical glitches. A3

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to 1.4 million in July from the prior month's level. Hiring slowed slightly to 6.4 million from 6.5 million in June. A2



Note: Seasonally adjusted. July 2022 data are preliminary Source: Labor Department

The drug is a leading cause of record overdoses in the U.S.

CULIACÁN, Mexico—At a half-built house in a barrio, a longtime Sinaloa cartel employee used a shovel to mix chemicals in a simmering oil barrel.

By Jon Kamp, José de Córdoba and Julie Wernau

His concoction was an illegal form of fentanyl, which Mexican criminal organizations are churning out at high volume in laboratories and smuggling across the border. In a six-day workweek, the cook said, he can make enough fentanyl for hundreds of thousands of doses.

With business savvy and growing power in Mexico, the Sinaloa and rival Jalisco cartels dominate the market for supplying fentanyl to the U.S. They cornered the market after China cracked down on fentanyl production several vears ago and are now churning out bootleg versions of the highly potent synthetic opioid that, in its legal form, is used under prescription to treat severe pain.

Fentanyl's inexpensive, easy-to-replicate formula has boosted its appeal to criminal networks. It is also fueling an overdose crisis that claimed more than 108,000 lives in the U.S. last year, a record.

"If it were an athlete, people would call it 'The G.O.A.T.,' " said Jim Crotty, who served as deputy chief of staff at the Drug Enforcement Administration from 2019 to 2021. "It is in fact the most pernicious, the most devastating drug that we have ever seen."

Like a factory worker at a multinational corporation, the 25-year-old fentanyl cook is part Please turn to page A8

Fast-Food Chains Push

Against California Bill

Sold Out Months in Advance. Bingo Is Now Spelled P-A-R-T-Y

Game gets a boost from dance-offs, cheesy giveaways and '90s nostalgia

By JAMES HOOKWAY

LIVERPOOL, England— Fluffy unicorns and other kitsch prizes? Check.

Thumping dance anthems and male dancers in curly blond wigs flinging glow sticks into the crowd? Check.

Bingo? That's right. Actual bingo. A staple of nursing homes and fundraisers in the U.S., the num-

Star of the show bers game has been on a journey since Jonny La-

cey and his friend Joshua Burke turned it into Bongo's Bingo—a no-holds-barred night out in Liverpool where Mr. Lacey presides over a mashup of dance-offs, cheesy

giveaways, '90s nostalgia acts and, in between, a few rounds of bingo.

A recent pair of shows here drew 3,500 people each night, the biggest yet. They were sold out months in advance, at

around \$40 a ticket. The same evening, 13 other Bongo's Bingo nights played out across the U.K. Celebrity guests have ranged from David Hasselhoff to Vengaboys, the Eu-

ropop veterans whose best-known tracks in-"Boom Boom Boom clude Boom."

"It's all completely nuts of course," Mr. Lacey said before the second of the Liverpool Please turn to page A4

INSIDE



PERSONAL JOURNAL How to retire during a market downturn and make your money last. A9



JASON GAY Serena Williams disrupts a planned farewell with a straight-sets win. A12

By HEATHER HADDON AND CHRISTINE MAI-DUC

Restaurant operators and business advocates mobilized Tuesday to try to convince California's governor to veto a bill that would set wages for fastfood workers, which they said could increase costs and set a precedent other state and cities might follow.

The effort is being pushed by franchise owners, many who would have to take on the cost of paying workers a minimum wage as high as \$22 an hour starting next year, set by a government-run council created by the bill. Chains that operate their own restaurants, such as Starbucks Corp., Chipotle Mexican Grill Inc. and In-N-Out Burger, would also be affected.

Groups representing restaurant companies and owners said they plan to launch an advertising campaign and deploy

franchisees and business leaders to attempt to convince Gov. Gavin Newsom, a Democrat, to veto the bill.

"Every resource at our disposal will be used to ensure our entire membership is asking the Governor to veto this bill," said Jot Condie, president of the California Restaurant Association. He said he fears the wage-setting council's authority could later be expanded beyond the fast-food industry.

The bill, known as the Fast Act, passed California's Legislature Monday. It was backed by labor unions, which believe a state council setting minimum wages for fast-food workers could create a new model to ensure fair wages and other protections for hourly workers in an industry where unions have Please turn to page A4

 California bill passes to make job postings list pay..... A4

U.S. NEWS

Job Openings Rise as Layoffs Fall Slightly pointed to slowing momentum whether the unemployment West all had a higher job open- have said they felt financial The labor-force participation

BY BRYAN MENA

U.S. job openings rose in July as employers scooped up workers in a tight labor market.

The Labor Department on Tuesday said there were a seasonally adjusted 11.2 million job openings in July, up from the previous month's upwardly revised 11 million. Job openings have remained elevated and above 10 million since the summer of 2021.

The number of times workers quit their jobs edged down to 4.2 million in July from June's 4.3 million. Layoffs and discharges fell slightly to 1.4 million in July from the prior month's level. Hiring slowed slightly to 6.4 million from 6.5 million in June.

The jobs market remains strong, but some signs have as the Federal Reserve raises interest rates to tamp down inflation. The average pace of job growth in the first half of the vear was slower than in all of 2021, and new applications for unemployment benefits have hovered near the highest point of the year in recent weeks.

A separate report released Tuesday said consumer confidence improved in August, ending a three-month streak of declines. Private-research group the Conference Board said Tuesday that its consumer-confidence index rose to 103.2 in August from a revised 95.3 in July, as households' concerns about inflation retreated amid lower gasoline prices.

Later this week, the Labor Department will report how many jobs the U.S. economy added in August and say rate held at the 50-year low reached in July. The August employment report will include updated figures on wage gains, a factor driving high inflation.

Job openings still greatly exceed the number of unemployed people seeking work, and separate private-sector estimates show that labor demand remains high, but is slowing as the broader economy loses steam.

Jobs site ZipRecruiter estimates there were about 10 million job openings through mid-August, down from the seasonally adjusted 11.2 million openings in July.

Industries where work is more likely to be done in person, like tourism and education, had some of the highest jobopening rates in July. The South, the Midwest and the

U.S. WATCH

ings rate in July than they did a vear before.

"While the labor market is still carrying solid momentum, we expect the hefty pace of job growth will moderate in the second half of the year as companies face a weaker domestic and external backdrop," Lydia Boussour, lead U.S. economist at Oxford Economics, wrote in an analyst note.

The high level of job openings means that it remains easy for laid-off workers to quickly land a new job. However, ZipRecruiter data show that some job seekers have become more concerned about job security and more are worried that a job offer they received might be rescinded, according to Julia Pollak, chief economist of ZipRecruiter.

The share of job seekers who

pressure to accept the first offer they received has also increased, she added.

* *

Ms. Pollak said she expects the number of times workers quit their jobs, which reached 4.2 million in July, to remain elevated as a result of the impact of remote work. Quitting picked up in 2021 as job openings increased.

'Any person looking for a job before might have been limited to the three job openings in their neighborhood, but now they can apply for 3,000 remote job openings within their occupation nationwide," Ms. Pollak said.

While the U.S. economy in July had recouped the 22 million jobs it lost at the start of the Covid-19 pandemic, the labor force remains smaller than it was in the beginning of 2020.

rate-the share of the population 16 and older working or seeking work—also fell to 62.1% in July, below the 63.4% in February 2020.

George Pfeffer, a management committee member at DPR Construction, said hiring hasn't slowed down as the company of roughly 10.000 workers tries to fill about 300 vacancies

Mr. Pfeffer added that his company will likely hesitate to lav off workers even as economic growth slows.

"Keeping our workforce employed for when things turn back up is way more valuable than laying them off and trying to find them again later," Mr. Pfeffer said.

Heard on the Street: Tight job market jolts stocks..... B12

To Stay Up

Federal Reserve Bank of New

York President John Williams said combating high inflation is

likely to require lifting the cen-

tral bank's benchmark short-

term interest rate above 3.5% and holding it at that level

"Our focus is on getting in-

flation back down to 2%," and

the current level of price pres-

sures is "far too high," Mr. Wil-

liams said in an interview with

BY NICK TIMIRAOS

through next year.

AND MICHAEL S. DERBY

N.Y. Fed

WASHINGTON, D.C.

Biden Still Undecided About Easing Tariffs

President Biden remains undecided about easing tariffs on Chinese imports, as he weighs the possible impact on inflation against the impact on American workers. Commerce Secretary Gina Raimondo said.

"He is trying to balance the benefit to inflation from cutting the tariffs against potential harm to U.S. labor," Ms. Raimondo said in an interview. "I know he's looking at it. He takes it incredibly seriously."

The White House has been debating a possible tariff cut for months, with Ms. Raimondo and Treasury Secretary Janet Yellen among cabinet members who think a limited tariff reduction would benefit U.S. businesses and consumers who buy Chinese products

"It all depends on exactly how it is done and on which products...but I think there is merit to it," Ms. Raimondo said. "That decision is with the president himself. We have briefed him a number of times.

Labor groups oppose lifting the tariffs, saying the levies have protected domestic manufacturers and encouraged them to invest at home.

-Yuka Hayashi

TEXAS

Possible U.S. Death



OLD WARRIOR: The Battleship Texas, which was commissioned in 1914 and served in World War I and World War II, is scheduled to be towed down the Houston Ship Channel on Wednesday to a dry dock in Galveston. Once there, it will undergo a \$35 million repair.

first known fatality from the virus in the U.S.

The Texas Department of State Health Services said this was the first death of a person diagnosed with monkeypox in Texas. Officials are investigating what role monkeypox played in the death

They said the patient, who was an adult and a resident of Harris County, Texas, was "seurged those who have been exposed or have symptoms to seek treatment.

A representative for the Texas health department didn't respond to a request for comment. -Joseph Pisani

MIDWEST, SOUTH

Three People Killed In Severe Storms

and Arkansas as well as a woman in Ohio

Mondav's storms also knocked out electrical service to hundreds of thousands of homes and businesses in Indiana and Michigan, with dozens of schools canceling classes in Michigan alone on Tuesday because of power outages.

In the Michigan city of Monroe, a 14-year-old girl was electrocuted Monday night in the backyard of her home after coming into contact with an electrical line that was knocked down by a thunderstorm, the public safety department said in a Facebook post. The girl was with a friend and she reached for what she believed

was a stick, but it turned out to be the power line, the department said.

In Arkansas, an 11-year-old boy died after he was swept into a storm drain during heavy rainfall Monday, authorities said.

A 47-year-old woman who tried to help the child was also pulled from the drain and taken to a hospital for treatment, according to police in Bentonville.

The Wall Street Journal. To reduce inflation amid a strong labor market, Mr. Williams said the Fed will very likely need to raise rates high enough to slow economic activity. To do that, he said interest rates will need to rise above the inflation rate, which he said

he expects to fall to between 2.5% and 3% next year. "We're still quite a ways from that, and to me, that's one of the benchmarks," said Mr. Williams. "We need to get the interest rate, relative to where inflation is expected to be over the next year, into a positive space and probably even higher."

Fed officials raised the rate last month by 0.75 percentage point to a range between 2.25% and 2.5%. They have indicated they are likely to consider another 0.75-point rate rise at their meeting next month, though some have said they would like to raise it by 0.5 point to avoid overtightening. "We're going to need to have restrictive policy for some time; this is not something that we're going to do for a very short period of time and then change course," he said. "We'll continue through next year" with a restrictive policy stance, he said.

From Monkeypox

A person in Texas who was diagnosed with monkeypox and had a weak immune system has died. Texas state health officials said Tuesday, in what could be the

verely immunocompromised" but didn't offer additional details.

In a statement, Texas health commissioner Dr. John Hellerstedt said that "monkeypox is a serious disease, particularly for those with weakened immune systems." He

Severe storms that brought damaging winds, heavy rains and flash flooding to parts of the Midwest and the South were blamed for the deaths of three people, including two children in Michigan

In Ohio, a woman was killed Monday night when a tree fell on her behind her home in Toledo just as a strong storm moved through the area, the city's fire department said.

-Associated Press

Musk Cites Complaint To End Bid

Continued from Page One

Though the whistleblower complaint is separate from the merger dispute, Mr. Musk's lawyers said in the Aug. 29 letter that the allegations of farreaching misconduct at Twitter would likely have severe consequences for the company's business, constituting a "material adverse effect" as defined in the merger agreement.

"We remain committed to closing the transaction on the price and terms agreed upon with Mr. Musk," Twitter said in a statement. "We have not breached any of our representations or obligations under the agreement, and have not

suffered and are not likely to suffer a company material adverse effect.

Mr. Musk's lawyers said the reasons they cite for scrapping the deal in the latest letter are in addition to those outlined in the July termination notice, which cited concerns over Twitter's estimates about how many of its monetizable daily active users are fake or spam accounts.

Messrs. Musk and Zatko both said there are too many fake and spam accounts on Twitter. but they offer different reasons for why that matters. Mr. Musk has accused Twitter of committing fraud by undercounting spam and bots when calculating its monetizable daily active users, as a way to mislead advertisers and misrepresent the strength of its business.

Mr. Zatko said Twitter does a reasonable job of counting those numbers, but he claimed the company doesn't do more to remove spam and fake ac-



Peiter Zatko

counts from the platform because executives are motivated to focus only on the monetizable user figure. That, he claimed, hurts the general experience on the platform.

Mr. Musk's legal team sent a subpoena to Mr. Zatko, according to legal filings on Monday in Delaware, seeking information related to how the company measures and deals with fake and spam accounts, as well as information pertaining to reports about the company's alleged security vulnerChief Executive Parag Agrawal or other executives.

Mr. Zatko is a famed exhacker who was recruited to Twitter in November 2020 by co-founder Jack Dorsey to help protect user privacy and the security of the company's computer systems. He was fired earlier this year.

Mr. Musk's lawyers are also seeking details on Mr. Zatko's departure from Twitter and want to depose Mr. Zatko on Sept. 9.

Debra Katz, an attorney representing Mr. Zatko, said he would comply with the legal obligations of the subpoena and his appearance at the deposition would be involuntary.

Twitter said last week Mr. Zatko was fired "for ineffective leadership and poor performance" and his complaint "is riddled with inconsistencies and inaccuracies and lacks important context."

Mr. Musk's lawyers wrote in

nance article about China's

currency incorrectly said the

yuan depreciated more than 8%

against the dollar over that pe-

Mississippi's only natural

public beaches are on the bar-

rier islands, and there is one

private natural beach on the

mainland of the Mississippi

coast. An Aug. 20 Off Duty arti-

cle about Ocean Springs, Miss.,

incorrectly said that the only

on the barrier islands.

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CORRECTIONS ビ AMPLIFICATIONS

riod.

The JPMorgan Hedged Equity Fund I is closed to most investors, while funds II and III remain open. A Business & Finance article on Tuesday about buffer funds incorrectly said all three funds are closed to most investors

The Chinese yuan weakened past 6.88 to the dollar in the more freely traded offshore market on Aug. 23, taking its year-to-date decline against the dollar to 7.6% as of that date. An Aug. 24 Business & Fi-

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

abilities that were sent to the Aug. 29 letter that the facts supporting the whistleblower complaint were known to Twitter when they agreed to sell the company to Mr. Musk and when Mr. Musk initially sought to abandon the deal in July.

> Among the allegations cited by Mr. Musk are Mr. Zatko's claim that Twitter has repeatedly violated its 2011 Federal Trade Commission consent decree that required the company to establish and maintain "a comprehensive information security plan" to ensure that its users' personal data was sufficiently protected from disclosure.

> Mr. Musk also cited Mr. Zatko's assertion that some of Twitter's regulatory filings contained untrue statements.

At a recent company allhands meeting, an executive told employees that Twitter is in full compliance with its FTC consent decree and that an external auditor reviews Twitter's compliance with the deevery two years, cree according to a spokesman.

The FTC didn't respond to a request to comment about the complaint after it became public last week.

It is rare for a whistleblower case to affect the outcome of a merger deal, but it has happened, said Brian Quinn, a professor at Boston College of Law who focuses on corporate law and mergers and acquisitions. –Will Feuer

and Erin Mulvaney contributed to this article.



Growth in **Home Prices Eased** in June

BY NICOLE FRIEDMAN

Home-price growth slowed in June as higher mortgage rates made homeownership less affordable.

The S&P CoreLogic Case-Shiller National Home Price Index, which measures average home prices in major metropolitan areas across the nation, rose 18% in the year that ended in June, down from a 19.9% annual rate the prior month.

The housing market has cooled in recent months, and existing-home sales have fallen for six straight months through July. Economists expect home-price growth to slow significantly by year-end, but prices continue to show large gains from a year ago.

The median existing-home price rose 10.8% in July from a year earlier to \$403,800, according to the National Association of Realtors.

The Case-Shiller 10-city index gained 17.4% over the year ended in June, versus a 19.1% increase in May. The 20-city index rose 18.6%, after an annual gain of 20.5% in May.



U.S. NEWS

Made to Obstruct Search

WASHINGTON—The Justice Department said "efforts were likely taken to obstruct the government's investigation" of documents at former President Donald Trump's Mar-a-Lago home months before FBI agents searched the Florida estate in early August.

By Sadie Gurman, Jan Wolfe and Alex Leary

A court filing late Tuesday objecting to Mr. Trump's proposal that the documents seized be vetted by a thirdparty arbiter laid out the government's most detailed timeline yet of the events that led to the unprecedented search of the premises.

The 36-page document underscored the urgency with which the Justice Department believed it needed to secure the classified material after Mr. Trump's team failed to relinguish all of it during several less invasive attempts to retrieve it earlier this year.

Those steps included a grand jury subpoena issued to Mr. Trump's team in May seeking all classified documents from the premises.

According to the government's filing, a representative of Mr. Trump handed over an accordion folder of documents when FBI agents visited the Palm Beach property on June 3. Another representative then attested in writing that the team had supplied "any and all documents that are responsive to the subpoena," according to the filing.

investigation Further showed that not to be the case, the Justice Department said.

"The FBI uncovered multiple sources of evidence indicating that the response to the May 11 grand jury subpoena was incomplete and that classified documents remained at the Premises, notwithstanding the sworn certification made to the government on June 3," the filing said.

"The government also developed evidence that government records were likely concealed

DOJ Says Bid Likely ALYSSA LUKPAT COOK, WASH dishes or brush

AND CAMERON MCWHIRTER

The city of Jackson, Miss., which has struggled with a crumbling water infrastructure for years, has no reliable running water, authorities said.

Pumps at the main watertreatment plant in the state's largest city failed Monday, Republican Gov. Tate Reeves said, leaving the capital with little to no water-and sometimes raw reservoir waterflowing through the pipes.

The poor-quality water and the low water pressure meant it wasn't safe for people to drink the water or to brush their teeth with it, state officials said. Instead, officials were working to distribute cases of bottled water to the city's roughly 150,000 residents. "It is going to be a massive undertaking," Mr. Reeves said. He said it could take three or four months to repair the plant.

White House press secretary Karine Jean-Pierre told reporters traveling aboard Air Force One Tuesday that the Federal Emergency Management Agency was working with Mississippi to identify needs and the U.S. Environmental Protection Agency was coordinating with industry "to expedite delivery of critical treatment equipment for emergency repairs at the city of Jackson water treatment facilities."

Mr. Reeves declared a state of emergency over the water crisis, saying the city, which runs the plant, didn't have enough water to fight fires or flush toilets. The city's public schools shifted



Rajwinder Singh, owner of a gas station and convenience store, packed cases of drinking water that he bought from a Kroger grocery store into his vehicle Tuesday in Jackson, Miss.

the water shortage.

A possible failure at the plant had been looming for weeks. Mr. Reeves said the facility had been operating on small backup pumps after the main pumps were severely damaged.

Jackson Mayor Chokwe Antar Lumumba, a Democrat, said at a press conference

online on Tuesday because of Monday that recent floodwaters had inundated the plant. The facility has released less water to residents in recent days because it was struggling to treat the water.

Mr. Lumumba declared a water system emergency and said the shortage is likely to last several days. "It is no secret to any of us—we have a very fragile water-treatment ter every time she wants to

facility," he said.

Since last month, state health authorities had warned residents to boil their water-which may contain bacteria, viruses or parasites—after pumps at the plant began to fail.

Velma Warner, a 53-yearold Jackson resident, said she is tired of having to boil wa-

cook, wash dishes or brush her teeth. She said the water shortage this week has made the situation even more hectic.

"This is just uncalled for what we are experiencing here," said Ms. Warner, a church nursery coordinator.

First Presbyterian Day School, a private Christian school with about 600 students, has been buying extra pallets of bottled water and recently ordered a tanker truck filled with water as a backup, said Swayze Pentecost, a school administrator in charge of admissions and marketing.

Jackson's water system has struggled for years to hold up during severe weather. The city has multiple aging water plants that are often strained when the Pearl River, which runs through Jackson, overflows. Officials in Jackson have said it would cost more than \$200 million to fix Jackson's water infrastructure.

Last week, heavy rains and floods battered central Mississippi, including Jackson. Many roads in the capital were impassable but only one home was flooded, the mayor said Monday. The threat of catastrophic flooding in the area has largely receded since then, and the National Weather Service said Monday that the water levels in the Pearl River were dropping.

Mr. Reeves declined at the Monday briefing to answer a question about whether the flooding had strained the water-treatment plant in Jackson.

—Ken Thomas contributed to this article.

Army Grounds Entire Chinook Helicopter Fleet

BY ANDREW TANGEL AND GORDON LUBOLD

The U.S. Army has grounded its entire fleet of CH-47 Chinook helicopters due to a risk of engine fires, U.S. officials said.

Army officials are aware of a small number of engine fires with the helicopters, and the incidents didn't result in any injuries or deaths, the U.S. officials said. One of the officials said the fires occurred in recent days.

The U.S. Army Materiel Command grounded the fleet



The U.S. Army decided to ground its CH-47 Chinooks because of a small number of engine fires. The helicopters have been a battlefield workhorse since the 1960s.

the Army.

A Honeywell spokesman said the engine maker worked with the Army to determine that certain components known as O-rings didn't meet the company's design specifications. He said the parts were installed during routine maintenance at an Army facility. While he declined to name the company that made the parts, the Honeywell spokesman said the company is working to supply the Army with replacements. An Army spokeswoman said the service has identified the root cause of fuel leaks that caused "a small number of engine fires among an isolated number" of the helicopters. She said the Army is taking steps to resolve the issue.

and removed from the Storage Room and that efforts were likely taken to obstruct the government's investigation," the Justice Department said.

A spokesman for Mr. Trump didn't immediately return a request seeking comment.

In the Aug. 8 search, agents carted away more than two dozen boxes including 11 sets of classified documents.

of hundreds of helicopters "out of an abundance of caution," but officials were looking at more than 70 aircraft that contained a part that is suspected to be connected to the problem, officials said.

The grounding of the Chinook helicopters, a battlefield workhorse since the 1960s. could pose logistical challenges for American soldiers, depend-



ing on how long the order lasts.

The grounding was targeted at certain Boeing Co.-made models with engines manufactured by Honeywell International Inc., people familiar with the matter said. The grounding took effect within about the last 24 hours, these people

said. The Army has about 400 of the helicopters in its fleet. one of the U.S. officials said. Boeing declined to com-

ment, referring questions to

Biden Urges Police Funding, Tight Gun Laws to Fight Crime

BY CATHERINE LUCEY AND NATALIE ANDREWS

WILKES-BARRE, Pa.-President Biden stressed Democratic efforts to improve public safety Tuesday by spending more on policing and tightening gun laws, while accusing some Republicans of trying to undercut law enforcement in probes related to former President Donald Trump.

During his speech in the Keystone State, a crucial battleground in the coming midterm elections, Mr. Biden looked to counter GOP attacks that his party is soft on crime. Democrats are divided on bills to address problems at police departments, with some moderates pushing for grants for small police agencies for hiring and training, and progressive and Black Democrats pushing for more accountability for police.

When it comes to public safety in this nation, the answer is not defund the police, it's fund the police," Mr. Biden said.

The focus on policing and guns comes as mayors and lawenforcement leaders have been trying to tamp down a surge in violent crime in recent years, while some Democrats have sought to overhaul policing tactics and ease criminal penalties. The number of homicides rose nearly 30% in 2020, and prelim-

inary data indicate the rate continued to rise in 2021.

Mr. Biden highlighted the bipartisan firearms legislation he signed into law this summer, repeated his calls to pass a ban on so-called assault weapons and called on Republicans to condemn the rioters that stormed the Capitol on Jan. 6, 2021, in support of Mr. Trump.

House Speaker Nancy Pelosi (D., Calif.) had planned to hold votes on a package of bills in July, and then again in August, but delayed the votes over

The president spoke in Pennsylvania, a battleground in the midterm elections.

splits inside the party. The package would likely include legislation banning assaultstyle weapons and helping police address mental-health crises, which lawmakers largely agree on. The main disagreement is over legislation focused on funding police departments, which some Democrats say should do more to limit the use of force, no-knock warrants and other controversial tactics. The bills as a package would be unlikely to advance in the Senate.

Many Democrats have pushed for increasing police accountability since May 2020. when George Floyd was killed by a police officer in Minneapolis, setting off nationwide protests over the use of force against Black Americans. During the protests, some progressives and activists called for defunding police departments, and some cities did cut police budgets. Many Democrats later blamed "defund the police" rhetoric in part for their loss of House seats in the 2020 election, and lawmakers continue to debate the best way to cut crime rates while improving police practices.

Mr. Biden was joined by Sen. Bob Casey, Gov. Tom Wolf, Rep. Matt Cartwright, all Pennsylvania Democrats, and state Attorney General Josh Shapiro, the Democratic candidate for governor. Lt. Gov. John Fetterman, the Democratic candidate for Senate, wasn't in attendance but is expected to join Mr. Biden at a Labor Day parade Monday in Pittsburgh, and Mr. Biden praised the candidate in his speech.

Republican National Committee Chairwoman Ronna Mc-Daniel issued a statement saying "Biden Democrats want to destroy Pennsylvania jobs, release violent criminals back on the streets, and raise taxes on hardworking Pennsylvanians."



BY MICAH MAIDENBERG AND ANDREW TANGEL

NASA is now hoping to launch its towering rocket on a lunar-orbit mission on Saturday.

An initial attempt to launch its first Artemis mission on Monday was postponed after engine-related problems emerged on the Space Launch System rocket that is supposed to carry the unmanned Orion spacecraft toward the moon. Mike Sarafin, who manages

Artemis at NASA, said after reviewing data on Monday, teams at NASA decided to try for the launch on Saturday. NASA officials said Saturday's two-hour launch window would begin at 2:17 p.m. EDT. The launch attempt could be further postponed until Monday if weather causes problems, they said.

The initial launch attempt was scrubbed because of problems with a procedure designed to cool down the engines before super-cold fuel begins flowing through them during blastoff.

NASA plans to start the cooling process that affected Monday's launch earlier in the process leading up to the launch attempt, Mr. Sarafin said.



A4 | Wednesday, August 31, 2022

U.S. NEWS

Sacramento Approves Measure California Passes Bill **On Social-Media Apps To Make Job Postings List Pay** BY CHRISTINE MAI-DUC

Bill requiring disclosure by employers that have at least 15 staffers now is in governor's hands

BY CHIP CUTTER

California may soon require nearly all employers hiring in the state to begin listing pay on job postings, a move that could affect many of the biggest U.S. companies.

A bill passed by the California Legislature mandates that all organizations with 15 or more employees include the hourly pay or salary range on job listings in the state. It also calls for companies to disclose more information to the state on the wages of existing workers. It now heads to the desk of Gov. Gavin Newsom, a Democrat. Representatives for Mr. Newsom declined to comment.

The legislation, if enacted, could compel employers to make nationwide changes to pay and hiring practices, human-resources executives and advisers said. Already, a number of cities and states have passed salary transparency laws. Such a law took effect in Colorado last year, while one in New York City begins in November. The state of Washington will require companies to include pay ranges on job posts as of Jan. 1.

California's Legislature also passed a bill on Monday to create a government panel that would set wages for fastfood workers in the state.

Fast-Food

Fight Bill

Continued from Page One

struggled to organize workers.

the first in the nation as it is in

so many fronts, and to be able

to spread this to other states,"

said Mary Kay Henry, interna-

tional president of the Service

Employees International Union.

union members rallied outside

On Monday, more than 100

'We want California to be

Chains



There are more than 19 million workers in California. Above, an employee at work at a store in San Francisco.

California has more than 19 million workers and is home to companies such as Apple Inc... Google parent Alphabet Inc., Meta Platforms Inc. and Walt Disney Co., all of which would be required to reveal compensation information on postings for roles in the state under the legislation. California-based companies wouldn't be required to disclose pay for roles based outside of the state. The measure would apply to companies based elsewhere but looking to fill roles in California. A number of California business groups oppose the bill, calling it overly burdensome.

Big companies typically prefer to standardize hiring practices across states, advisers said, so the California legislation may also push some employers to list pay on all job posts nationwide, wanting to avoid a state-by-state patchwork approach.

"This is likely going to be

as removing a provision that

Mr. Newsom expressed numerous concerns about the bill before significant amendments were made in the past week, including one that calls for the wage-setting council to shut down in 2028 unless it is renewed, the people said. His department of finance publicly opposed earlier versions. He has until Sept. 30 to de-

cide whether to sign or veto Source: Citigroup Global Markets the measure.

the tipping point for many large employers where they consider a nationwide strategy," said Christine Hendrickson, vice president of strategic initiatives at Syndio, an analytics platform that helps employers identify and fix pay and other workplace discrepancies.

Microsoft Corp. in June said it would start to disclose salary ranges for all job postings in the U.S. beginning no later than January, and some smaller employers have said they intend to do the same.

Many companies have traditionally been reluctant to add pay information on job postings, fearing that it could make hiring more difficult or raise issues internally if current employees compare their existing pay with the range on a job listing. Some employers also worry that missteps could lead to civil penalties or queries from California labor officials, said Philip I. Person, a labor and employment attornev in the San Francisco office of Greenberg Traurig LLP. "It's an administrative burden for the employer," he said.

The California bill passed a vote in the California Assembly on Monday and the Senate on Tuesday. The bill, introduced by California state Sen. Monique Limón, is aimed at addressing gender pay gaps and providing more wage transparency.

In addition to requiring pay ranges on job postings, the legislation also broadens some requirements for companies to disclose pay information about existing workers. Companies would need to provide California with the median and hourly pay rate by race, ethnicity and sex within a variety of job categories. Companies that hire 100 or more employees through labor contractors would also be required to submit a pay-data report to the state.

An earlier provision in the legislation, since removed, would have required the state to publish the pay-data reports of many companies to the public, a measure that drew criticism from trade groups. The California Chamber of Commerce and other business groups in the state still oppose the bill, arguing that it could undermine employers' ability to hire. But the California Chamber removed the bill from its "job killer list" after lawmakers amended the bill to no longer include the provision that a company's pay-data reports could be published.

AND MEGHAN BOBROWSKY

* * * *

California's Legislature passed a bill Tuesday that would for the first time in the U.S. require the makers of social-media apps such as Facebook, Instagram and TikTok to consider the physical and mental health of minors when designing their products.

The bill passed in a unanimous, bipartisan vote in the Assembly after doing the same in the state Senate Monday. Both chambers are dominated by Democrats.

Gov. Gavin Newsom hasn't indicated whether he would sign or veto the bill. A spokes-

The bill aims to protect the physical and mental health of minors.

man for the Democrat declined to comment.

'California is home to the tech innovation space, and we welcome that," state Assembly member Buffy Wicks, a Democrat and the bill's primary author, said Tuesday morning at a news conference urging Mr. Newsom to sign the bill. "But I also want to make sure our children are safe, and right now, they are not safe.' Social-media companies op-

posed the bill, arguing that differing state laws regulating their apps would make compliance difficult.

Its passage comes after the

own locations, versus other chains that rely more heavily on franchisees. Starbucks has around 1,880 locations in California, and Chipotle has about 440, according to an analysis by Citigroup Global Markets. Representatives for Chipotle and In-N-Out didn't respond to requests to comment. Starbucks declined to comment.

A representative for Jack in the Box Inc., which has 972 franchisee-owned stores and 338 company-owned locations in California, according to Citigroup, said any increased labor costs handed down by the council to restaurants will lead to operators hiking prices. The chain said it is engaging the

governor's office on the bill.

failure of a separate measure that would have allowed government attorneys to sue social-media companies when their apps cause harm or addiction in their children.

Representatives for companies including Meta Platforms Inc., Snap Inc. and Twitter lobbied aggressively Inc. against that measure.

The bill that passed Tuesday would require social-media companies to study products and features deemed likely to be accessed by minors to assess and mitigate potential harm before releasing them publicly. Those assessments would have to be given to the state attorney general, if requested, though the contents wouldn't be subject to public disclosure.

It would also require companies to disclose their privacy policies in language children can understand and prohibit profiling of minors and the use of tools that encourage children to share personal information.

In addition, it would prohibit companies from precise geolocation tracking unless the child is notified and would ban companies from using children's personal information in ways that are deemed to be detrimental to their health.

Companies found to violate the rules could face injunctions on their products and be fined up to \$2,500 per affected child for each violation and up to \$7,500 per child if the violation was intentional.

If the bill is signed by Mr. Newsom, its provisions would go into effect in July 2024.

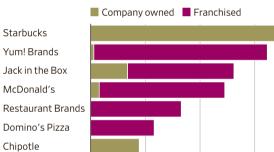
outlets in California today.

The bill calls for creating a 10-person panel made up of workers, union representatives, employers and business advocates, chosen by the governor and legislative leaders. The panel would set hourly wages of up to \$22 starting next year for workers at fast-food restaurants that are part of a chain, with limited or no table service. and where customers order and pay before receiving their food. After next year, wages can increase annually by the same rate as the consumer-price index, up to a maximum of 3.5%. California's current minimum wage is \$15, set to in-

crease to \$15.50 on Jan. 1. Labor shortages have boosted wages nationally for many fast-food workers over the past year. Workers at U.S. restaurants and bars were earning an average wage of \$18.50 an hour in June, up about 8.3% from a year earlier, according to the Labor Department.

made chains jointly responsible with franchisees for the treatment of workers were made partly in response to the governor's concerns, according to people with knowledge of the conversations.

Number of locations in California for select limited-service restaurants



500

Wingstop

Wendy's

Restaurant owners and climate goals that are already gender people.

the state capitol ahead of the bill's final passage. "Sign the bill!" they chanted.

A spokesman for Mr. Newsom declined to comment on whether he will sign the bill. However, top officials in his administration have been engaged in negotiations over the bill's final language over the past month, and changes such

other business groups called the bill the latest example of overly burdensome government regulation in California. The state recently finalized regulations to ban the sale of gas-powered cars beginning in 2035 and is considering bills to

more tightly regulate social-

media platforms and accelerate

among the most aggressive in the country.

Democratic political leaders in Sacramento see the state as a leader in progressive policy making and have said California is attractive to companies whose workers want to live in a state that supports abortion rights and equality for trans-

Some companies have said the state's burdensome regulations are motivating them to move corporate headquarters, manufacturing plants and other operations elsewhere.

1.500

1.000

2.000

If signed into law, the bill could more heavily affect chains like Starbucks, Chipotle and In-N-Out that operate their

"The small owner who wants to go into business will be negatively impacted," said Sid Feltenstein, a former Dunkin' executive who is now a partner with private-equity firm DIA Equity Partners. Mr. Feltenstein said he wouldn't consider a deal for a fast-food company that has a large percentage of

–Sarah Chanev Cambon contributed to this article.

Now Bingo Is Spelled P-A-R-T-Y

Continued from Page One shows, wearing his customary black-and-white striped Tshirt and nursing a pint of Diet Pepsi. "The funny thing is that when the bingo starts it's eyes down-you could almost hear a pin drop."

Their success has given the game a second wind here, decades after bingo halls began replacing local cinemas on British main streets, only to face growing pressure themselves from sports betting and other online gaming. Many people coming to Bongo's are looking for a night out that looks good on Instagram or TikTok when they post the pictures the next morning. Bongo's, with its special guests and dance breaks fits the bill better than a night in the pub, and traditional bingo halls have been pulling in students and other new players with a similar approach.

'Escapism is a big part of it, just taking part in something where you're fully in the moment," Mr. Burke said. "But the bingo is integral to it, too.'

As the clock ticked down to showtime, Claire Humphries agreed. "It's absolutely the best bit," she said, bingo card and red marker pen at the ready.

She was at a Bongo's show with a friend several years ago when Mr. Lacey got word that



Players marking their cards at Bongo's Bingo in Liverpool, England. Prizes include fluffy unicorns, cash and vacuums.

the secret guest, a British rapper, wouldn't be able to make it. Wondering how he could save the night, Mr. Lacey decided to add the rapper's \$18,000 appearance fee to the final bingo game of the night.

Ms. Humphries' friend won and they shared the prize, as they usually do.

'The Bongo's people came around the house and counted out the money in bundles then we just threw it all in the air," she recalled. "It was the most amazing weekend of my life.'

The Bongo's story began a decade ago when Belfast-born Mr. Lacey started putting on busy city-center strip. It's a lively area, thronged with students from the surrounding colleges but Mr. Lacey thought the entertainment options were a bit lacking.

"A lot of the quizzes just had the same old teams each week, real eggheads you know," he recalled. "I thought I'd try something a bit different so began putting in some dance rounds and some music, and making the questions a bit silly."

Soon there were lines around the block for his Monday quiz nights, catching the attention of Mr. Burke, who

pub quizzes in Liverpool's had been putting on club nights across the city. He suggested to Mr. Lacey that they team up for a new bingo show.

It was an instant hit. After meeting gaming license requirements, they began putting on bigger and more elaborate shows, yet always offering up packets of breakfast cereal as a prize. (Winners are offered the choice to keep them or open up the chocolate rice puffs and throw them around as Mr. Lacey yells "Make it rain!") Now in their mid-30s, Messrs. Lacey and Burke have put on shows as far afield as Australia, Ibiza

and Dubai.

Bingo veterans were intrigued. The oldest regular is Anne Gandy, who is 94. She went to one of the Liverpool shows with her daughter and granddaughter. "I like playing bingo, but this is bingo with a difference, it's so much more entertaining," she said, already planning a trip for her 95th birthday in September.

Once, she won a mobility scooter, a signature prize at Bongo's. "We haven't really used it, except to race it up and down the street at Christmas," her daughter, Vera, said. Others have tried Bongo's

Bingo but find it doesn't have the same competitive edge they're used to.

"It's too slow," said Helen Rodgers, after a session at Buzz Bingo, a traditional bingo hall just east of the city center. "I mean, it's fun, but after a while you just want to play bingo."

Bongo's is a rather different experience—sometimes poignant, like during the mass singalong for ABBA's "Money Money Money," at others scathing, such as when the crowd chanted its scorn at the British government as inflation approached double digits. Mostly, it's chaos.

The latest Liverpool show kicked off with a big screen showing Mr. Lacey lip-syncing to a medley of Spice Girls hits before the Bongo's dancers all men, mostly with beardstook the stage dressed as Ginger, Posh, Baby and the rest while confetti rained down from above. "It's not really drag," Mr. Lacey said later. "I don't know what it is."

The crowd, assigned spots on long benches like in a German beer hall, were already on their feet dancing along.

A Britney Spears impersonator followed, before another prize, a vacuum cleaner, descended from the ceiling, covered in mirror plating like a disco ball. Other prizes included a trip to Dubai and \$3,500 in cash.

Backstage, one of the dancers, Marc Smethurst, explained how he works as a dentist in his day job but prefers playing his alter ego, Filthy Phoebe. "It's the best gig in the world," he said.

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WORLD NEWS **Ukraine Presses Southern Offensive**

Kyiv looks to prove its forces can retake territory and push out Russian troops

Ukraine pressed forward with an offensive in the country's south on Tuesday, seeking to build on some initial gains against Russian forces after launching the assault to retake the Kherson region a day earlier.

By James Marson, Matthew Luxmoore and Ian Lovett

Videos on social media showed explosions overnight throughout the city of Kherson, the regional capital on the Dnipro River. Russian state media reported Tuesday that more than 100 rockets had hit Nova Kakhovka, the region's second-largest city, over the past two days. Ukrainian forces have seized at least one village to the northeast of Kherson city, and were fighting hard for several others, according to Russian military bloggers tied to the Russian armed forces.

Ukraine's strategy for the offensive was beginning to emerge Tuesday through reports from both sides. For weeks, Ukraine has focused on cutting Russian supply lines across the Dnipro using U.S.supplied long-range rockets.

after destroying Now. bridges and ammunition depots in the Kherson region, the Ukrainians have launched an assault focused on expanding a bridgehead across the Inhulets River east of Kherson city.

Whether Ukraine can capitalize on its initial thrust and retake territory in its south that Russia seized at the start of its invasion will go a long way to shape the next phase of the war.

After repelling the Russians from the outskirts of Kyiv in the spring, Ukraine had been



Smoke rose behind a sunflower crop at the front line in southern Ukraine on Tuesday as Kyiv sought to drive out Russian troops.

east in the face of intensive shelling and airstrikes. But after all but halting the Russians there, Ukraine sought to cut off enemy forces on the western bank of the Dnipro River in the south by using precise, long-range rockets provided by the U.S. to strike bridges and military facilities.

Russia has indicated it wants to annex the lands it holds in Ukraine's south and has sought to play down the Ukrainian assault.

Further Ukrainian gains would boost national morale and show the country's military and financial backers in the West, who are facing a winter of economic troubles, that Ukraine's military can halt the Russians and also take back territory.

slowly losing ground in the their first substantial offensive, it would be a demonstration to the West that they should continue supporting Ukraine to fully push the Russians out of their territory," said retired Australian Army Maj. Gen. Mick Ryan.

A Ukrainian advance would also be crucial for residents of occupied areas holding out hope that Ukraine will liberate their towns.

"I think the political dimensions of this offensive are as important as the military ones," Gen. Ryan said.

Ukrainian officials have cautioned against excessive optimism. They say the offensive will be slow and grinding.

"This will be a tough fight for the Ukrainians," said Gen. Ryan.

Ukrainian President Volod-"Not only would this be ymyr Zelensky has said he

only regional capital Russia captured since launching its invasion on Feb. 24. That would give Ukraine a gateway for attacks on Crimea, which Russia seized in 2014.

The southern offensive is the latest sign that Ukraine is seeking to seize the initiative. Ukrainian sabotage groups this month struck an air base and ammunition depot in Crimea, which acts as a rear base for Russian forces in the south of Ukraine. They were the first major strikes there and sent many Russians fleeing to the mainland while Ukrainians celebrated.

'Ukrainians can sense that momentum is shifting in their favor," said retired Lt. Gen. Ben Hodges, a former commander of the U.S. Army in Europe. "This will make it

now scrambling for non-Rus-

sian energy sources find they

are either in short supply, like

LNG, or hard to come by, like

proposals to cap electricity prices across the bloc. Some

are also reconsidering years of

environmental legislation to

shut down nuclear power

plants and reducing the use of

restart idled coal-powered

electricity plants this winter

to free up gas and is reviewing

a decision to shut down its

last three nuclear plants at the

mandating an end to fossil fuel

use beyond around 2040, how-

ever, complicating its bid to

secure LNG from Qatar, which

insists on multidecade con-

could struggle after the winter

to refill its gas stores, now al-

most 80% full, said Sigmar Ga-

briel, a former German econ-

war, only one German utility,

EnBW Energie Baden-Würt-

temberg AG, has signed a

long-term LNG deal, with U.S.

firm Venture Global LNG Inc.

A spokeswoman for EnBW said

that the company, which like

most German importers had

been using Russian gas, was

refocusing on LNG.

Since the outbreak of the

Because of this, Germany

It isn't yet dropping laws

Germany has said it would

fuels such as oil and coal.

EU nations are discussing

oil," she said.

end of 2022.

tracts.

omy minister.

wants to retake Kherson, the much more feasible for Ukraine's supporters, as well as Ukrainians, to envision the recovery of Ukraine. It will continue to remove the idea that Russian victory is inevitable."

> Thousands of Russian troops on the western bank of the Dnipro River are now all but trapped, with Ukraine saying it had damaged bridges across the river sufficiently to prevent any heavy vehicles from crossing.

> Ukrainian officials say little more than that things are going to plan. They have long said they don't have sufficient armor and troops to mount a broad, overwhelming offensive. Instead, they wanted to cut off the Russian troops from their supplies and now are seeking to destroy them piece by piece.

Iran Sends Moscow **Combat Drones**

Iran has shipped its first plane loads of combat drones to Russia, part of a deepening plan between the two countries for Moscow to use the weapons against Ukrainian forces, U.S. officials said Tuesday.

Biden administration officials said Russian cargo planes have flown at least two kinds of Iranian drones to Russia that the U.S. expects Moscow to use in Ukraine to carry out missile strikes, surveillance and electronic warfare.

The U.S. expects Tehran to deliver hundreds of drones to Russia as Moscow tries to counter the flow of military support that the U.S. and its allies are giving to Kyiv.

The delivery underscores how Iran has emerged as one of the world's most prolific purveyors of drone technology, which has helped its allies in Yemen, Iraq, Syria and Lebanon, U.S. and Israeli officials have said. It also highlights how unmanned weapons are partially driving the battlefield in Ukraine.

So far, however, U.S. officials said Moscow's new military supplies from Tehran are proving to be unreliable. U.S. officials said that the drones have experienced numerous failures, though they declined to provide more details.

Kremlin spokesman Dmitry Peskov described news articles about the drones as "informational attacks," in comments to reporters Tuesday. "As for our relations with Iran, as you know they are developing dynamically," he said.

Iranian officials didn't respond to requests to comment.

—Dion Nissenbaum



Russia is set to shut its key Nord Stream natural-gas pipeline on Wednesday for maintenance, leaving Europe guessing again about whether supplies will restart, as temperatures fall and demand for the fuel grows.





In Bid to Exit Russia **Oil-and-Gas Project**

BY COLLIN EATON AND TIMOTHY PUKO

entities after the U.S. and its allies imposed sanctions on Russia following its 2014 invasion of Crimea. Exxon had still planned to invest billions of dollars in the Sakhalin project, which wasn't covered by previous sanctions. It declared force majeure in April, and has since reduced production to about 10,000 barrels of oil and gas a day from 220,000. Western companies have found it difficult to untangle their business interests from Russia following the war in Ukraine. For Exxon, the task not only involves finding a buyer for its stake in Sakhalin-1, but also finding a company technically capable of taking over its complex operations. The U.S. oil company took a \$3.4 billion accounting charge related to its Russia exit in the first quarter. Exxon is taking steps to file a lawsuit with the expectation the matter is unlikely to be resolved by the deadline, the people familiar with the matter said.

Bv Boian Pancevski in Berlin and Benoît Morenne in Houston

Whatever the outcome, Eu-/GETTY ropean officials and energy executives say the continent faces years of high energy prices and possible shortages as efforts to replace Russian imports clash with limited supplies elsewhere and regulations that discourage hydrocarbon use.

Because of a drop in consumption this year, Europe is on track to secure enough gas to avoid outright rationing this winter. However, its governments are struggling to secure supplies for next year and beyond, despite wooing top producers from the likes of the U.S., Canada and Oatar.

Even if Nord Stream reopens on Saturday as promised by Russian gas giant Gazprom PJSC, few Western politicians and economists think Europe will receive enough Russian natural gas next year because of expectations that the economic war with Moscow will intensify.

Russia's Gazprom will reduce gas deliveries to Engie SA because of a dispute over contracts, the French multinational utility company said on Tuesday, without providing further details. Engie's deliveries of Russian gas, which normally account for about 17% of its yearly supply, has dropped to less than 4%, or a monthly

level of 1.5 terawatt hours. Pipeline gas from other regions besides Russia is flowing at full capacity, leaving the continent relying on liquefied natural gas from farther afield to offset the shortfall. Many experts think it won't be enough, condemning Europe to years of high energy prices that will dent consumers' budgets, drive energy-intensive companies out of business, and deplete public coffers as governments seek to soften the blow on society.

Europe must brace for five to 10 years of hardship, said The gas-transport and pipeline-network operator Gascade in Lubmin, Germany, uses Nord Stream.

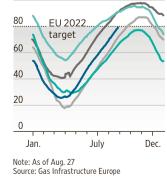
Alexander de Croo, the prime EU gas storage as percentage minister of Belgium, one of Europe's major LNG importers.

Faraway gas producers such as Qatar or the U.S. need at least two years to increase production to meet surging European demand. And because many European nations aim to cut fossil gas use in the long term, they have been reluctant to sign the long-term purchase contracts these producers insist on. Some gasrich nations such as Canada can't boost production because of their own climatechange legislation limiting carbon-dioxide emissions, including a ban on new production in Quebec, which sits on vast reserves.

In the short term, Europeans have acquired LNG on the spot market to meet gas shortages, mostly from Asian buyers who signed flexible long-term deals with U.S. exporters and have rerouted cargoes to Europe, where gas prices have soared. Benchmark European gas prices hit \$100 per million British thermal units last week, before settling at \$79.92 on Monday. European natural-gas futures fell Tuesday as the European Union appeared on the cusp of filling its gas storage to sufficient levels to last through winter, and leaders said they would take measures to ease the continent's energy crisis. "For the past six months,

of capacity





Europe has become the demand center," said James Huckstepp, a gas analyst at S&P Global Commodity In-

sights While Europe looks unlikely to run out of gas in the immediate future, economists and many politicians fear current energy prices will test the region's political stability and economic resilience if they hold at current levels.

Helen Thompson, professor of political economy at Cambridge University, said the shock reflects how Europe's dependence on Russian energy became entrenched over decades.

"It's not like these difficulties suddenly appeared, it's just that Western politicians

Exxon Mobil Corp. has notified Russian officials it will sue the federal government unless Moscow allows the company to exit a major oiland-gas project, people familiar with the matter said.

A Kremlin decree banning certain transactions through the end of the year has blocked Exxon since early August from transferring operatorship and selling its 30% stake in the Sakhalin-1 venture in Russia's Far East, Before the decree, Exxon had said in regulatory filings that it was transitioning operating activities to another party following Russia's invasion of Ukraine.

Russia's move to bar such transactions, which President Vladimir Putin can decide to extend beyond 2022, inhibits Exxon's rights and impedes its ability to safely exit the project's operations, the company said.

Exxon spokesman Casey Norton said the company recently sent the Russian government a notice of difference, which lawyers said is a common requirement in commercial contracts as a step to remedy conflicts before litigation. It triggers a deadline by which parties reach an agreement or the matter can proceed to litigation.

"Exiting is a complex process, and as the operator, we must protect the safety of employees, the environment and the operation," Mr. Norton said.

The Russian government, through its embassy in the U.S., declined to comment. Statecontrolled Rosneft, which is a partner in the Sakhalin project, said the financial disagreements between the Sakhalin-1 partners stem from Exxon's unilateral decision to reduce production.

"The return to normal production activities of the Sakhalin-1 project could create the necessary conditions for resolving all contentious issues," a Rosneft representative said.

Exxon, the largest Western oil company, has cultivated ties with Russia for decades. But it withdrew from at least 10 joint ventures with Russian The length of time between

Exxon has pulled out of at least 10 joint ventures with **Russian entities.**

a company providing a notice of difference and filing a lawsuit can vary greatly depending on the contract, but is often between 30 and 90 days, people familiar with the process said. The dispute is expected to be filed outside of Russia but could take years to resolve in an international arbitration court, lawyers said.

A lawsuit would be a logical move for Exxon because of the size of its investment in Russia, said John McCarrick, a lawyer and former energy adviser at the State Department during the Trump administration. Russia could choose to ignore a court judgment but has other assets outside the country that could be used to compensate Exxon, he said.

WORLD NEWS

Gorbachev Is Dead At 91

Continued from Page One chev wrote in a two-volume book called "Life and Reforms," published in 1995.

Mr. Gorbachev's rejection of force to crush the push for freedom in the Soviet bloc, the easing of censorship in the media and cultural life, and his support of a landmark nuclear arms control agreement with the U.S. won him much praise abroad, and he was awarded the 1990 Nobel Peace Prize.

The Nobel committee cited "his leading role in the peace process," which it said "characterized important parts of the international community" at that time.

But such warm sentiments weren't felt at home, where many blamed the Soviet leader for the poverty and economic hardship that came with his loosening of centralized control of some businesses and in agriculture and manufacturing, for allowing the rise of nationalism in former Soviet republics, and for the loss of the U.S.S.R.'s status as a superpower.

"The real problem is, he was trying to introduce freedom of society for a population that did not know how to use freedom," said Moscow-based political scientist Mark Urnov, who worked at Mr. Gorbachev's foundation. "For many generations, we were under a very tough totalitarian regime. We were deprived of any elementary personal freedom. To overcome such kind of a legacy, three or four generations are needed."

The old conservative hierarchy that was benefiting from the system of privilege and cronyism tried to reverse Mr. Gorbachev's policies. Some key cabinet ministers and close associates launched a coup against Mr. Gorbachev in August 1991 while he was on vacation with his wife and daughter in a government villa on the Black Sea. The attempt to topple him failed but significantly weakened his position.





"The coup affected him very much, psychologically, psychosomatically," Mr. Urnov said. "There was deep trauma."

Mr. Gorbachev ultimately resigned as the leader of communist Russia on Dec. 25, 1991. The next day, the U.S.S.R. was formally dissolved.

Mr. Gorbachev's life following the end of his presidency was characterized by rounds on the lecture circuit in the West, penning papers and books, and hobnobbing with international dignitaries, who respected and admired him.

At home, he was relegated to the sidelines of politics, watching as many of the democratic reforms which he had spearheaded were diluted. Mikhail Sergeevich Gorbachev was born on March 2, 1931, to a peasant family of mixed Russian and Ukrainian heritage in Russia's southern Stavropol region.

During Soviet dictator Joseph Stalin's "Great Purge" of the 1930s, both of Mr. Gorbachev's grandfathers were arrested and spent time in Gulag Mikhail Gorbachev and President Ronald Reagan met in Reykjavik, Iceland, in 1986. Mr. Gorbachev, left, spoke to reporters after a failed coup attempt in 1991.

labor camps before being freed. He would acknowledge in later years that their experience had a profound impact on him.

Mr. Gorbachev graduated from high school in 1950. He entered the law faculty of the prestigious Moscow State University and in 1952 joined the Communist Party. He married Raisa Titarenko, a Ukrainian, in 1953, before graduating with honors in 1955 from the university's law faculty.

The young Gorbachev was assigned to the Stavropol Regional Prosecutor's Office. Between 1955 and 1962, he held several roles within Stavropol's Komsomol, known as the All-Union Leninist Young Communist League, a political youth organization. He rose through the ranks, eventually becoming a member of the party's central committee.

In October 1980, Mr. Gorbachev was promoted to the Politburo, the principal policymaking committee of the Communist Party. In 1985, following the successive deaths of three senior predecessors, he was named general secretary of the Communist Party, the formal head of the Soviet state. Five years later, he was elected president of the U.S.S.R.—the first and, ultimately, the last in the country's history.

Mr. Gorbachev's leadership was characterized by his down-to-earth and open style. He engaged with citizens on the street, encouraged frank discussions at Politburo sessions, and promoted well-educated younger generation cabinet members and aides.

The period that defined his political legacy began in 1985 with perestroika, envisioned as a way to revitalize the socialist economic and political system, by boosting the country's low productivity and substandard quality of its goods, and prompting a better work ethic.

His policy of glasnost offered citizens greater liberties, including allowing them to say what they wanted without fear of retribution. He encouraged differing views and greater candor in government affairs, released political prisoners, and allowed the publication of once classified information about the crimes of the Stalin era.

"The main achievement of Gorbachev was the liberation of Soviet people from the press of the system created by the Bolsheviks and controlled by the Communist Party of the Soviet Union," said Dmitry Trenin, director of the Carnegie Moscow Center. "He gave people freedom."

On the global stage, Mr. Gorbachev was viewed as a maverick compared with his predecessors. He ended the U.S.S.R.'s almost decadelong involvement in Afghanistan's civil war, in which some 15.000 Soviet soldiers died. He cemented the thawing of the Cold War with the signing of the landmark Intermediaterange Nuclear Forces Treaty with President Ronald Reagan. The pact banned the two nations' conventional groundlaunched ballistic and cruise missiles with ranges of 300 miles to 3,400 miles.

"Mr. Gorbachev deserves most of the credit," Mr. Reagan later said.

FROM PAGE ONE





Aller Caller

Intensifies

Continued from Page One erage retreated 308.12 points, or 1%, to 31790.87.

Stocks began their descent after Federal Reserve Chairman Jerome Powell said Friday that the central bank must continue raising interest rates and hold them at a higher level until policy makers are confident inflation is under control. This ran contrary to some investors' expectations that the Fed would slow the pace of rate increases due to easing inflation figures.

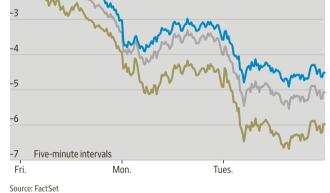
"Ever since Chairman Powell's speech, the market has refocused on the macro environment and monetary policy. With the Fed being aggressive again, that cloud of uncertainty is weighing on the markets," said Yung-Yu Ma, chief investment strategist at BMO Wealth Management.

The stock market's summer rally has screeched to a halt. With one trading session left in August, all three indexes are on track to notch at least 3% declines for the month. At its highest close of this month, the S&P 500 was up 17% from its mid-June low. Now it sits 8.7% off that low point. On Tuesday, the market ad-

opted a somewhat counterintuitive "bad news is good news" dynamic. Fresh data showing a tight U.S. labor market spelled trouble for stocks, with investors believing upbeat economic readings could embolden the Fed to continue with big interest-rate increases. Job openings rose in July to a seasonally adjusted 11.2 million, up from the previous month, the Labor Department reported Tuesday. "Those strong job numbers

do point to the likelihood of ongoing Fed aggressiveness and hawkishness," Mr. Ma said.

Investors await the monthly payrolls report due Friday morning for another assessment on the strength of the la-



bor picture and its potential impact on monetary policy. Economists surveyed by The Wall Street Journal expect to see 318,000 jobs added in August, down slightly from July's 528,000 payrolls increase.

The pullback in stocks on Tuesday was broad, with all 11 sectors of the S&P 500 finishing in negative territory. All but two components in the blue-chip Dow industrials closed lower.

In the bond market, shorter-term yields rose Tues-

Market bets on an aggressive Fed rate rise in September accelerated.

day as investors reassessed how high interest rates will go. The yield on the two-year Treasury note, which is more sensitive to near-term Fed policy expectations, ticked up to 3.466% from 3.427% Monday. The benchmark 10-year Treasury yield inched down to 3.107% from 3.109% Monday. Yields and prices move inversely.

Market expectations for another aggressive rate increase at the September meeting accelerated. Federal-funds futures showed traders betting on a roughly 73% probability of a 0.75 percentage-point rise at the Fed's next policy meeting, according to CME Group. Just a week ago, traders estimated a 53% probability of a rate increase of that size.

On the corporate-earnings front, Best Buy and Big Lots shares rose 1.6% and 12%, respectively, after the retailers reported quarterly results that beat analysts' expectations. Still, the companies warned of a pullback in spending as consumers contend with inflation. With the second-quarter

earnings reporting season drawing to a close, economic reports could hold greater significance for investors without corporate dispatches to mull over, according to Joe Zappia, principal and co-chief investment officer at LVW Advisors.

"More important than the actual economic releases over the next few weeks is how the markets react to them. That will give a clue about sentiment and positioning," he said.

In energy markets, Brent crude, the international benchmark for oil prices, fell \$5.78 a barrel, or 5.5%, to \$99.31. Energy stocks also sold off sharply, with the sector leading losses in the S&P 500.

Overseas, the pan-continental Stoxx Europe 600 retreated 0.7%. At midday Wednesday, major indexes in Asia were mostly declining, with Hong Kong's Hang Seng down 1.4%, Japan's Nikkei 225 having lost 0.6% and the Kospi Composite of South Korea down 0.3%.



FATHER FIGURE PABLO PICASSO

Master painter. Intimate subject. Important series.



This original oil on canvas by bastion of art history Pablo Picasso displays his genius for capturing the inner essence of his subjects. Entitled Buste d'homme barbu, this masterwork is personal and introspective, part of an important series the artist completed in the last years of his life. Believed to be a portrait of the artist's deceased father, this painting of a man represents Picasso grappling with his own mortality. Signed (upper right). Dated August 4, 1965. Canvas: 31 ¹/₂"h x 25 ¹/₂"w; Frame: 33" h x 27 ¹/₈" w. #31-5479



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Since 1912, M.S. Rau has specialized in the world's finest art, antiques and jewelry. Backed by our unprecedented 125% Guarantee, we stand behind each and every piece.

FROM PAGE ONE

Cartels Dominate Fentanyl

Continued from Page One of a globe-spanning production line manufacturing the cartels' highly profitable export. These crude labs-it is unknown how many there are—can be set up inexpensively and quickly, torn down and moved or abandoned to evade security forces.

The cook said he makes up to \$2,500 a week running his oneman lab, where he dons a hazmat suit, dark glasses and a black cloth mask. If he gets queasy, he said, he drinks milk. Jugs line the roughly 10-by-10 foot lab, including one containing a clear liquid marked "Pure Acetone." Others are marked "Fentanyl XXX," and "Chinese Chemical."

The two cartels are named for their respective strongholds in states on Mexico's Pacific Coast. Sinaloa is a decades-old criminal organization deeply embedded in the economy, politics and culture of Mexico's wild northwest, analysts and officials said. Jalisco, farther south, is a relative upstart, and has violently challenged Sinaloa for market share.

Fentanyl production is simpler than heroin, because it is entirely synthetic and doesn't require cultivating the poppies needed for heroin. Busts of Mexican labs or large seizures at the border can be quickly offset by new batches without having to wait to harvest crops or pay farmers.

It is also less expensive to make. The plant-based opium needed to produce a kilogram of heroin can cost producers about \$6,000, while the precursor chemicals to make a kilogram of fentanyl cost \$200 or less, according to Bryce Pardo, associate director of the Rand Corp.'s Drug Policy Research Center, who helped lead a recent bipartisan report on synthetic opioids

Heroin's profile has been shrinking as fentanyl becomes more available. Some Mexican poppy farmers in the mountains of Sinaloa say they have lost income as cartels shift away from heroin, and have abandoned their fields.

'Principal product'

The Sinaloa cartel is the market leader, said Renato Sales, Mexico's former security chief. U.S. and Mexican officials likened it to how a company



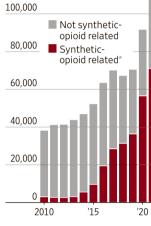
A clandestine fentanyl laboratory in Sinaloa. These pop-up labs can be set up fast and inexpensively, and dismantled just as easily to evade detection.

Chapo" Guzman, the drug lord U.S. drug overdose deaths and Sinaloa native son serving a life sentence in a supermax prison in Colorado.

The U.S. attorney's office in San Diego in June said 26 people were indicted following a two-year investigation into what law-enforcement officials described as a sprawling operation extending from Sinaloa. Drugs seized included methamphetamine, cocaine, heroin and nearly 500,000 fake pills laced with fentanyl, investigators said. The DEA identified alleged couriers, stash-house managers and people who smuggled proceeds back to Mexico.

A separate DEA operation in 2020 led to the arrest of more than 600 alleged Jalisco cartel members in the U.S. That cartel is Mexico's fastest-growing and most violent. It is fighting with Sinaloa for control of seaports where fentanyl's chemical ingredients arrive from China as well as routes through the country and border crossings into the U.S.

Illegal fentanyl production has flared in the past. A 2005 fentanyl surge in parts of the U.S., including the Midwest, led authorities to a single illegal lab in the city of Toluca, near Mexico City. Shutting it down



*includes those where other drugs were present Note: 2021 data are provisional. Fentanyl is a synthetic opioid. Source: Centers for Disease Control and

President Donald Trump. "They can take very quick adverse action against these producers." Chinese chemical manufacturers continue to sell the ingredients for fentanyl, many of which have a range of legitimate uses. Mexican cartels were primed to take advantage. They already had established trafficking networks built around drugs like cocaine, marijuana and heroin, said Uttam Dhillon, who served as acting DEA administrator unhe and a partner are experimenting with a new version meant to be 30% more potent than the typical fake oxycodone tablets, known as M30s.

The new pills, colored pink, yellow and green, have the shape of a skull, an iconic Mexican folkloric image, and don't try to mimic real medication. They are also made with butter flavoring so that, when melted on foil with a flame, the pills leave a golden trail and smell like caramel popcorn, telltale signs of quality, said the producer.

He said he has made as many as one million pills in a week. Another worker in his lab had to periodically stop one of their machines-a \$4,000, Chinesemade pill press—to clear jams as it ran on a recent, humid day.

"The M30 is not working very well. Everybody is making them," the producer said. The new pill, he said, "will generate a lot of demand."

Common chemicals

Fentanyl market dynamics have proven hard to disrupt. One problem is that many of the precursor chemicals made in China are also used in legitimate pharmaceuticals. Even when some are controlled, fentanyl makers can pick different inputs among an array of available chemicals, the recent U.S. bipartisan report said. Some 160,000 companies in China produce chemicals used in drug assembly in batches as small as tens of metric tons, the State Department estimated in early 2021, although estimates vary widely. Rahul Gupta, director of the Biden White House's Office of National Drug Control Policy, said the U.S. is asking China to enforce proper labeling of chemical shipments and to agree on which regulated chemicals can be used to make fentanyl so they can be tracked. A 2021 report from two researchers at the Institute of Criminal Investigation of People's Public Security University of China, the country's highest

police academy, pointed to weak training and unclear lines of command within China's drug enforcement divisions. The researchers said those inspecting chemical plants often don't have the means or know-how to identify fentanyl precursor chemicals.

China disputes the U.S. characterization of China's role in the illicit fentanyl supply chain. A statement from the Chinese embassy in Washington, D.C., touted China's efforts to control drug precursors and said it was untrue that these chemicals undergird the U.S. fentanyl problem. "The U.S. has itself to blame for the root cause of fentanyl abuse in the country," it said.

A stiffer Chinese crackdown on precursors might not disrupt the market or slow the cartels because they could buy chemicals from other countries, including India.

To try to stop fentanyl precursors from entering Mexico from Asia, President Andrés Manuel López Obrador put the country's ports and its largest airport in Mexico City under the control of the Mexican navy.

The navy said in June it had seized around 320 tons of illicitdrug chemicals in the past six

U.S. officials and analysts in both countries have criticized Mr. López Obrador for failing to curb the cartels' growing power. The Mexican president has said he is focused on what he calls the economic roots of Mexico's lawlessness and violence, rather than dismantling the cartels.

Cross-border cooperation over security matters has been strained since U.S. agents arrested a former Mexican defense minister on drug conspiracy charges in 2020. The U.S. dropped charges after Mexico threatened to curtail cooperation. Mexico passed legislation that U.S. officials said made it harder to work with their Mexican counterparts.

Company town

The Sinaloa cartel was forged from close-knit families in the mountains near Culiacán, who for generations grew marijuana and the opium poppies that provided the base for heroin. Alliances with Colombian cartels in the 1980s ramped up Sinaloa's control of the flow of cocaine on routes to the U.S. In Culiacán, the cartel runs what amounts to a shadow government in a company town.

The fentanyl cook started with the cartel as a 14-year-old lookout. He measured by eye while cooking the fentanyl, holding two fingers against a bottle marked "chlorine" before pouring some into the oil-barrel mix. "We have our own formula," he said. His efforts yielded a grayish-white, doughlike paste, which would be dried in the sun and packed as kilograms of powder for shipment across the border. As he worked, an associate whispered that a car was coming to pick up cargo from the next room. Wrapped in plastic, the 16 kilograms, which represent about three days work, were marked with different codes-X30, Coco, PO8-identifying buyers. Each kilo could potentially yield tens of thousands of doses. "They are leaving tonight for the U.S.," he said.

works, manufacturing and marketing an array of illegal drugs and cultivating links to suppliers in dozens of countries in Latin America, Europe and Asia. The cartel is believed to have different units handling jobs such as security, money laundering, transportation, production and the bribing of public officials.

The cartel dominates the economy and life of Culiacán, a semitropical city of luxury cars. gated neighborhoods and barrios. The downtown includes a shrine to Jesús Malverde, a bandit whom many of Sinaloa's drug traffickers have adopted as a folk saint.

At the city's airport gift shop, visitors can buy baseball caps emblazoned with the number 701, a reference to the ranking in the 2009 Forbes list of richest people of Joaquin "El helped stem the problem for a time.

Fentanyl metastasized into a broader crisis in the 2010s, as drugs flowed from China, sometimes through Mexico, and the cartels ramped up their own production. The eastern half of the U.S. was particularly hardhit as powdered fentanyl was mixed into the heroin supply, sometimes catching users off guard and leading to an increase in fatal overdoses.

In May 2019, under pressure from the U.S., China put fentanyl-related drugs under a controlled regulatory regime. The next year, seizures of fentanyl from China in the U.S. dropped sharply, according to a Government Accountability Office report.

"As we all know. China is not a democracy," said Jim Carroll, U.S. drug czar under former der Mr. Trump. And they had relationships with Chinese chemical makers, and expertise running drugmaking labs, through their production of methamphetamine, another synthetic drug they are sending to the U.S., Mr. Dhillon said.

The drug often arrives in the form of fake tablets made to look like prescription drugs, including pain pills, law-enforcement authorities said. The DEA believes these dupes—often stamped to look like real 30 milligram oxycodone pills—are aimed at driving prescription drug users toward an illicit, cartel-made product.

The pills are so ubiquitous that they have been falling in price, creating pressure on the cartels to roll out new products, according to a 27-year-old fentanyl producer who runs a clandestine lab in Culiacán. He said

months. Mexican authorities have also destroyed about 1,000 labs, 90% of them in Sinaloa producing synthetic drugs, mostly methamphetamine, in the 3¹/₂ years since Mr. López Obrador took office, a senior Mexican navy officer said.

Since 2017, Mexico has dismantled some 22 fentanyl production sites, said Oscar Santiago Qauintos, head of the criminal intelligence agency of the attorney general's office. In a bust in July, Mexican soldiers captured 543 kilos of what they said was fentanyl, the single largest seizure in Mexican history.

U.S. seizures last year included 20.4 million fake pills, according to the DEA. Fentanyl and other drugs are often ferried across the southern border hidden in secret compartments of vehicles.



Making fentanyl pills in Culiacán, above. The pills are often disguised as legitimate opioids.

A fentanyl cook holds a bottle labeled chlorine at a safe house in Culiacán. Others are marked 'Fentanyl XXX' and 'Chinese Chemical.'

PERSONAL JOURNAL.

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THE WALL STREET JOURNAL.

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How to Retire During A Scary Stock Market

By ANNE TERGESEN

etiring during a market downturn and soaring inflation can feel like sailing into the wind instead of the sunset. The market's perfor-

mance in the first few years of retirement can have a big impact on how long a nest egg lasts, partly because losses take a bigger bite out of a portfolio when it is typically at its largest, advisers and economists say.

Of course, it isn't always possible to time your retirement to coincide with a bull market.

But those nearing retirement right now can take some comfort in research that shows that even people who retired in the worst time to do so since 1926 would have made their money last 30 vears by sticking to certain rules.

Negative returns at the start of retirement, when a portfolio is usually largest, create a problem because the combination of market losses and withdrawals can leave a portfolio too depleted to last decades. "The five years after retirement are a pivotal period for determining a sustainable lifestyle in retirement," said Wade Pfau, a professor at the American College of Financial Services in King of Prussia, Pa., and author of "Retirement Planning Guidebook."

tired on Jan. 1 with \$1 million and is following the 4% rule to determine how much to spend in retirement. (Such an approach, which has been questioned recently, calls for spending 4% of a balance in the first year of retirement and adjusting that amount in subsequent years to account for inflation.)

After taking the first annual withdrawal of 4%, or \$40,000, the investor would have \$960,000 left. With a 15% loss in the first year,



the balance would fall to \$816,000. Two more years of similar withdrawals and 15% losses would leave about \$527,000 to last potentially for decades.

and low inflation that followed the financial crisis of 2008, someone with 50% in stocks who retired with \$1 million on Jan. 1, 2007, and spent \$40,000, adjusted annually for inflation, would have had about \$874,000 left after two years, but would have about \$1.63 million today.

"As long as you didn't panic and sell your stocks in 2008 you'd be doing fine today," said Mr. Pfau, who crunched the numbers for a

'The five years after retirement are a pivotal period,' says author and professor Wade Pfau.

portfolio with 50% in U.S. large-cap stocks and 50% in intermediate-term U.S. government

bonds. Another lesson for retirees contending with losses is to cut spending if possible, since "if

you're overspending from a portfolio that is simultaneously dwindling, that just leaves less in place to repair itself when the markets eventually recover," said Christine Benz, director of personal finance at Morningstar Inc.

drain their nest eggs faster than they would have otherwise, although many in that era were able to fall back to some extent on traditional pension benefits.

If markets slide and inflation remains high for the next couple of years, as some economists have predicted, Mr. Pfau said it could create "the perfect storm," leaving investors with a choice between withdrawing more from a shrinking portfolio or cutting spending to try to protect their nest eggs even as prices rise.

Here are steps retirees can take to improve their odds of making their money last:

Cut spending when markets decline

The 4% rule would have protected retirees from running out of money even in the worst 30 year period since 1926 in which to retire, which turned out to be from 1966 to 1995, according to Mr. Pfau.

For current retirees, Mr. Pfau recommends forgoing inflation adjustments following any year in

which your portfolio incurs losses. "A very small change in spend-

Manage volatility

People entering retirement often have 40% to 60% or more in stocks to help their nest eggs grow.

A 2014 study by researchers including Mr. Pfau finds that those who start retirement by reducing their stockholdings to 20% to 30% of their portfolio and then gradually push it back up to 50% to 70% in stocks have the highest probability of making their money last 30 years using the 4% spending rule.

Those who take a different approach, tapering stockholdings from 60% to 30%, are likely to run out of money after 28 years in the worst-case scenarios, according to the research.

That said, the conventional approach of starting retirement with more in stocks and reducing that exposure over time comes out ahead if stocks fare well in the early years of retirement. But reducing stock market exposure up front provides better downside protection in those early years, when retirees are most vulnerable to financial losses, says Mr. Pfau.

Use other assets

Consider a 62-year-old who re-

By contrast, a 62-year-old who retires with \$1 million and experiences 15% annual gains would have about \$1.36 million after three years of \$40,000 withdrawals. Still, history shows that the

portfolios of people who retire in down markets can recover. Thanks to the long bull market

The worst 30-year period in which to retire began in the late 1960s. Those who retired then were clobbered with back-to-back bear markets that started around 1969 and 1973, plus years of high inflation. These factors caused many to

ing can have a dramatic effect, said Mr. Pfau.

Someone who retired in 1966 and stuck to the 4% rule would have run out of money after 30 years. But by spending 3.8% to start instead, the investor would have preserved most of his or her original nest egg by year 30, he said.

When markets decline, rather than sell stocks at a loss, retirees with whole life insurance may be able to withdraw from their policies to meet living expenses. Another option is to tap home equity with a reverse mortgage line-of-credit. There can be downsides, so weigh the pros and cons carefully.

His Famed Bombers Roar Back From '90s



eff Hamilton likes to say that from 2004 to 2019 he was retired-done with the clothing industry in which he had toiled for decades. But during his supposed retirement, Mr. Hamilton still made dozens of custom, unlike-anythingelse leather jackets each year. The clients just kept calling.

If his name isn't familiar, you've certainly seen Mr. Hamilton's work. In the '90s, it seemed that nearly every pop culture figure worth their



Lakers' championship jacket

MTV News segment wore one of his iackets: Madonna, Vanilla Ice, LL Cool J. even Nelson Mandela. He made the rainbow-striped shell Nascar legend Jeff Gordon raced in. When the Lakers won the NBA championship in 2001, the trophy-stitched jackets Kobe Bryant and team wore were of Mr. Hamilton's creation.

Constructed by painstakingly layering strips of multicolored leather, Mr. Hamilton's American-made bombers have depicted everything from American flags to Pablo Escobar's smirking visage. They fall somewhere between pop art and streetwear.

Today, Mr. Hamilton's semiretirement is officially over: He's collaborating with Missoni and Supreme, making one-off jackets for rappers The Game and Anuel AA and working on a new ready-to-wear apparel line. And with nearly five million followers on Instagram, Mr. Hamilton himself is now as much a celebrity as his clients

Born Jeff Bohbot, the designer, now 67, grew up in France, married at 19 and had two children all before immigrating to California at 24. The relocation was partly inspired by his love of the "Showtime" Los Angeles Lakers. "I spent a lot of time watching basketball," he said. "I always wanted to realize the American dream."

And he did. While hustling around the Los Angeles's garment center, Mr. Hamilton regularly rode the elevator with another wellheeled French-speaking fellow:



For decades, Jeff Hamilton has produced logo-dripped leather jackets.

Georges Marciano, one of the brothers behind Guess jeans.

"We hit it off," said Mr. Hamilton. "We were always dressed nice, we wore cashmere sweaters and pink socks and loafers." He was often so tan, friends started calling him Jeff Hamilton after the similarly toasted actor George Hamilton.

The name stuck.

Soon, Mr. Hamilton had the license to design the men's line for Guess. He had no design experience, no green card and spoke no English. But the deal worked: Within three years, he said, the men's label was doing around \$75 million in sales.

Mr. Hamilton's friendship with the Marcianos withered, and with it, his relationship with Guess. But his next idea was already in place, driven by a love for motorcycles.

Throughout the '80s, Mr. Hamilton tooled around the city on a

\$25,000 "crazy-fancy" custom Harley-Davidson wearing extravagant "Easy Rider" meets Peter Max jackets, all of his own design. Acquaintances kept asking where they could get one of these for themselves. A business was born.

Celebrities came calling. George Michael ordered a custom piece. Gutter-mouthed comedian Andrew Dice Clay snatched up several to wear on stage. And Mr. Hamilton met Michael Jordan, and sold him jackets, through Magic Johnson, who had asked the designer to produce coats for some Lakers

Mr. Hamilton's relationship with the NBA blossomed into a formal partnership. In 1997, he produced jackets for the league's 50 greatest players in honor of its 50th anniversary, and did it again this year for the league's 75th anniversary. (He signed them, as he signs all the

custom jackets.)

His designs became coveted by rappers like LL Cool J and Snoop Dogg and their fans. "I'm blessed to be respected by their community," said Mr. Hamilton, who was namechecked in a song by Cam'ron.

Mr. Hamilton branched out through more-affordable off-the-rack designs: At their peak, his companies held over 40 licenses to make jackets with official NBA, NHL, Disney, Warner Bros., Betty Boop, Coca-Cola and Nascar iconography.

Mr. Hamilton sold his wholesale business in the mid-2000s, expecting to fade back from the commercial fashion industry. Then in 2020, he received a fateful Instagram message from A\$AP Rocky. The Harlem rapper wanted a custom jacket for the Yams Day concert in Brooklyn.

Mr. Hamilton didn't have enough time to make a new jacket, so he offered the rapper one from his own closet. Naturally, Rocky selectedand was photographed heavily inthe Lakers championship style that Mr. Bryant wore in the early 2000s.

Nine days later. Mr. Bryant died in a helicopter crash. The concert publicity put Mr. Hamilton back in the spotlight.

"I started getting bombarded with people wanting the jacket," he said. He restarted a full-fledged commercial label. Today, the Jeff Hamilton brand sells all-leather jackets for \$6,000 (including that Lakers design for Kobe fans), and \$850 wool and leather varsities. The designs will be in 300 department stores and boutiques by next year.

Custom designs can stretch well into the five figures, but to Mr. Hamilton they're more art than apparel.

'You don't need a Jeff Hamilton because you're cold," he said. "You want to make a statement."

PERSONAL JOURNAL.



When Can You Fully Trust **Your Covid Test Result?**

fter dodging Covid-19 for nearly 2¹/₂ years, I knew my time would come. A few weeks ago it did: I tested positive on a rapid antigen test. But I also tested negative on two other rapid tests, and also negative on a PCR. And again positive on another rapid test, all in one 24-hour span. The mixed results stumped me, and highlight the frustration many people are feeling when they suspect Covid symptoms but aren't sure they can trust test results.

I asked some doctors, academics and scientists to explain my wonky test results, and here's what they said

First, testing discrepancies appear to be increasingly common with Omicron and its subvariants, so some common sense comes in handy. If you're like me and living with people with Covid-19 and feel symptoms develop, you're likely developing Covid-19. So even if your tests say otherwise, stay home.

For rapid antigen tests, serial testing is the name of the game. Test every day or every other day for up to a week if you can. Once you get a positive you can be confident in it, even if it's a faint line.

In general, PCR tests are more sensitive than rapid antigen tests and will pick up an infection sooner. But even PCR tests can have false negatives—though the rate is less than \odot 1%—say doctors and scientists.

My negative PCR test appears to $\overline{\mathbb{S}}$ fall into that small group. I noticed d the testing site I was using wasn't as thorough. They definitely weren't counting the 15 seconds per nostril $\frac{1}{2}$ that I did at home and barely pushed the swab up my nose. They could also have missed a very faint line if they weren't looking carefully.

"Anything you require humans to do will have some amount of error," says Gigi Gronvall, a senior scholar at the Johns Hopkins Center of for Health Security.

But it's also possible that I experienced rapid viral growth, some doctors and scientists said. So while my morning swab was negative, the virus may have rapidly proliferated g in my nose, resulting in my faint $\overline{\Xi}$ positive line eight hours later.



"Viruses grow fast," says Dr. Gronvall. "They make a lot of themselves when they infect cells and blow them up."

The exact timeline on the tests could also have mattered.

I rushed to the closest express PCR site right after I began to feel the first twinges of a scratchy throat. It was negative. Not surprising since the first symptoms in vaccinated people are often your immune system activating. The next morning, I went to my local testing site for a rapid and PCR test. The rapid was negative.

That afternoon, however, the scratchy throat suddenly felt worse. My head started pounding. I took a Flowflex rapid test: There was a faint line. I wanted to confirm it with a second test. I took a BinaxNow test made by Abbott Laboratories: negative.

I went to bed figuring the PCR result the next day would confirm A mix of positive and negative results from a series of different tests can be a head-scratcher.

the worst. Only it also came back negative. I was perplexed.

Over the next day, I took more rapid and PCR tests with mixed results. Eventually, my Covid-19 diagnosis was confirmed on a daily basis with multiple brands of rapid antigen tests over the next week.

Mara Aspinall, a professor of biomedical diagnostics at Arizona State University, says another potential explanation of my results was that there wasn't enough sample in my swab.

"I think people don't fully recog-

nize that it's not the mucus you want; it's the lining of the nose," says Dr. Aspinall, who is on the board of Ora-Sure, a manufacturer of rapid tests. Always blow your nose before a test.

False positive rapid tests are very rare. So you can have confidence in a positive rapid test, no matter how faint the line is, doctors and scientists say. The faint Flowflex test should have been enough confirmation for me.

"If you're positive on a PCR or an antigen test you are very, very, very likely to be positive for Covid," says Nathaniel Hafer, assistant professor in the program in molecular medicine at the University of Massachusetts Chan Medical School, who is part of a National Institutes of Health project that conducts lab tests of at-home rapid antigen tests.

Dr. Hafer says false negatives are often due to sampling errors.

So how to explain the two different at-home rapid test results taken minutes apart?

Dr. Hafer says the threshold of virus needed to turn a rapid test positive slightly varies between brands, which could explain why a low amount of virus may result in a faint line in one brand and negative in another.

Blythe Adamson, chief executive and founder of Infectious Economics. a public-health consulting firm that conducts infection prevention for private businesses, says "with BA.5 we have noticed more testing discrepancies than with other variants."

Part of the issue is there are more reinfections and some are happening as early as three weeks after an infection, she says.

Wilbur Lam, who is lead investigator of the NIH project monitoring rapid tests' sensitivity to Omicron, says his lab has preliminary data indicating that rapid antigen tests are less sensitive with Omicron compared with other variants. Dr. Lam says with Omicron things can change quickly, resulting in disparate test results.

"Hours do matter," says Dr. Lam. "All of these Omicron subvariants are moving quickly. The windows are suddenly compressed in time."

Another anomaly is happening on the later end of infections, says Dr. Lam. People with negative PCR tests have antigen tests turning positive again.

Rebound infections-where antigen tests go from positive to negative back to positive—appear to be happening even in some people who didn't take Paxlovid, the antiviral commonly prescribed to people at risk of severe Covid-19, which can result in rebounds. Dr. Lam said he personally experienced that with a recent infection despite the fact that he didn't take Paxlovid.

A spokeswoman from Abbott said its assessments, as well as independent researchers' studies, have found that the BinaxNow rapid tests can detect the BA.4 and BA.5 variants with comparable sensitivity as prior variants.

A representative from ACON Laboratories, the maker of Flowflex, couldn't be reached for comment.

Dr. Adamson says the Flowflex antigen tests appear to be better at detecting the Omicron variants than other brands of rapid tests, which may explain why I got a faint line so early with that brand. It also may explain why I continued to test positive on Flowflex for well over 10 days.

More LinkedIn Users Pour Out Emotions

By KATHERINE BINDLEY

form. Some applaud the new candor around work and life. while for others it can be dis-

tech and finance, describes some of the LinkedIn posts she sees as akin to watching a car wreck. "They're smashing their personal tragedy on me," she says.

Dr. Baur, who lives in Switzerland, says she's glad that topics such as mental health





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job tips and other career insights with his 52,000 LinkedIn followers. More recently, he has debated whether to post about pandemic stress eating.

teve Crider often shares

"It's certainly vulnerable," asks Mr. Crider, who runs his own recruiting firm in the greater Richmond, Va., area. "But is it too per-

sonal? Is it really relevant?"

Such is the debate bubbling up across LinkedIn and among its users: How personal should a professional social network be?

LinkedIn has evolved over the pandemic from a networking platform to an arena with emotional exchanges about parenting choices. hustle culture, the meaning of life and the third rail of social media-politics. Career advice. work anniversaries and promotion announcements still drive much of the conversation. But

alongside those posts are now wedding photos and tales of overcoming addiction, not to mention tragic stories of illness and loss

For many LinkedIn users, Braden Wallake's post this month-a photo of himself, with tears running down his face after laving off two employees at the firm he leads-was the ultimate example of sharing gone awry on the professional network. "I can't think of a lower moment than this," he wrote in the post, which drew more than 10,000 comments and turned the crying CEO into an instant meme

LinkedIn users have mixed feelings about their professional contacts bringing their whole selves onto the platcomforting to see posts about, say, the religious beliefs of the person you know only from a job interview. Plus there's the sense that some of those posting about personal topics are doing it with the goal of professional gain.

And some users say they simply prefer keeping the per-



sonal stuff on their Facebook, Twitter or Instagram feeds.

Mr. Wallake, the crying CEO, faced scores of commenters suggesting that his post was tone deaf and inconsiderate of the employees who had lost their jobs. He says he doesn't regret it and notes the positive feedback outweighed the bad.

Yet he also feels conversations on the platform sometimes stray too far from the social network's roots.

"It's cool to celebrate our big life wins," says Mr. Wallake, who heads marketing company Hypersocial, based in Columbus, Ohio. "But children went back to school this week? OK, we get it."

Dorothea Baur, a consultant and lecturer on ethics in

are no longer taboo at work and that the work-life juggle gets more discussion. Yet she says some personal posts on LinkedIn seem juiced for gaining attention rather than real connection.

LinkedIn's shift from the more buttoned-up corner of the internet coincides with a

40% increase in the number of members engaging with content on the platform between July of this year and last. A LinkedIn spokeswoman said the company has guidelines and monitors the types of posts and discussions on the site to ensure exchanges stay safe and productive. The platform has recently rolled out more user controls so users can filter that type of content if they wish.

Rachel Kargas, a director of recruiting in Denver, says she doesn't understand whv

some LinkedIn users react harshly to personal posts.

fighting in the comments section," she said. "To me, it's like, " if you don't like it, scroll on."

Vulnerability done right can lead to opportunity, says Mr. Crider, the Virginia recruiter, who notes that posts blending his work and personal lives have resonated with most people. In one post this spring, he hailed his wife's decision to take a career break to raise their children full-time.

The post got over 120,000 likes and received more than 3,000 comments. Afterward, he says, he received supportive messages from companies saying they wanted to work with him.

THE WALL STREET JOURNAL.

ARTS IN REVIEW



ART REVIEW 'New York: 1962-1964': **Present at the Creation**

BY KAREN WILKIN

New York etween July 1962 and July 1964. Alan Solomon was the director of New York's Jewish Museum. During that brief tenure, he brought the yeasty energy of downtown New York to the staid Upper East Side with exhibitions of the "New Art"—his termincluding Robert Rauschenberg's and Jasper Johns's first museum retrospectives. When Solomon died suddenly in 1970, at age 49, the art historian Sam Hunter praised his "acute sense of mission

regarding contemporary art" and "probing analytical mind."



Marisol's 'Self-Portrait' (1961-62), above; installation view of the exhibition, top

Louis and Kenneth Noland. Now, a tribute to Solomon. and miscellany. Solomon maintained that unlike the self-absorbed Abstract Expressionists, the New Art generation celebrated the actual and the everyday, deploying allusion, representation and, sometimes. literal inclusion. Think of Rauschenberg's combines, Johns's flags and numbers, John Chamberlain's crushed car bodies. Claes Oldenburg's fictive food, Roy Lichenstein's overscaled comics and Andy Warhol's mass-media images, all challenges to Abstract Expressionism's art for art's sake values, and to postwar complacency and consumerism.

style, making them hard to see. And it's noisy. On the first floor, there's a jukebox with period hits, LeRoi Jones and Frank O'Hara reading their poems, and the notorious film "Flaming Creatures," Jack Smith's explicit paean to queer culture; upstairs, large video screens play Martin Luther King Jr.'s "I Have a Dream" speech, a fiery address by a young John Lewis, and Walter Cronkite's announcement of Kennedy's death. The clips are deeply moving, but the sound is inescapable, and given the museum's fairly restricted space, the im-

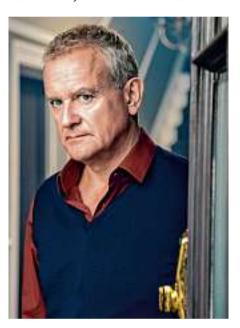
mense screens seem excessive. Do we really need walls of mag-

TELEVISION REVIEW JOHN ANDERSON

Hugh Bonneville, **Posh Serial** Killer

asting Hugh Bonneville as a psychopathic murderer is just one of the stratagems that elevate "I Came By" above the standard serial-killer thriller, not that it doesn't adhere to a considerable amount of formula. But having lorded over Downton Abbey since before World War I and been a good friend to Paddington the bear, Mr. Bonneville presents the least likely kind of upper-crust gent to be making young men disappear in chi-chi London. That his character uses a ceramist's kiln for evidence disposal does, somehow, seem like a concession to branding.

Director Babak Anvari, working from a script he wrote with Namsi Khan, doesn't attempt to pass off Mr. Bonneville's Sir Hector Blake-retired jurist and champion of immigrants' rights—as anything but what he is. There's no mystery about his place in the story. The dramatic gambit is to make him, initially, more sympathetic than his antagonists. Toby and Jay (George MacKay and Percelle Ascott), young men radicalized by nihilistic YouTubers, have been waging a décor war on the well-to-do of London, breaking, entering, disabling security systems, banishing Alexa and her ilk to the virtual hinterlands and spray-painting "I Came By" on whatever expanse of wall best displays their talents as graffiti artists. The point, as Jay comes to grasp, however slowly, is that Toby is a kind of fundamentalist who's also mean to his mother. That mom is played by the everadorable Kelly Macdonald does not win us



Hugh Bonneville, above, and Kelly Macdonald, below, in 'I Came By

The museum's current director, Claudia Gould, characterizes Solomon as exploring "the newest. most cutting-edge art being made in New York." (He wasn't the only Jewish Museum director to embrace the vanguard; witness the precocious Helen Frankenthaler's retrospective in 1960 or "Primary Structures," a 1966 show of young minimalists.) Solomon attracted enough attention to be selected as curator of the U.S. Pavilion for the 1964 Venice Biennale and was charismatic enough to pull off an unprecedented expansion of the exhibition into the U.S. consulate to showcase eight artists including Rauschenberg, Morris

'New York: 1962-1964," fills two floors of the Jewish Museum, "conceived and curated," and its massive catalog edited, we learn, by the cutting-edge curator Germano Celant, before his death in 2020. It's a wide-ranging tour of Solomon's world, with a strenuous effort made to conjure up the era, from pop songs to the Cuban Missile Crisis, the March on Washington, the civil-rights movement and John F. Kennedy's assassination. "Context" is the key word. Works by the artists Solomon championed are installed amid photographs, films, documentary material, publications, clothing, furniture, ephemera

The best-known "New Artists" and many others, familiar and obscure, are represented, each usually by a single work.

A show honors the legacy of the visionary Jewish Museum director Alan Solomon.

There's admirable attention to women, with important works by Lee Bontecou, Sally Hazelet Drummond, Marisol, Agnes Martin and Carolee Schneemann, among others, some unfamiliar. (I credit the curators who completed the project after Celant's death; women were conspicuously absent from shows he organized.) There are stunning works, abstract, figurative and hard to classify, such as Kenneth Noland's sumptuous investigations of the expressive power of color; a vibrant Bob Thompson riff on old master painting; Melvin Edwards's steel constructions suggesting bondage and labor; Anne Truitt's mysterious dark "wall" testing the limits of vision.

But context all but overwhelms the art, reducing significant works to illustrations of the period. Potent photographs of street life and studio interiors by Diane Arbus, Roy DeCarava, Gary Winogrand, Weegee, Ugo Mulas and their colleagues are densely installed, salon

azine covers documenting the civil-rights movement and commemorating Kennedy or an entire (admittedly small) gallery transformed into a very un-New York 1960s breakfast room with appropriate appliances and accessories?

I was happy, however, to see (small-screen) videos of the Judson Dance Theater, New York City Ballet and Merce Cunningham performances, although screening an atypically rowdy 1958 Cunningham work, apparently because some of its Rauschenberg-designed costumes could be shown, is odd, as is not identifying Jerome Robbins's "Afternoon of a Faun," performed by New York City Ballet's legendary Tanaquil Le Clercq and Jacques d'Amboise.

The last gallery evokes Solomon's triumph at the 1964 Biennale. There's ample documentation included, yet the eight artists he chose are treated rather ungenerously. Rauschenberg is represented best, probably because he won the International Grand Prize for Painting, a coup for the U.S. that also justified the controversial solo show that Solomon had presented at the museum. (I've heard that a trustee outraged by that exhibition was mollified only when assured that Rauschenberg wasn't Jewish.) Johns and Oldenburg are exhibited only elsewhere and Morris Louis is entirely absent. Noland, Chamberlain and Frank Stella are each accorded one work, while an enormous Jim Dine devours the space. An assembly of works by all of Solomon's picks would have been a spectacular finale.

"New York: 1962-1964" is entertaining and informative. But it wavers between sociology and aesthetics. Adjust your expectations accordingly.

New York: 1962-1964 Jewish Museum, through Jan. 8, 2023

Ms Wilkin is an independent curator and critic.



over to his anarcho-aesthetic point of view.

Mr. MacKay is first-rate in a thankless but pivotal role, Toby being devoted to his rather pointless campaign against those he perceives as being members of an elite that Blake, on the surface, doesn't belong to at all: He has cut his law career against the establishment grain and should be someone Toby admires but in his Maoist pigheadedness does not. When Jay's girlfriend, Naz (Varada Sethu), announces she's pregnant, he very maturely quits the tagging biz to devote himself to her. Toby, single-minded to an alienating degree, sees this as betraval.

Mr. Bonneville, having a well of viewer good will on which to draw, makes a perversely convincing villain, the extent of whose offenses are progressively appalling. There is a sense, amid the suspense, the horror and the courageous-mother subplot piloted by Ms. Macdonald, of a certain tongue-in-cheekiness-can we really be going where this vehicle is taking us? Yes. Still, Mr. Anvari does mix the old with the new—the jump-scare moments with the politics involved in bringing a sophisticated, well-regarded and well-connected ex-iurist to heel for crimes of which no one guite believes him capable. The upshot is a thriller that has to collapse into cliché eventually, but not without a few disappearing acts that no one sees comina.

I Came By Wednesday, Netflix



Robert Rauschenberg's 'Talisman' (1958)

SPORTS

Cam Smith Is Joining LIV Golf

A12 | Wednesday, August 31, 2022

By ANDREW BEATON

CAMERON SMITH, the world's No. 2 golfer and the recent British Open champion, headlines a new wave of golfers who are bolting to LIV Golf after the conclusion of the PGA Tour's season and ahead of the Saudi-backed circuit's fourth event.

Smith, a mulleted Australian with a wispy mustache, is joined by one other highly ranked player, No. 19 Joaquin Niemann, along with a handful of other notable names such as Harold Varner III and Marc Leishman, LIV said in a statement.

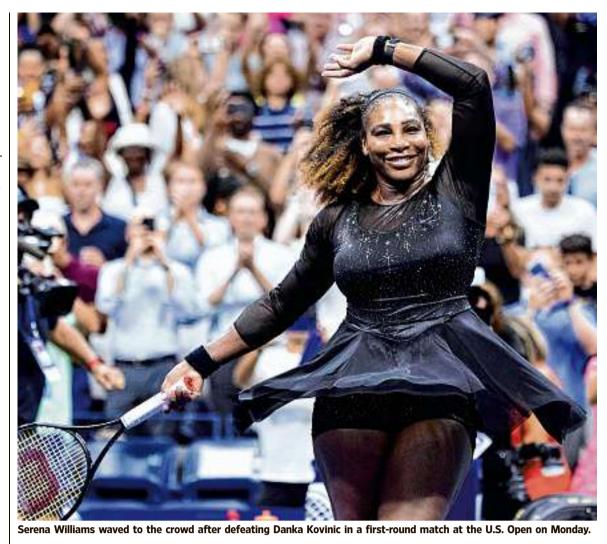
The new additions are the latest stage in a growing battle that's dividing golf. LIV, backed by Saudi Arabia's sovereign-wealth fund, has lured players away from the PGA Tour with exorbitant appearance fees and the richest prize funds in the sport's history. The PGA Tour has, in turn, suspended the players who have left while many have resigned their Tour memberships.

The fissure is proving acrimonious on numerous fronts. Critics of LIV, including many politicians, have accused LIV Golf of being a means of "sportswashing"-or using the glow of a popular sport to improve the country's global reputation after accusations of human rights abuses such as the killing of journalist Jamal Khashoggi. LIV, and many players, have sued the PGA Tour over the suspensions and alleged anticompetitive behavior.

Smith's defection from the PGA Tour had been widely rumored for weeks, especially as he declined to comment or shoot down the rumors when asked about it. He is the highest-ranked player to enlist with the upstart league that has already gathered some of golf's biggest names.

Smith and Niemann, in particular, are notable additions to LIV because they bring something its ranks had largely lacked: thriving young players. Smith, a 29-year-old Aussie, is coming off a stellar season in which he won the Open Championship and the Players Championship-the PGA Tour's signature event. Niemann is just 23 and has already made his case as one of the brighter young talents in the sport.

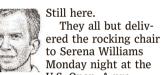




JASON GAY

Serena Williams, Onward, For Another Night

The legend disrupts a planned farewell with a straight-sets victory



U.S. Open. A preplanned, post-match tribute was under way: Emcee Gayle King on the microphone, Oprah Winfrey on the big screen, Billie Jean King for the gravitas, a standing room, sold-out crowd holding up strategically placed placards to spell WE LOVE SERENA, a big red heart subbing for love, just like in Milton Glaser's famous N.Y. logo.

The ceremony in Arthur Ashe Stadium was sweet and deserved. and Williams seemed genuinely touched. It was also a bit strange, because Williams had won her opening-round match, 6-3, 6-3 over Danka Kovinic, booking a Wednesday match against the

expected to be easy-Williams experienced some of that here, on this very court, like in 2015, when, on the edge of a calendar "Grand Slam," she shockingly lost in the semifinals to unheralded Roberta Vinci. It can also turn Cinderellas into superstars—like it did in 1999, when a teenaged Williams, white beads in her hair, won the very first of her 23 major tournament singles titles.

Serena is not dead vet. as the Pythons would say. Plus: She's playing doubles with Venus.

You pack for 14 days, but you

Total. It's quite possible that *you* have played more competitive tennis in 2022 than Williams.

And yet she is Serena Williams, and we are not, and that is why we all came here, filling the joint to the rafters for an opening-round match between two unseeded players.

Have you ever felt a stadium of 25,000 people in a single athlete's thrall? I mean, all 25,000 of them. Not 13,000 of them, or 24,750 of them. I mean every last one of them, including the babies too young to know what's going on, but brought by parents who wanted to make sure their child could say one day: I saw Serena Williams.

That's what Monday night felt like. Arthur Ashe shuddered when Williams walked onto the court shortly after 7 p.m., a sparkly, sehear the local trains rumbling on the tracks outside. When Williams summoned some of her old magic and did something great, it got loud, loud or louder as this place ever got for Fed, for Pete & Andre, for "This is What they Want" Jimmy, or Williams in her prime.

Who holds a crowd like that? Maybe only a champion boxer. And lo, there was Mike Tyson, sitting in the President's Box, in a scallop fisherman's craggly gray beard.

Sometimes, boxers are the last to know it's over, and there was a whiff of that anxiety early on, as Williams watched an early first-set lead evaporate and Kovinic, a 27year-old Montenegrin, start to rally. This is how it's been for Williams these past few years. The women she faces are younger and fierce and while they may still be awestruck by her, they are much less intimidated. A lot of them hit it haaard, almost as hard as Williams did at her peak, and they attack her vulnerabilities and slowing foot speed and play without mercy.

This, in and of itself, is a tribute to Williams, who, more than any other individual, changed the way women's tennis is played. She made it relentless—a power-based game of rocket serves and forehands that sizzle 6 inches over the net. That's what Iga Swiatek does, and Naomi Osaka, and it's what Kovinic tried to do in the role of spoiler, to the point where the crowd briefly had to wonder if they had come to see a funeral.

And yet Serena had enough. Enough to break Kovinic's momentum and snap away the first set, and then to keep her foot down in the second. Williams's strokes remain rusty but she moved better than expected—charging the net on drop shots and backpedaling for overhead smashes. She served herself out of trouble, and when she closed out an important point, she pumped her fist and screamed. The crowd went bonkers. Another aging legend was giving them exactly what they came for.

Was it the full Serena? No way. But it was plenty.

When it was over, a happy Williams took both hands and made the heart sign over her own big red heart, acknowledging the crowd. The ceremony paid homage to Williams's enormous legacy as an athlete, as an entrepreneur, as a Black woman in a chronically white space. They brought Williams's mother, Oracene Price, down to court level with Williams's family, along with Williams's husband, Alexis Ohanian, and their adorable 4-year-old daughter, Olympia, who wore her hair in white beads like mom once did.

It was the fairy tale all over again.

GETTY "I just want people to be inspired by my story," Williams said.

Smith won the 2022 British Open.

tournament's No. 2 seed, Anett Kontaveit.

Serena Williams is not dead yet, as the Pythons would say. Plus: She's playing doubles with her sister, Venus.

It was a reminder that tennis laughs at a well-laid plan. The sport delivers heartbreak when it's might be here for only one. That's tennis.

The ceremony's organizers can't be faulted for their preparation. They'd seen what we'd all seen: The 40-year-old Williams playing sparingly, haltingly in the weeks leading up to this Open. Entering Monday, she was 1-3 on the year.

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38 Pig playground

40 End-of-day music

41 He beat McEnroe

in the 1985 U.S.

43 Sewing kit item

45 Give permission

Flat Earthers

(6th century) ► Solve this puzzle online and discuss it at WSJ.com/Puzzles.

46 Concern for

quined cape trailing gently on the ground behind her.

"It's a feeling I'll never forget," she said later.

It staved like that the rest of the night: the entire place pulling for Williams at every step. When a serving Serena needed quiet, they got quiet—silent enough vou could

"I'm from Compton, California, you 🛱 know? And I made it."

Serena Williams is not expected to win the 2022 U.S. Open. Even she would acknowledge that is an unfair ask, at this point in her singular career. But she will play another match, and it feels like a mild triumph.

Weather AccuWeather | Visit AccuWeather.com Shown are today's noon positions of weather systems and precipitation. Temp re bands are highs for the da 80s **B** 40s Edmonto <0 70s 60s 0s H 60's Calgary 70s 10s 80s 90s 60s • Seattle 20s Portland 100s 30s 100s Billings 40s Mpls./St. Paul 70s 50s 90s 70s Sioux Falls 60s 100s 80s 100s Salt Lake City 80s 70s 70s New York Reno ; olnhia 100s •s= 80s aton D.C 90s San Francisco 60s 90s St. Loui 70s 100+ Louisville 80s 60s Wichita **H** 80s Santa Fe Charlotte Los Angeles 100s nhis Nashville Columbia San Dieg 90s Atlanta Warm Rain 80s .90s Cold 80s T-storms 80s Orlando Stationary Snow Showers Flurries 11111 lce

Toda

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U.S. Forecasts

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City	Hi	Lo	w	Hi	Lo	W	Phoenix	108	88	s	107	84	s	Hong Kong	90	82	t	91	82	
Anchorage	55	51	r	57	50	r	Pittsburgh	77	58	S	78	54	S	Istanbul	84	72	t	84	73	
Atlanta	90	68	s	91	72	S	Portland, Maine	82	59	t	78	53	рс	Jakarta	90	77	рс	89	77	
Austin	90	74	t	90	71	t	Portland, Ore.	91	62	s	91	63	S	Jerusalem	93	69	S	92	67	
Baltimore	87	65	s	88	64	S	Sacramento	96	60	s	103	62	S	Johannesburg	64	45	S	68	48	
Boise	104	67	s	99	63	S	St. Louis	88	67	s	89	70	рс	London	74	59	рс	76	60	
Boston	87	66	pc	84	61	pc	Salt Lake City	101	72	s	102	72	S	Madrid	91	60	S	92	62	
Burlington	76	59	pc	69	53	pc	San Francisco	72	55	рс	76	58	рс	Manila	89	80	t	89	80	
Charlotte	90	65	S	89	65	S	Santa Fe	83	56	pc	84	55	S	Melbourne	61	47	рс	60	47	
Chicago	84	65	s	87	67	S	Seattle	86	59	S	85	60	S	Mexico City	74	57	sh	73	55	
Cleveland	80	61	s	76	57	S	Sioux Falls	90	62	s	90	69	S	Milan	81	65	t	80	65	
Dallas	89	75	t	86	75	t	Wash., D.C.	87	68	s	88	67	s	Moscow	69	45	рс	56	41	
Denver	92	62	t	94	66	S								Mumbai	88	80	t	87	80	
Detroit	84	57	s	78	59	S	Internat	ion	al					Paris	82	62	рс	82	62	
Honolulu	88	75	S	87	75	рс	muu				_			Rio de Janeiro	70	60	S	75	63	
Houston	92	76	t	89	73	t			Today			morr		Riyadh	105	83	S	106	82	
Indianapolis	83	63	S	86	64	S	City	Hi	Lo	W	Hi	Lo	W	Rome	85	71	рс	83	67	
Kansas City	90	65	S	89	68	рс	Amsterdam	72	56	рс	75	57	рс	San Juan	89	78	t	89	77	
Las Vegas	109	87	S	110	86	S	Athens	87	74	рс	87	74	S	Seoul	81	65	рс	85	65	
Little Rock	93	69	S	91	70	рс	Baghdad	115	80	S	115	81	S	Shanghai	80	74	r	84	76	
Los Angeles	94	73	S	95	70	S	Bangkok	92	80	t	92	79	t	Singapore	87	79	sh	86	78	
Miami	92	79	рс	91	80	t	Beijing	89	60	рс	84	59	рс	Sydney	66	55	рс	68	56	
Milwaukee	85	64	S	83	67	S	Berlin	71	52	рс	70	52	S	Taipei City	95	80	r	89	78	
Minneapolis	84	64	S	88	68	S	Brussels	75	57	рс	77	57	рс	Tokyo	88	80	S	88	80	
Nashville	88	64	S	89	68	S	Buenos Aires	65	59	с	64	51	sh	Toronto	78	54	рс	73	58	
New Orleans	90	78	t	89	76	с	Dubai	105	87	S	102	87	S	Vancouver	77	61	S	75	60	
New York City	86	68	S	84	64	S	Dublin	64	54	sh	65	51	рс	Warsaw	71	51	рс	67	48	
Oklahoma City	93	70	рс	87	67	t	Edinburgh	62	47	S	66	50	рс	Zurich	72	53	t	73	51	

The WSJ Daily Crossword | Edited by Mike Shenk



a sort

62 Hvdrox

61 Pants, slangily

competitor

64 Wallace who

co-founded

Reader's Digest

65 Crafty marketer?

63 Tech line callers

base 59 R&B singer with 21 Chain with links the 2008 #3 hit 'Sexy Can I' 22 Augur's focus 60 Cold shower, of 25 Stuck in the mud

59 Sushi topping Previous Puzzle's Solution



57 Caramel candy

58 Chinese capital

OPINION

Europe's Winter of Living Bravely



BUSINESS WORLD By Holman W. Jenkins, Jr.

10 times as high as last winter's. Factories may be called on to cease operations to keep the lights on and furnaces cranking out warmth for residential consumers.

have

expect bills

Europe will be rewarded sooner than it thinks, though, if it keeps its nerve. Leave price signals intact. Help households and businesses with cash grants as necessary to tamp down social eruptions but don't subsidize consumption directly. Let towering energy prices guide users to conserve and adapt as best they can. Let prices reward producers for doing all they can to goose output and make sure it gets to those who value it most.

The best way to outmaneuver Vladimir Putin is by convincing him Europe isn't going to fold. He will lose money. His gas industry and its customer relations will be destroyed. His few and indispensable friends, the Chinese, with their own teetering economy, won't tolerate a strategy that doesn't produce a rapid European surrender and instead drives China's liguefied natural gas costs out of ketplace to improve the seems to yield only a succes-

Rough days sight and collapses its Euroawait Europe pean trade. the

Mr. Putin will quickly adapt once it's proven to him Europe's governing parties can't knuckle under to Russian blackmail and retain their Households democratic viability. But it's been also a good time to own up. warned to

In January this column predicted a year of realism on energy and climate, with Europe running into volatile wholesale electricity and gas prices up a shocking 300%. Mr. Putin hadn't yet invaded Ukraine.

Undiluted corruption drove Germany's choice to rely excessively on natural gas as a power source, dumping its coal and nuclear plants. The corruption was paraded daily in the form of former Chancellor Gerhard Schröder collecting millions on the boards of Gazprom's Nord Stream pipeline affiliate and Rosneft.

Germany didn't need to stop patronizing Russian gas, I pointed out four years ago. It only needed to stop, at every step, lending itself to the enhancement of Russia's energy power. But it was more important at the time to serve up to German voters magical talk of an "energy transition."

The problem runs deep—a generation-long period in the West in which governments had no serious purpose.

In the U.S. the last gasp of seriousness went out with ObamaCare, which arrived on the wings of an actual idea combining an individual mandate with a competitive mar-

under Obama cynicism, into an overpriced scheme to provide subsidies to a microtargeted set of Democratic voting blocs.

The George W. Bush administration was the last legatee of a generation's worth of serious thinking, Democrat and Republican, about how to fix an unsustainable entitlement state. All was lost amid the travails in Iraq. The subject isn't even discussed anymore.

Vladimir Putin has a short window to prove his energy intimidation strategy.

Germany today is lucky. So far, Europe is hanging together and seeking to share the pain of a blunder that is disproportionately Germany's. That intrinsically weak politician, Joe Biden, in a time of inflation, debt and war, can only think of dishing out more taxpaver money to college graduates and Tesla buyers.

I've said it before: Without recognized higher purpose, politics devolves into a game of rent-seeking and corporate welfare (wrapped lately in climate-related gift paper).

The phrase I invoked over and over was "sophisticated state failure," in which every attempt at collective action

allocation and efficiency of sion of boondoggles and ecohealthcare. It degenerated, nomic crises-Iraq, Afghanistan, Solyndra, the Department of Homeland Security, the housing meltdown, Wall Street bailouts, Covid mandates that proved absurdly costly and self-defeating, hundreds of billions in pandemic relief that appear to have been stolen.

Blame the end of the Cold War. Blame the "end of history" when the essence of political life became a perpetual race to satisfy the spending appetites of organized interests with borrowed money.

Blame the internet, "software eats the world" and social media for, in some sense, occupying center stage and crowding out other things.

Blame the media, which has lost sight of its mission amid its scramble for digital survival. Jefferson said a free press was critical to self-government but it can hardly serve this purpose well if it's competing only to confirm its target audience's prejudices and fantasies.

If we don't have elites that seriously try to understand what's working in our society and what isn't, and don't have any accompanying vision, our politics can only throw up a Donald Trump from time to time to urge our leadership class to self-rectify. Mr. Putin is in a weak position made to look strong only by a parade of politicians who have forgotten where Western strength comes from and how to tend and nurture it.

Way More Than \$10,000 in Debt Forgiveness



\$1,700, which sounds small POLITICS but amounted & IDEAS to 27% of the By William median family A. Galston income

tuition

of

\$6,200. This academic year Cornell's tuition will be \$62.456—about 72% of the median family income of \$86,000. If tuition had risen by the general rate of inflation (3.9% a year) it would now stand at almost \$16,500. But because tuition costs rose at 6.3% annually, it is nearly four times as high.

The bottom line: By saving carefully, middle-income fami-

taxpayers to students and their these objections, of which the from 20 years to 10; and for When I entered Cornell families. Although appropria-University in tions per student have recov-1963. annual ered somewhat in recent years. was they remain lower than they were 15 years ago and cover a smaller share of college costs.

The novels of my youth featured students who "worked their way" through college. Today's students should do what they can to help their families pay for higher education, but what was possible half a century ago is no longer feasible even less so for families with several children in college at the same time.

Young people from immi- An accompanying grant and minority backgrounds, many the first in their family to attend college, policy will have an typically have limited family income and wealth on which to lies in 1963 could send their rely. While some receive all-expense-paid scholarships, many have no choice but to incur substantial debt if they want to attend college. This is the backdrop against which President Biden acted last week. Both the legality and substance of his executive order have proved controversial, even within his own party. Although economists disagree about its effects on inflation, other criticisms have broader resonance. Some critics insist that the president's program is unfair to hard-pressed workingclass families. Others say it does nothing to curb the soaring costs of higher edu- of \$12,000 or less, he has re-

president was well aware during the deliberations that preceded his announcement.

The details of the loan-forgiveness program also can be criticized. A Penn-Wharton analysis confirms the administration's claim that the bulk of the benefits go to low- and middle-income borrowers. Still, it is hard to defend extending the program to households in the top 10%, earning nearly three times the median family income.

change in repayment even greater effect.

borrowers whose payments are too small to cover interest as well as principal, the unpaid interest will no longer be

added to the loan balance. The results will be dramatic. The average starting salary for students with two years of community college is less than \$35,000, which means that loan payments will be based on only \$5,000 of earnings—a total of less than \$25 a month, including interest. Through the back door, the president will come close to fulfilling his promise to make the first two years of community college free, and almost all borrowers in this category will be debt-free after 10 years. I don't object to this out-

come, and I suspect that most

BOOKSHELF | By Andrew Stark

The Afterlife **Of Calamity**

What Doesn't Kill Us Makes Us

By Mike Mariani

(Ballantine, 358 pages, \$28.99)

7 hat doesn't kill me," Nietzsche declared, "makes me stronger." Maybe. But many of us are inclined to feel, with Ellen DeGeneres, that "what doesn't kill you puts you in a whole lot of pain and makes you cry a lot and want to crawl into a hole forever and live with rodents." In "What Doesn't Kill Us Makes Us"-the title itself suggests that things are open-ended-Mike Mariani tests Nietzsche's maxim through the tales of six men and women who underwent horrific traumas in early adulthood.

For some of Mr. Mariani's subjects, their capacity to move freely in the world became drastically curtailed, whether through personal injury or physical restraint. Valerie and JR lost the use of their legs due to car accidents, while Jason, who committed a series of robberies, and Sean, who killed a fellow teenager, each endured harsh years of incarceration.



Others found their own worlds invaded, whether by physical assault or by personality changes. Gina, who had become legally blind due to a genetic condition, was raped by a fellow student during a summer postgraduate fellowship. Sophie, a quiet and reserved 19-year-old, became disoriented, erratic and edgy after a brain trauma. And there is one more: Mr. Mariani himself, a freelance journalist now living in California, who contracted chronic fatigue syndrome in his 20s.

All of his subjects, Mr. Mariani writes, found their lives broken sharply into a before and an after, and he tells their stories with sensitivity, insight and honesty. Not for him self-help vogues such as the "resilience gospel," according to which we can bounce back from life's setbacks as long as we cultivate the right mind-set. Such nostrums. Mr. Mariani wryly notes, seem to suggest that when we tell God our plans, he "furrows his brow and nods respectfully" instead of (as the fable has it) laughing.

Mr. Mariani sees a far more nuanced pattern of struggle in the afterlives of his subjects. On the one hand, all were compelled to live for years in the company of what Mr. Mariani calls "demons": the psychological vulnerabilities that come with trauma, such as stress, anger, feelings of loss, estrangement and, for Jason and Sean, deepening remorse for not only causing their own ordeals by their criminal actions but for harming others. On the other hand, he and his six subjects developed coping capacitiesincluding fortitude, defiance and discipline-that they then drew upon to find a measure of happiness. Sean discovered meaning in the Muslim faith he learned in prison. JR found love with a man he met in California. Sophie became a disability-rights activist

In reflecting on their lives, Mr. Mariani rejects Nietzsche's dictum, which, he says, sets up an unrealistically extreme either/or between bad and good. Either any given experience delivers the most profound harm imaginable—it kills you—or it's an unmitigated benefit, since it will only make you stronger. It's as if Nietzsche, Mr. Mariani says, is intent on "transforming all our hardship into . . . personal enhancement." But that's just not how it is. Think of JR's car accident, or Sean's long incarceration. They made certain things that were once possible-vital, important things-forever impossible and so irreparably diminished them. The fact that their lives also contained sources of fulfillment doesn't efface this fact.

children to Cornell without plunging into debt. Today, this is no longer possible.

The same dynamic has played out in publicly funded institutions. In 1963 Ohio State's student newspaper was wringing its hands about the jump in "tuition fees" to an unheard-of \$375 a year. This year, the university's annual in-state tuition is \$12,485, and, as every parent with a college-age child knows, room and board is a hefty additional sum.

Ohio State is no aberration. In the wake of the Great Recession, most states reduced their appropriations for public higher

In the long run, however, a largely neglected dimension of Mr. Biden's order—changes to the program allowing borrowers to repay their loans as a percentage of their income over a fixed period ("incomedirected repayment," or IDR)might prove even more consequential. The president has increased the amount of annual earnings not counted as income to about \$30,000 and reduced monthly payments from 10% to 5% of what does count as income; for borrowers with original loan balances education, shifting costs from cation. There is merit to duced the repayment period can expect.

Americans won't either. But Mr. Biden's order also gives higher-income borrowers with larger loan balances an incentive to select IDR. Even after 20 years, the new 5%-of-income cap on repayments guarantees that a much larger share of loans will never be repaid in full. Taking this new incentive into account, the Penn-Wharton model suggests that this feature of the president's program could cost as much as \$450 billion over the next decade. Many taxpavers will wonder why they should subsidize beneficiaries who are likely to enjoy higher lifetime earnings than they themselves

Biden Attacks PPP Loan Recipients

By Michael Faulkender

ith a fresh round of economically disastrous policies, the Biden administration is out with its latest defenses. The White House accuses critics of its student-loan forgiveness of hypocrisy because some of them accepted Paycheck Protection Program loans, which were then forgiven.

The differences between the two programs are stark. PPP was created at the onset of government-ordered economic shutdowns during the pandemic to keep workers paid and relieve the burdens on state-based unemployment insurance systems. Without PPP, permanent small businessclosings would have cascaded. throwing more than 10 million people out of jobs and onto the unemployment rolls and permanently severing relationships with employees, customers and suppliers, thus drastically slowing the postshutdown recovery.

PPP rolled out shortly after the enactment of the Cares Act, to relieve pressure on American workers. PPP loans were forgivable as long as

payrolls. Under the original rules of the program, at least 75% of the forgiven amount had to be used on eligible payroll expenses. Within two weeks of the program opening, more than \$343 billion was approved for small businesses to keep paychecks flowing.

The Covid program provided forgiveness to help employees.

The result was that the unemployment rate peaked in April 2020 at 14.7%, not the 20% many had forecast. Instead of losing up to eight million jobs in May 2020, the consensus estimate at the time, the U.S. regained 2.6 million jobs. Congress and the Trump administration saved the economy from what could have been a depression. Contrast that with student loans. A pervoluntarily borrows son money-not under pandemic duress and government mandated closings-to attend school in exchange for forgoing some future income to repay

tion has been a good invest- and changes to income-driven ment. According to the Bureau of Labor Statistics, median weekly earnings in 2017 for those with a bachelor's degree were 65% higher than for those with only a high school diploma and nearly 100% higher for those who went on to obtain a master's degree. While PPP loans taken by business owners principally benefited employees, student loans principally benefit borrowers.

Student loans also weren't originally designed to be forgiven, the way PPP loans were. Borrowers chose to assume that obligation to improve their lives. Like other personal borrowing—whether for cars, homes, clothing or entertainment—student loans are used to relieve the amount of work the borrower must contemporaneously engage in to achieve the same spending.

The Biden student-loan forgiveness doesn't reform higher education to reduce college costs. On the contrary, the plan creates incentives for colleges to raise prices, since students and schools will expect further bailouts. According to the Penn Wharton budget model, once

most of the money went to that loan. Historically, educa- one includes direct forgiveness repayment, this action could cost almost \$1 trillion over the next 10 years. Of that money, 70% is forecast to go to the top three income quintiles.

At a cost of \$800 billion, PPP loans supported the employment of more than 50 million Americans, facilitated compliance with public-health mandates, and enabled a swift economic recovery. The student-loan forgiveness will fuel inflation, do nothing to curb ballooning college costs, and primarily enrich those already most likely to succeed.

PPP loans and student loans are worlds apart. While PPP was designed to prevent a second Great Depression and keep workers employed during a once-in-a-century pandemic, Mr. Biden's student loan bailout seems designed to keep his party's members of Congress employed after the fall elections.

Mr. Faulkender served as assistant Treasury secretary for economic policy, 2019-21, and was responsible for implementing the Paycheck Protection Program.

Trauma and misfortune can erase so much that was once vital and important. Can they also deliver new sources of fulfillment?

But Mr. Mariani has another of Nietzsche's observations up his sleeve. Imagine, Nietzsche proposed, that a "demon" offered you the chance to live your life over and over again, exactly as it unfolded, with precisely the same joys and heartaches. What would you say? Gina's response, for one, is that "it would be . . . worth every single ounce of suffering that I've been through to also have those numinous experiences that I've had." If there were a cure for blindness, Mr. Mariani says, Gina "wouldn't take it." Or what about Valerie? Perhaps, Mr. Mariani speculates, her car-accident injury "paved the way" for her acceptance to Princeton's graduate history program.

What the demon's question points out is that life's goods and its bads relate not as either/or but as both/and. They are "inextricably" linked, Mr. Mariani says, in a "dense web of cause and effect." If we want the goods of life, we must recognize that they all come with bads. If we dislike the bads, we should remember that they all have their good sides: that our misfortunes contain "the seeds that . . . later bloom into what we cherish most." In this thought. Mr. Mariani finds his way toward allowing that trauma, even with all its undeniable pains, can (in Gina's words) be "worth it."

But something doesn't sit quite right. To accept a rape, or an incarceration, or even a terrible injury along these cost-benefit lines—because had it not occurred you wouldn't now enjoy your valued career or a wonderful family-seems too calculating, almost an affront. Some of life's harms are too profound ever to be mitigated in such a fashion, and some of life's goods too pure to be understood in this way. Do we really want to say that Jason's two little girls had anything to do with redeeming his robberies? And what about the people for whom life comes with so many bads that death, actually, seems to have its good sides?

Certainly it might sometimes be helpful, in thinking about our lives, to ask ourselves the demon's question. But not always. And as it turns out, apart from Gina on one occasion discussing her blindness, Mr. Mariani's subjects choose not to leaven the harms they suffered with the good things that followed. Nor do they adulterate the good things they experienced by connecting them to the bad. They just move forward, day by day, taking the good with the bad but never toting them up on any kind of scale. If there's one demon that never shapes their amazing lives, it's Nietzsche's.

Mr. Stark is the author of "The Consolations of Mortality: Making Sense of Death.'

REVIEW & OUTLOOK

How Abortion Could Upend Michigan

ichigan could be the next state to put weeks, according to the Detroit Free Press. abortion on the November ballot, and Democrats no doubt hope it will juice turnout among their base, car-

rying Gov. Gretchen Whitmer to a second term and maybe flipping some House or state legislative races. Have Republicans devised a better strategy since this month's blowout referendum in Kansas?

Michigan's proposed constitutional amendment would create a right to "reproductive freedom," including abortion access through fetal viability, which is roughly 24 weeks. Proponents needed to gather 425,059 signatures. They submitted about 750,000, which news reports say is the most ever for a Michigan initiative. Official certification to appear on the November ballot could come from a state board Wednesday.

The context is that Michigan has a 1931 law that broadly bans inducing miscarriage, with an exception "to preserve the life of such woman," but not for victims of rape or incest. The law is on hold as court challenges play out, but it doesn't seem to be consonant with public opinion in 2022, even in red states like Kansas, to say nothing of purple ones like Michigan.

Yet the proposed constitutional amendment would mirror the Supreme Court's old standard under Roe v. Wade of requiring unrestricted abortion through about 24 weeks, and it isn't clear that this is the plurality position either.

Nationally, the Gallup numbers say 67% of Americans want abortion to be "generally legal" in the first three months (12 weeks) of pregnancy. But only 36% say the same through the first six months (24 weeks). For Michigan residents, state data show that 89.5% of all reported abortions in 2021 were conducted in the first 12

An initiative to codify *Roe* is close to qualifying

In other words, a Michigander could easily consider herself pro-choice and against the 1931

law, while also thinking the proposed constitutional amendment goes too far and that 24 weeks-nearly the for the November ballot. start of the third trimester—is late for purely elective abortions. In a less polarized age,

Gov. Whitmer and the Republican state Legislature could get together to agree on a line somewhere in between, at 12 weeks, or 15 or 18. Neither side would be thrilled, but that's the nature of compromise.

Since that seems unlikely at the current political moment, voters might instead be given an allor-nothing choice: approve the proposed constitutional amendment to codify the line at 24 weeks, or risk the enforcement of the 1931 law. For the pro-life side, this political prospect might be even worse than the lay of the land in Kansas. There the threat was the unknown, and voters decided against giving state lawmakers the power to legislate freely on abortion.

The lesson for pro-life Republicans from Kansas is that they would be better off politically if they put on the record the policy that they intend to pass. Fifteen weeks? With or without an exception for rape victims? Voters of all political persuasions want to know, and they won't trust a Legislature that declines to specify. Michigan Republicans would be wise to answer the question long before November, and they can then defend that policy on the merits.

The public finds some of the Republican proposals on abortion extreme, and it finds some of the Democratic plans extreme, too. Outside the progressive coasts and the most conservative states, the side that will lose is the one that cedes the middle.

The Unwisdom of the Solomons

worth from a strategic

pact in the Pacific.

eijing sure is getting its money's worth from the "security pact" it signed in the spring with a tiny Pacific nation. Witness how the Solomon Islands Beijing gets its money's

in recent days has started turning away port visits by U.S. and allied ships.

The island chain's government last week denied permission for a U.S. Coast Guard

cutter, the Oliver Henry, to make a routine port call. This followed a refusal for Britain's HMS Spey. Prime Minister Manasseh Sogavare says the refusals were the result of paperwork snafus, but the U.S. Embassy in Australia on Tuesday said the island nation has imposed a moratorium on naval visits pending development of new procedures.

This shouldn't be dismissed as routine bureaucratic confusion. The Solomons in the spring signed a security pact with Beijing. The deal opens the door to a direct Chinese military and police presence that could eventually ine on the islands, which sit to the northeast of Australia. It's China's most direct foray into the South Pacific to date, a region Beijing previously sought to influence primarily via trade and investment. This isn't to say someone in Beijing picked up a phone and instructed officials in Honiara, the Solomons capital, to block the U.S. and British port calls. We may never know for sure. It could be that Mr. Sogavare and his government acted pre-emptively in an attempt to curry favor with China. Either way, by developing its relationship with the Solomons. Beijing has succeeded in giving the U.S. and its allies an unpleasant surprise.

Beijing is growing more assertive in naval matters, especially when it comes to throwing its weight around with recipients of its eco-

nomic largess. This month China prevailed on Sri Lanka's government to allow a "research ship" to dock for several days at the Chinese-built Hambantota port in the south of the country. Beijing and Co-

lombo said the ship was on a civilian research mission, but India suspected it could be gathering data for military purposes and Washington raised concerns.

All of this amounts to a major naval challenge when U.S. capabilities have been allowed to wither. The Biden Administration has been slow to awaken to the danger, although it now has dispatched several officials for a series of visits to the Pacific region. Washington last month announced the opening of two new embassies in the South Pacific nations of Kiribati and Tonga, and it is committing more financial aid to the region

LETTERS TO THE EDITOR

How to Keep the Political Appointees Honest

Regarding Jennifer Mascott and Eli Nachmany's review of "The 'Chevron' Doctrine" by Thomas Merrill (Bookshelf, Aug. 24): Justice Clarence Thomas is correct that *Chevron* was wrongly decided and should be overruled. The 1984 decision is an assault on separation of powers as envisioned by the Constitution.

* *

I worked in the Agriculture Department before *Chevron*. Late in the Carter administration and early in the Reagan administration, my job was to review draft proposed regulations, draft final regulations and prepare legislative proposals for the secretary. My observation of political appointees of both parties is that virtually all seek to expand their authority and promote their pet projects. That is true no matter how much their public rhetoric decries big government and profligate spending.

Without any deference for the department's interpretation of statutes, it was nonetheless rare for a court to overturn our regulations. Political appointees hate to lose in court, so when told that a draft regulation would likely be overturned, they would have the regulation revised to nix outlandish interpretations of statutes. *Chevron*, which compels courts to defer to agency interpretations, removed that check on executive power. EM. PROF. THEODORE A. FEITSHANS

North Carolina State University Raleigh, N.C.

I Used to Think I Was Born in the Wrong Body

on gender dysphoria ("Academy of Pediatrics Responds on Trans Care," Letters, Aug. 22). From the time I was old enough to process that there were two genders. I was convinced that this girl was born in the wrong body. I was further devastated when my body entered puberty and the changes were so abnormal to my sense of self. Then, over what now seems like a relatively short period of time, I started wearing makeup, enjoying more diversity in my wardrobe and sharing the interests of other girls-a departure from who I had always thought I was.

As an adult, I have some physical attributes that are male (which affirms in my mind that gender isn't simply a matter of which sex organs vou are born with). But had I been born 50 years later, the "care" my pediatrician provided could have included helping me turn myself into someone I thought I was as a youth,

I cringe every time I read an article rather than who I turned out to be as an adult. Support is one thing, but gender-affirming treatment is something else. Until one's brain is fully formed, it isn't a choice the questioning can make for themselves.

CARLA CRADER Flowery Branch, Tenn.

As a fellow of the American Academy of Pediatrics, I agree that the Academy is abandoning children. Our approach should be a process of discernment, not abrogation of professional judgment to the ever-changing views of teenagers. We don't give fatness-affirming therapy to teens with anorexia nervosa, nor suicide-affirming therapy to teens calling for help following suicide gestures. Why should we think gender-affirming therapy must be the only option for children questioning their gender? RICHARD H. SANDLER, M.D.

Orlando, Fla.

The Children of Afghanistan Need Our Help

"U.S., in Shift, Won't Free Afghan Funds" (World News, Aug. 16) details a devastating policy reversal with immense humanitarian consequences for Afghans. Right now, 97% of Afghan households can't meet basic needs such as food, water and medical care. Almost 80% of children say they have gone to bed hungry in the past 30 days. These are the consequences of an economic crisis largely brought about by policy decisions by the U.S. and other international actors.

America's apparent desire to be tough on the de facto Afghan authorities at the expense of children's wellbeing is unconscionable. And, sadly,

The Costs of Child-Rearing And a Declining Birth Rate "Children Are Priceless" (Review & Outlook, Aug. 20), but they are not costless. The Brookings Institution's calculation that the cost of raising a child through high school is now more than \$300,000 for a middle-income family is a poor estimate of the true opportunity cost of childbearing. Including only the direct costs—e.g., housing, food, clothing, healthcare, and child care—omits the opportunity cost that a woman faces if she drops out of the workforce to have a child. That cost will depend on a woman's level of education and skill set. as well as the length of time she is out of work. Looking only at the direct costs also ignores the investment returns that the woman could earn if she chose to stay in the workforce and postponed having a child. The true cost of having a child, especially for those with a college degree, is far more than \$300.000. That fact is discouraging childbearing and is a major factor in reducing the U.S. birthrate.

this policy reversal means there is no end in sight for the economic crisis. Families will remain unable to purchase food or seek medical treatment for life-threatening malnutrition, and will increasingly face impossible decisions like selling children to feed the rest of their family. The U.S. must immediately reverse this decision and urgently resume dialogue on the release of frozen reserves from Afghanistan's central bank, continue to lead in supporting humanitarian assistance and work with international actors to pave a way forward, including on development assistance. The U.S. must continue to support the children of Afghanistan.

JANTI SOERIPTO President and CEO, Save the Children Fairfield. Conn.

Americans who remember the bloody World War II battle of Guadalcanal in the Solomons know the region can be strategically important. The U.S. needs to show it can be a constant ally in a region it has often overlooked.

But Pacific island governments owe it to their citizens to tread carefully as they weigh cooperation with China against alliances with the West. The U.S. is a distractible ally but China can be a ruinous one, especially when payments for its loan-based "investments" come due. Ask Sri Lanka. The Solomons would be wise to think carefully about its friendship with Beijing.

Mikhail Gorbachev

The Soviet reformer

end the Cold War.

ikhail Gorbachev, who died Tuesday at age 91. was a paradoxical Soviet **I** leader when the world needed one.

He had almost total power upon taking office but undertook reforms that undermined that power. He rose through the Communist ranks but presided over the end of the regime. His greatest achieve-

ment was allowing the Cold War to end without a war or a worse conflagration that the world feared for decades.

Gorbachev is famous as the architect of "perestroika," or restructuring, and "glasnost," or openness. They were radical concepts in the 1980s after decades of Stalinist and totalitarian Communist rule. But the eighth and last leader of the Soviet era did not adopt those concepts out of liberal democratic conviction.

He understood that the country he inherited in 1985 when he became general secretary of the Communist Party was losing the Cold War to a revitalized West. Its economy wasn't the juggernaut of central-planning genius that the CIA had assessed at the time. It couldn't deliver consumer goods of any quality to its people, as anyone who visited the country during that period could observe.

Ronald Reagan had reversed the U.S. malaise of the 1970s with a defense buildup and reforms that unleashed America's private economy. Western leaders had deployed medium-range nuclear missiles in Europe despite a furious Soviet propaganda campaign. Reagan's Strategic Defense Initiative, though it never fulfilled its largest ambitions, convinced many Russians that they couldn't compete with U.S. technology and vitality. Gorbachev's reforms were intended to revive the Soviet regime to be able to compete with Reagan's America.

As is often the case when a tyranny eases up, his reforms released forces that he and the Party couldn't control. Perestroika wasn't helped Reagan and Bush far-reaching enough to bring prosperity, while glasnost inspired domestic critics and demands for further change.

> The countries of Eastern Europe, long enslaved as members of the Warsaw Pact, saw their moment to break free. Gorbachev refused to send in the tanks as his Soviet predecessors had done in Hungary and Czechoslovakia.

> The Intermediate-Range Nuclear Forces Treaty that Gorbachev and Reagan struck in 1987 did not turn out to be the first step toward nuclear disarmament. The U.S. withdrew from it in 2019 after Vladimir Putin's cheating became intolerable. But the deal did build mutual trust between Gorbachev and Reagan, and later George H.W. Bush, and those relationships helped to bring the Cold War to an end with freedom as the victor. Gorbachev couldn't manage Russia's post-Soviet politics and he resigned in 1991.

> Many Russians, not least Mr. Putin, blame Gorbachev for the fall of their empire. Mr. Putin has tried to restore Greater Russia, playing to Russian nationalism and using military force. But he hasn't been able to turn Russia into a first-world, developed economy. And he hasn't been able to subdue Ukraine, despite brutal methods that echo of earlier Soviet leaders.

> Gorbachev gave Russians their chance to forge a better future, and the great tragedy is that they haven't been able to do so.

JAMES A. DORN Cato Institute Washington

Who Gets to Catch a Break?

Regarding your editorial "Is That All There Is?" (Aug. 27): I served as a military intelligence officer. I have virtually no doubt that if, in that capacity, I had mishandled classified information in the manner of former President Donald Trump and Secretary of State Hillary Clinton, I would have ended up at Fort Leavenworth. Equal-protection principles require serious enforcement of the law against both of them as well. THOMAS L. YOUNG

Sarasota, Fla.

For four years, Mr. Trump was criticized for not reading national-security briefings. Now that he has brought them home to catch up, he is being criticized for doing that, too. ARNOLD LANDY

East Windsor, N.J.

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.

Why Not Check if a Student Loan Is a Good or Bad Loan?

The fundamental flaw with student loans ("Colleges Love Loan Forgiveness," Review & Outlook, Aug. 26) is a lack of underwriting. If you apply for a bank loan or credit card, the lender looks at your financial condition and handicaps your ability to repay. That doesn't happen with student loans. If a student is accepted at a school, he gets a loan regardless of his chances to graduate or his course of study.

This flaw can be fixed: The government should lend to schools, and the schools lend to the students. Since the school would be on the hook for the debt, it would be forced to underwrite its loans.

TIM KELLY Naples, Fla.

Let me get this straight. The federal government took over the student-loan business to make it run better and turn a profit. It actually did a terrible job, lost hundreds of billions of dollars and drove tuition up. Now it intends to pick the pockets of all taxpayers to reduce the loans of most borrowers.

Is a "thank you" in order?

PETER A. MICHEL Alexandria, Va.

Pepper ... And Salt

THE WALL STREET JOURNAL



"If it's all the same to You, I'll convert the text to lower-case and remove all the exclamation marks."

OPINION

The Man Who Almost Made Russia Democratic

By William Taubman

ikhail Gorbachev, who died Tuesday at 91, changed both his country and the world, but neither as much as he wished. His ultimate failure seems almost inevitable in retrospect, but he deserves to be celebrated, in the worlds of the late Russian scholar Dmitry Furman, as "the only politician in Russian history who, having full power in his hands, voluntarily opted to limit it and even risk losing it, in the name of principled moral values.'

When he entered office in 1985, Gorbachev had almost unlimited power. He could have presided indefinitely over the status quo. Instead, he destroyed what remained of Soviet totalitarianism; brought freedoms of speech, assembly and conscience to people who had never

Mikhail Gorbachev tried to save the Soviet Union. Instead he wound up hastening its destruction.

known them; and introduced free elections and genuine parliamentary institutions. More than anyone else, it was he who ended the Cold War and reduced the danger of a nuclear holocaust. He acquiesced in the dismemberment of the Soviet empire without the violence that accompanied the collapse of most other empires. He dreamed of a new world order, based on the renunciation of force, in which divisions between East and West disappeared.

Gorbachev had liberal allies, until they turned against him; hard-line communist adversaries, who tried to oust him in August 1991; and personal rivals, prime among them Boris

Yeltsin. Western leaders doubted Gorbachev, then embraced him and finally abandoned him. But Gorbachev was unique. The only three Politburo members who backed him almost until the end-Aleksandr Yakovlev, Eduard Shevardnadze and Vadim Medvedevwere in a position to do so only because Gorbachev appointed them or kept them on.

In the beginning, Gorbachev had the wind at his back. The parlous state of the Soviet economy prompted his Kremlin colleagues to choose him to embark on reforms. The deepening Cold War persuaded the Kremlin to ease tensions with the West. The contrast with Gorbachev's three aged predecessors, all of whom died in office, made the young, vigorous new leader highly popular with the Soviet intelligentsia, military and KGB.

His own character equipped him to succeed. He grew up amid famine, purges and war, yet emerged selfconfident, optimistic and trusting in his fellow citizens. A canny politician, he persuaded communist hard-liners to vote themselves out of office. He convinced Western leaders that, as Margaret Thatcher put it after meeting him in December 1984, they could "do business" with him.

But the centralized economy resisted his early, moderate reforms, slowed to a crawl as he tried to revive it, and threatened to crash if he tried to create a market system overnight (as it did when Yeltsin administered shock therapy in 1992). Latent ethnic and national resentments in the multinational Soviet Union, which Gorbachev ignored for too long and then addressed too tentatively, burst forth when he allowed free speech and political organizing. Deep-seated suspicions didn't deter Ronald Reagan from joining Gorbachey's quest to abolish nuclear weapons but did dissuade



Mikhail Gorbachev (1931-2022) addresses businessmen in San Francisco in 1990.

George H.W. Bush's administration, at least for a while, from continuing the effort.

On top of all this, Gorbachev turned out to be less adept at leading democratic institutions than maneuvering within the party bureaucracy. Instead of calling an election for president in 1990, he chose to be selected by the new Parliament, depriving himself of popular legitimacy.

The obstacles to reform grew out of Russian history: czarist authoritarianism morphing into Soviet totalitarianism, slavish obedience to authority occasionally punctuated by eruptions of bloody violence, hostility to compromise (a word with a negative connotation in Russian), no tradition of democratic self-organization, minimal experience with free markets, no real rule of law. Gorbachev's domestic critics complained that he "listened" and "changed his mind"—virtues in a democracy. When Yeltsin's popularity exceeded Gorbachev's in late 1990. Gorbachev likened Yeltsin to an emperor: "A czar must conduct himself like a czar. And that I do not know how to do."

In the face of all this, the surprise is not that Gorbachev failed to establish a functioning Russian democracy, but that the effort lasted as long as it did.

Likewise, long-established patterns of international relations thwarted his hopes for a new, post-Cold War order. He wanted the North Atlantic Treaty Organization to become a strictly political institution, replaced by a new pan-European security architecture. But the West insisted on preserving and eventually expanding NATO, infuriating Moscow. Gorbachev was happy to give up domination of Eastern Europe, but most Russians resented the loss of empire and superpower status.

Gorbachev's character also undermined him. His self-confidence led him to underestimate his foes. He disdained Politburo hard-liners as "simply limited people" who needed him more than he needed them. According to one of his aides, Gorba-

chev "didn't consider Boris Yeltsin an important political figure on the chessboard" until it was too late. And if Gorbachev trusted "the people" to embrace self-government, he also trusted the aides and seeming allies who eventually betrayed him in August 1991.

Gorbachev tried to save the Soviet Union but ended up hastening its destruction. When it became clear in late 1991 that his great project was doomed, he could have lashed out, mobilizing the military to save him and what was left of the U.S.S.R., at the risk of civil war. Instead, he bowed out with dignity.

Gorbachev leaves an uncertain legacy. Russia has abandoned his path and reverted to its traditional authoritarian, anti-West-

ern norm. The old Cold War has given way to a new one, and a hot one in Ukraine. Even Gorbachev himself became more pessimistic as he aged, observing in November 2003 that full democracy in Russia may take "decades," perhaps "the whole twenty-first century," to achieve. But in December 2011, when thousands of demonstrators poured into Moscow streets to protest Vladimir Putin's rigging of parliamentary elec-Gorbachev's optimism tions. resurfaced. He rejoiced that "a new generation," a "powerful united movement of voters," had followed his 1985 injunction: "We can't go on living like this."

One day Russia may resume its tramp toward democracy, and the world may find its way beyond cold war. If and when that happens, Gorbachev will deserve to be hailed as the leader who was present at the creation.

Mr. Taubman is a professor emeritus of political science at Amherst College and author of "Gorbachev: His Life and Times."

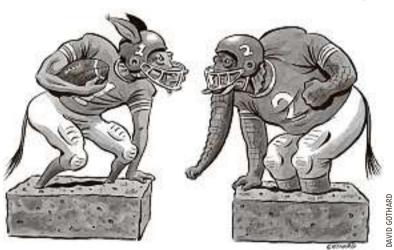
Republicans Should Stand for More Than Opposing Democrats

By Joseph Epstein

much dislike sentences that begin "Polls have shown . . ." Still, but, yet, nevertheless and however, polls have shown that the confidence Republicans earlier felt in the forthcoming midterm triumphs may not be justified. The gain in House seats is now predicted to be less than expected and hopes for a Republican Senate majority dimmer than a few months ago. Among the causes of this are the Supreme

They need to develop specific policies and

Here the Democrats feature the particular, the Republicans the general. Democrats are for, among other things, fighting climate change, eliminating student debt, taxing corporations more heavily; the Republicans, among other things, are for entrepreneurship, laissez-faire economics, strict construction of the Constitution. With their specific programs, the Democrats seem always on the political offensive; with their general principles, the Republicans on the defensive, seeing it as their chief task to block costly Democratic bills and other attempts at radical change. The best offense is a good defense, or so it is often said in football and other sports; it is



better policies than those that now travel under the wasteful banner of "diversity, equity and inclusion." Instead of being against all economic regulation, why can't Republicans stand for sensible regulation? Rather than denying climate change, Republicans might get serious about a solution that doesn't simultaneously cripple the economy and diminish the general quality of life. The party could also unapologetically take up the law-and-order mantle in a way that Democrats, lest they be thought racist, have obviously been nervous about doing.

If Republicans were to promote policies and programs formed from their principles, it would have the not-trivial benefit of putting giveand-take back at the heart of the two-party system. A politics that encouraged the parties to argue over rivaling ideas would invite the intelligent participation of a great number of Americans. The rancor and division that has been the main feature of our politics over the past decades would fade. This might not. as the man said, make America great again, but it would make our politics a hell of a lot more sensible.

programs in time for the 2024 presidential election.

Court decision overturning Roe v. *Wade*, which is said to have roused many women against the Republicans; the poor quality of the current batch of Republican candidates: and the division within the party between pro- and anti-Trumpers. But I wonder if something deeper isn't in play

I wonder if the problem isn't inherent in our political parties, at least in their current propensities.

less certain that this is so in politics. Can one hope to win elections

based on general principles instead of particular policies and programs? What the Republicans had going for them in the midterms was opposition to inflation, the obvious madness (and sadness) of our open southern border, the crime openly rampant in big-city streets, the wobbly foreign policy of an American president who in this realm and others seems well over his head. However worthy of attack these things are, they leave the Republicans in the respectable but limited position loyal opposition. What, apart of

from this opposition, does the party stand for that American voters can get behind in the passionate way that wins elections?

The lack of positive policies or programs leaves Republicans open to the old argument that the party stands for little more than the defense of rich and the maintenance of the status quo. In this scheme—or, as we say nowadays, narrative-the Democrats stand for progress, they are the party of the people, holding the torch of social justice high, while the Republicans stand for regress. the continual enrichment of the 1%,

a deep insensitivity to injustice and suffering.

In time not for the midterms but surely for the 2024 presidential elections, it would be of great aid to the Republicans if they were to formulate and promote some significant policies and programs. This might begin with a sound immigration policy that also dealt justly with the so-called Dreamers, the children born to illegal immigrants and raised in this country. How useful it would be if the party looked into the reasons for the escalating cost of higher education and devised

Mr. Epstein is author, most recently, of "Gallimaufry: A Collection of Essays, Reviews, Bits."

Social Justice for California Fast-Food Workers? Where's the Beef?



UPWARD MOBILITY By Jason L. Riley

confession to а make. Many summers ago, I worked at a Wendy's. I was young, and I needed the money. I was not proud of myself and carefully chose a location well outside of town to ensure that no one I

knew would ever see me working there. I was living a double life. Not even my closest friends knew that a burger flipper was among them.

The Wendy's job was one of any number I held, often simultaneously, in my teens. I was also a

Your columnist has dishwasher at an Italian restaurant and a stock boy at a supermarket. While in college, I drove a delivery truck for Frito-Lay and worked the overnight shift at a gas-station minimart. Collectively, these early jobs taught me the importance of being punctual, helped me develop respect for supervision, and gave me the pride and self-respect that come with being financially independent. What these jobs also had in common is that the starting pay was at, or just above, minimum wage.

On Monday, state lawmakers in California, where the minimum wage is already \$15 an hour, passed legislation that raises it to as much

as \$22 for fast-food workers. The bill would create a state commission with the authority to determine not only wages but also hours and working conditions at fast-food franchises. Democratic Gov. Gavin Newsom hasn't said whether he'll sign it into law and has until Sept. 30 to decide. But labor leaders and progressive activists, who know that what starts in California often doesn't stay there, are hoping that the bill will serve as a model for workplace regulation nationwide. Heaven help us.

Proponents of a higher wage floor always say it's needed to help lift the poor, and they play down or ignore significant trade-offs. Most poor people already make more than the minimum wage, and the people who do earn the minimum are much more likely to be teenagers or young adults working parttime (as I was) than they are to be the family's sole breadwinner. Poor people need jobs more than they need a minimum-wage hike, and raising the minimum results in fewer employment opportunities than would otherwise be available. California's new commission would be able to mandate how much Burger King pays you, but it can't force Burger King to hire you in the first place.

In a survey of economists published this month by the Employment Policies Institute, 83% of respondents expressed opposition to the California legislation. "Econo-

mists think the law will hinder the future growth of individual restaurant chains," according to EPI. "Other negative impacts will likely be fewer restaurant chains willing to operate in California and other states with similar laws (84%), raising prices for consumers as business owners pass on higher costs created by council mandates (84%) and leading to store closures in California (73%).'

Sacramento lawmakers consider a bill that would price teenage burger flippers out of their jobs.

EPI is an organization that has received support from restaurants, but other economic research has long supported the conclusion that minimum-wage increases put downward pressure on employment and overall pay. In 2015 Seattle became the first large city to enact an ordinance that lifted its minimum wage incrementally to \$15 over a multivear period. The next year, the University of Washington published a report on how low-income earners were affected. "Increased wages," it concluded. "were offset by modest reductions in employment and hours, thereby limiting the extent to which higher wages directly translated into higher average earnings."

Last year, the economists David Neumark and Peter Shirley released an assessment of academic research on minimum-wage hikes that had been published over the previous three decades. The authors found that close to 80% of the papers they surveyed showed negative employment effects in the form of fewer jobs or hours, and that the negative impact was strongest for teenagers, young adults and people with less education. Because blacks and Hispanics are overrepresented among such workers, minimumwage increases can also widen racial disparities.

Empirical evidence matters little to social-justice do-gooders, who maintain that government mandates are the best way to address inequality. But people in California and the rest of the country ought to know the cold facts and disappointing history of such schemes. You don't help people by destroying low-paying jobs or by making it too expensive for employers to hire them. Rather, you help people by making them more productive. And that first job, however menial or lowpaying, can be the first step in developing productive attitudes and skills that will serve someone well for a lifetime.

Incidentally, my stint at Wendy's didn't work out entirely as I planned it. One day a customer who knew me did show up. It was Mom. She just smiled when she saw me and promised not to tell anyone.

WALL STREET JOURNAL.

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WORLD NEWS

Cleric Urges End to Clashes In Baghdad

Sadr calls on backers to leave Green Zone, where his political exit fueled deadly protests

BY DAVID S. CLOUD

BAGHDAD-Moqtada al-Sadr, the Islamic cleric whose withdrawal from public life triggered deadly clashes in the Iraqi capital this week, condemned his supporters for attacking security forces and called on them to leave the city's Green Zone.

In a televised speech, Mr. Sadr appeared angry and apologized for the behavior of his followers, known as Sadrists, who on Monday attacked Iraqi security forces defending the area of Baghdad that houses government buildings and embassies. The nightlong battle left 22 people dead and more than 100 injured, Iraqi authorities said.

'I was hoping to see peaceful protests with people loving their country, not to see someone running to use bullets, RPGs and mortars," Mr. Sadr said, referring to rocket-propelled grenades. "Shedding Iraqi blood is unlawful, unlawful. unlawful, whether it's by tribes or Sadrists or others."

The cleric reiterated his intention to withdraw from the political process and gave his followers an hour to leave the

Green Zone. Within minutes, his supporters began pulling out, dismantling encampments they had lived in since occupying the grounds around the Parliament in July.

They left behind destroyed army vehicles riddled with bullets, ransacked government offices and bomb craters. Bridges in the city center that were closed during the fighting were reopened, and authorities ended a curfew announced on Monday.

The violent battle—and its apparent sudden conclusion fits the playbook followed by Mr. Sadr, who has built himself into one of Iraq's most powerful politicians by audacious moves and abrupt reversals.

It is a pattern he has followed for years and has enabled his rise from an obscure cleric lacking traditional religious credentials to leader of a mass movement. Portraying himself as a champion of the poor willing to make radical demands, Mr. Sadr has attracted the devotion of millions of Iraq's Shiite Muslims.

Mr. Sadr's decision to quit politics might turn out to be temporary, some analysts say.

"Every time in the past that he has withdrawn, it has just been a tactical move to allow him breathing space to refit, restock and plan his next move," said Joel Rayburn, a retired U.S. Army colonel who co-wrote a history of the U.S. Army in the Iraq war.

Mr. Sadr came to prominence as the spiritual leader of a violent insurgency in the early years after the U.S. invasion deposed Saddam Hussein in 2003. He ordered his armed militia, then known as the Mahdi Army, to attack American troops in Sadr City, the Baghdad slum named for his father, where many of Mr. Sadr's supporters live. Mahdi means "guided one" in Arabic, a reference to a messianic figure who will rid the world of injustice and corruption.

Mr. Sadr also became known for his fiery anti-American sermons at the main mosque in the city of Kufa in

Najaf Province, his home base. In 2004, Mr. Sadr and his

supporters clashed with U.S. forces in Najaf, a major Shiite religious center. He took refuge at one point in a mosque surrounded by American troops and declared that he was "proud" to be considered an outlaw by the occupation. But after Grand Avatollah Ali al-Sistani, a senior Shiite religious leader, brokered a deal to end the fighting, Mr. Sadr withdrew and agreed to a cease-fire.

His militia continued to fight pitched battles against coalition forces in Baghdad and the central and southern regions of Iraq between 2004 and 2007. But Mr. Sadr then announced a halt to armed operations, renaming his Mahdi Army the Peace Brigade and claiming it would be transformed into a social organization.

He later entered politics, campaigning against corruption and condemning Iraq's other politicians, including rivals among fellow Shiites such as former Prime Minister Nouri al-Maliki, for their close ties to Iran. His followers stormed the Parliament building in 2016, but withdrew after then-Prime Minister Haider al-Abadi promised to

fight corruption. Unlike his Shiite rivals in Iraq, Mr. Sadr has never sought to hold political office or sit in Parliament, preferring to wield power as a spiritual

leader, voicing the aspirations of Iraq's Shiite underclass.

In elections in 2021, Mr. Sadr's movement gained the largest number of seats by capitalizing on widespread Iraqi dissatisfaction with corruption and Iranian influence over Iraqi politics. But his party was short of a majority and Mr. Sadr proved unable to strike a power-sharing deal with other Shiite parties.

In frustration, the clericturned-politician announced in June that he was pulling his supporters out of Parliament another abrupt decision that signaled he was turning to street protests in the hope of blocking his rivals from forming a government.

China Unveils Internet Algorithms Iraqi Militia Struck

By KAREN HAO

China's powerful cyberspace regulator has taken the first step in a pioneering—and uncertain-government effort to rein in the automated systems that shape the internet.

This month, the Cyberspace Administration of China published summaries of 30 core algorithms belonging to two dozen of the country's most influential internet companies, including TikTok owner Byte-Dance Ltd., e-commerce behemoth Alibaba Group Holding Ltd. and Tencent Holdings Ltd., owner of China's ubiqui-



Syria Base, U.S. Says

U.S. military compound in southeast Syria on Aug. 15 were launched by Iranianbacked militants in central Iraq, U.S. officials say, posing a challenge for the White House as it seeks to navigate Baghdad's tumultuous politics.

> By Michael R. Gordon in Washington and David S. Cloud in Baghdad

The Iraqi militia's alleged involvement was made public

The drones that attacked a Islamic Revolutionary Guard Corps.

About 2,500 U.S. troops remain in Iraq, and U.S. officials are hopeful this force will be able to stay despite an escalating crisis in Baghdad that has pitted cleric Moqtada al-Sadr against a rival coalition of Iran-backed Shiite parties over formation of the country's next government.

An additional 900 U.S. troops are in Syria, including soldiers from the Army's 10th Mountain Division, who have been training a Syrian force at the al-Tanf garrison that has been fighting Islamic State militants. Soldiers were present during the Aug. 15 drone attack but none was hurt, U.S. officials say. On Aug. 24, U.S. F-15 and F-16 jet fighters bombed ammunition and logistics bunkers in Syria that American officials said were used by Iranian-backed militias. Further fighting ensued when militants fired rockets at American positions in eastern Syria and the U.S. responded with Apache attack helicopters, AC-130 gunships and M-777 howitzers.



tous WeChat super app

The milestone marks the first systematic effort by a regulator to compel internet companies to reveal information about the technologies powering their platforms, which have shown the capacity to radically alter everything from pop culture to politics. It also puts Beijing on a path that some technology experts say few governments, if any, are equipped to handle.

The public versions of the filings explain in plain language what types of data a given algorithm uses and what it does with the data. In many instances, they provide less detail than what Facebook voluntarily discloses to users about how it ranks content in its news feed.

The full filings, which aren't public, contain more-extensive descriptions of the data and algorithms, some of it considered confidential business information, people familiar with the submissions said. They also contain a self-assessment

of potential security risks, according to public documentation of what the regulator asked companies to provide. Companies submitted the information in response to a new law that took effect in March that tasks regulators with cleaning up the negative effects of algorithms such as the amplification of harmful information, infringement of user privacy and abuse of gig workers. The law also requires algorithms to be used to promote "positive energy," a Xi Jinping-era phrase

for content that uplifts public opinion and favorably treats the Communist Party.

Beijing isn't alone in seeking to restrain the power of algorithms underpinning the internet. Regulators in the U.S. and European Union are grap-

pling with similar issues, such as how to protect teen mental health and stamp out viral misinformation.

China's cyber regulator published summaries of core algorithms used by influential internet companies.

The Chinese law, however, represents the most assertive attempt to police algorithms directly. Ultimately, it can be applied to any service in the country that uses algorithmic technology.

"They are doing things that no one else has tried yet, and the rest of the world can learn from what works and doesn't work," said Graham Webster, who runs the DigiChina Project, which tracks China's digital-policy developments, at Stanford University.

One important question the effort raises, algorithm experts say, is whether direct government regulation of algorithms

WORLD WATCH

PAKISTAN

is practically possible.

The majority of today's internet platform algorithms are based on a technology called machine learning, which automates decisions such as adtargeting by learning to predict user behaviors from vast repositories of data.

Unlike traditional algorithms that contain explicit rules coded by engineers, most machine-learning systems are black boxes, making it hard to decipher their logic or anticipate the consequences of their use.

Beijing's interest in regulating algorithms started in 2020, after TikTok sought an American buyer to avoid being banned in the U.S., people familiar with the government's thinking said.

IRAN

last week when a U.S. military command in the Middle East tweeted a map showing the attack had been launched from Iraq and providing photographs of remnants of the Iranian drones.

But officials at the White House's National Security Council and the Pentagon expressed concerns about the disclosure. The Defense Department instructed that the tweet be deleted "due to operational sensitivities in the region," Brig. Gen. Pat Ryder, the Defense Department spokesman, told The Wall Street Journal.

U.S. officials say the information in the tweet was accurate and that the drones were launched from Iraq's Babil province in an area controlled by Kataib Hezbollah, a militia with close ties to Tehran.

Throughout his administration, President Biden has chosen to retaliate against drone attacks by militias on Iraqi territory by striking targets in Syria or in far western Iraq near the Syrian-Iraqi border.

In line with that strategy, the Biden administration opted to retaliate against the drone attack from Iraq with airstrikes on Aug. 24 against Iranian-backed militias in Syria. The approach appears intended to contain Iran's regional ambitions, without intervening in Iraq's turbulent politics.

We open up a much bigger can of worms if we drop bombs on a target in Iraq," said Michael Knights of the Washington Institute for Near East Policy, a think tank on Middle East policy. "At this moment, it is something that could change the political game there. Opposing an American military role is something the Sadrists and Iran-backed elements could agree on. It is cost-free to do it in Syria."

A U.S. official said the target was chosen to send "a direct message" to Iran and its

Four militia fighters were reported to have been killed

The U.S. retaliated with airstrikes against the Iranbacked militias.

and 10 of their rocket launchers destroyed in that exchange. Two U.S. troops were wounded by shrapnel, while a third suffered a concussion, but all three have since returned to duty, U.S. military officials say.

On Aug. 24, the U.S.-led command overseeing the effort to help Iraqi and Syrian partners fight Islamic State militants tweeted a map showing that the Iranian-made drones flew from Iraq's Babil province to the outpost in Syria.

Babil, 25 miles south of Baghdad, is the location of Jurf al-Sakhar, a formerly Sunni town that has remained a militia stronghold since it was taken back from Islamic State in 2014.

The U.S.-led command that put out the tweet is headed by Army Maj. Gen. John Brennan. who has the authority to release information pertaining to his mission.

Aid Worker Sentenced For Funding Terrorism

ISRAEL

An Israeli court sentenced an employee of the international Christian charity World Vision to 12 years in prison on Tuesday, six years after his detention on charges of siphoning millions of dollars in aid destined for proiects in the Gaza Strip to the militant group Hamas.

Mohammed El-Halabi, director of the Gaza branch of World Vision International, was arrested in 2016 and convicted in June of channeling roughly \$50 million to Hamas over more than five years.

Mr. Halabi, 44 years old, whose trial the European Union said didn't comply with standards of fairness, will serve six years in jail.

–Aaron Boxerman

CHINA **Communist Party** To Meet in October

China's Communist Party said it plans to hold a twice-in-a-decade congress in October as paramount leader Xi Jinping prepares to extend his hold on power and upend recent norms in Chinese leadership succession.

The party's 25-member Politburo has proposed Oct. 16 as the start date for the party's 20th National Congress in Beijing, the official Xinhua News Agency reported Tuesday.

The announcement kicks off final preparations for a party conclave where Mr. Xi is expected to extend his stint as paramount leader, departing from the decadelong cycle that his predecessor set.

-Chun Han Wong

Government Pursues Wheat From Russia

The Pakistani government said it was in talks with Russia over importing wheat, as it struggles to make up for crops and food stocks washed away by massive floods, which have killed more than 1,100 people. Prime Minister Shehbaz

Sharif appealed for the world to provide more help for Pakistan, saying there was a "yawning gap" between aid promised so far and the scale of the disaster.

More than 30 million people have been affected, and the country estimates it needs \$1 billion in aid for immediate relief efforts alone. Pakistan urgently needs food, medicine, drinking water, tents and mosquito nets, he said. -Saeed Shah

U.S. Navy Thwarts Seizure of Drone

The U.S. Navy stopped an Iranian ship from seizing an American maritime drone in the Persian Gulf on Tuesday, in a fresh confrontation that underscored the sharp tensions between Tehran and Washington, U.S. defense officials said.

The episode began Monday night when the U.S. Navy observed an Iranian ship towing the Saildrone Explorer, an unmanned U.S. vessel equipped with camera, radars and sensors. The USS Thunderbolt, a patrol coastal ship, and a Navy helicopter moved toward the scene. The Iranians dropped the tow line and eventually left the area, the defense officials said.

-Michael R. Gordon

TECHNOLOGY: HP WARNS OF SLOWING BUSINESS SPENDING AS PC SALES SAG B4

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THE WALL STREET JOURNAL.

Wednesday, August 31, 2022 | **B1**

...and by major segments

Consumer electronics

-9.2

-8.5

Entertainment

Services

Appliances

-1.2

In the second quarter

S&P 3986.16 ▼ 1.10% **S&P FIN** ▼ 0.42% **S&P IT** ▼ 1.08% **DJTRANS** ▼ 1.59% **WSJ\$IDX** ▲ 0.17% 2-YR. TREAS. yield 3.466% NIKKEI (Midday) 28038.93 ▼ 0.56% See more at WSJ.com/Markets

Shopper Pullback Hurts Best Buy

Sales, profit decline; retailer expects more holiday discounting, citing rivals' inventory

BY SARAH NASSAUER

Best Buy Co.'s profit and sales dropped in the latest quarter, as spending on computers and other home electronics dried up compared with earlier in the pandemic, and discounts across the industry ate into profits.

Comparable sales, those from stores and digital channels operating for at least 12 months, fell 12.1% in the quarter ended July 30 compared with the same period last year. Sales declined in almost all product categories, with the biggest drops in computing and home theater.

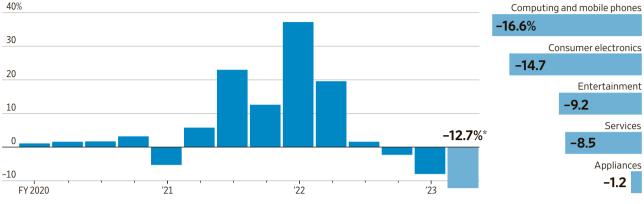
Best Buy faces a glut of discounted inventory from competitors, though its own inventory levels are healthy, Chief Executive Corie Barry said on a conference call Tuesday. Spending on consumer electronics is likely to normalize later in the year, she said, "but I hedge that just because there is so much inventory that's in the marketplace right now," and the consumer environment is uneven.

Best Buy executives said they expect a holiday season filled with discounts that starts a bit later than earlier in the pandemic when shoppers rushed to buy gifts early amid supply-chain snarls. "I think this holiday pattern will be a little bit more like prepandemic," Ms. Barry said.

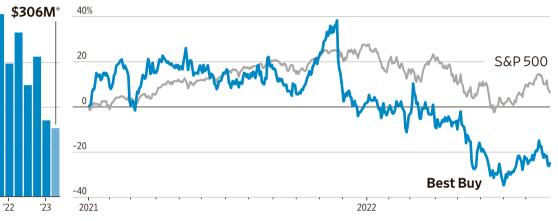
Best Buy is working to lower costs through job cuts, reduced corporate travel and voluntary retirements to give priority to investments in remodeled store and new business lines, such as healthcare, executives said Tuesday.

The retailer, which was one of several major chains to warn over the summer of a pullback by consumers, said Tuesday that comparable sales and operating profits would





Share and index performance Change from the end of 2020



*For the quarter ended July 30

'21

Net profit

Quarterly

\$800 million

600

400

quarter.

FY 2020

It follows a string of results by companies from Walmart Inc. to Nordstrom Inc. that have seen demand drop for some goods as consumers contend with higher prices for food and fuel and stop buying pandemic favorites such as electronics and patio furniture.

Last month, Best Buy cut its sales and profit forecast for the second quarter, and the company has moved to cut jobs. Its final results were slightly better than those lowered expectations.

Best Buy's stock rose 1.6% to \$74.89 Tuesday. The shares are off about 25% so far this year. For the full fiscal year, the Please turn to page B2

Heard on the Street: Making





Inflation Wagers Recede After Fed Speech

By MATT GROSSMAN

Investors knew they would get tough anti-inflation talk from Federal Reserve Chairman Jerome Powell last week. The speech he delivered continues to rattle debt markets anyway.

After a weekend spent pondering Mr. Powell's Friday presentation at the Fed's Jackson Hole conference, traders this week have leaned further into bets that the Fed will raise rates aggressively into 2023 to bring down inflation. Treasury yields have risen, marketpredicbased inflation tions have touched their lowest levels all year and any signs of hope for a quick Fed pivot have further faded.

The trading shows that the full extent of Mr. Powell's hawkishness hadn't been reflected in market prices heading into Friday. During his 10minute remarks, investors heard the sharpest rendition yet of the Fed's commitment to snuff out inflation, even if it dents economic output along the way.

"Even if there is a recession or something like it, Powell is signaling there's still a decent chance they'll be hiking rates," said Guy LeBas, chief fixed-income strategist at Janney Montgomery Scott. "That's not the mode that we're used to seeing, which is that when there's a growth slowdown, the Fed rides to the rescue."

Thinking that the Fed could hold rates higher even in a recession, Janney favors longerterm investment-grade debt, Mr. LeBas said. If Treasury yields don't rise much further and the Fed delays rate cuts, it will hurt short-term bonds more because their maturities will be closer when rates fall again, he said. Meanwhile, fresh data Please turn to page B2

the best of the worst....... B12 For the July guarter, revenue fell 12.8% to \$10.33 billion. Profit sank more than 50% to \$306 million.

ESG Backlash at Odds With Companies' Shift

BY AMRITH RAMKUMAR

Republicans are stepping up their efforts to prevent investors from considering environmental and other factors in their decisions. They are running up against the trillions of dollars in investments committed to funds addressing such concerns.

In the past week, Florida Gov. Ron DeSantis and other officials banned state pension fund managers from incorporating environmental, social and governance—or ESG—factors into investments. Texas Comptroller Glenn Hegar barred BlackRock Inc., BNP

Paribas SA, Credit Suisse Group AG and others from doing business there because they "boycott energy companies." West Virginia in July took a similar step, kicking out BlackRock, JPMorgan **Chase** & Co. and others while saying ESG hurts its economy. The criticism focuses on

the belief that Wall Street and investors are cutting off fossil-fuel producers from lending and investment. Republihave also accused cans investors of trying to force companies to follow a liberal agenda at the expense of a pursuit of profit.

Investors still heavily fi-

nance oil and natural gas. They say the factors, including addressing climate change, improving corporate governance and encouraging diversity, boost profits.

ESG funds and climate investing are two of the fastestgrowing parts of the investment industry. Globally, hundreds of new funds are added each quarter and they together hold some \$2.5 trillion, a large portion of which is invested in U.S. companies, according to Morningstar.

Investors are paying nearly a record premium for shares of companies with the best ESG scores over the ones with

the worst ratings, Bank of America Corp. analysts found. Surveys from the Index Industry Association, a trade group for index providers, and others show investors are making ESG more of a priority while snapping up green bonds and investing in climate startups.

ESG "is definitely the highest-growth part of the business," Nasdaq Inc. Chief Executive Adena Friedman said on the company's most recent earnings call. The exchange operator works with businesses on their strategies.

Companies have raised about \$320 billion in green bonds and loans this year.

They have borrowed \$400 billion more in debt with incentives to hit sustainability targets, according to Dealogic. Startups developing everything from solar farms to clean hydrogen have privately raised \$27 billion in equity, PitchBook data show.

Market volatility and rising interest rates have pushed funding in these areas below last year's record totals but they are still ahead of the clips from 2019 and 2020.

Driving the bets is a hunt for the next Tesla Inc., falling costs that made renewable-energy projects competitive and Please turn to page B2

One-year projected inflation



Regulators Look to Curb Risk In a Type of Real-Estate Fund

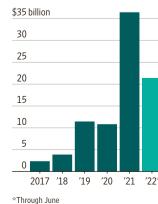
BY PETER GRANT

An association of state securities regulators is poised to step up restrictions on a popular way for individuals to invest in commercial real estate, saving the investments are more costly and risky than many unsophisticated investors realize.

The North American Securities Administrators Association is considering new policies that would establish limits on how much an individual can invest in the funds and other new rules.

These funds, known as nontraded real-estate investment trusts, are one of the few ways for individuals to get direct exposure to office towers, warehouses, hotels and other commercial properties. The funds raised a record \$36 bil-

Funds raised by the new breed of nontraded real-estate investment trusts



Source: Robert A. Stanger & Co.

lion last year and are on track to nearly match that level this year, according to Robert A. Stanger & Co., an investmentbanking firm that tracks the

market.

While fund documents note risks and list fees associated with the product, the association says these REIT strategies aren't always appropriate for the small investors who typically buy them.

"The product structure poses a unique risk for unsophisticated investors," said Andrea Seidt, Ohio securities commissioner and chairwoman of the association committee leading the effort.

The association, which hasn't revised its policy on the funds since 2007, is considering adding rules that would limit the amount investors could buy and restrict REITs from certain practices.

People who work in the industry say the proposed changes would block investors Please turn to page B5



BUSINESS

Quick-delivery startup Gopuff seeks up to \$300 million loan as a cash cushion. B3



PROPERTY Developer says China's property market has slid into severe slump. **B6**

Options Expirations Amplify Stock Swings BY ERIC WALLERSTEIN

As stocks rallied over the summer and sank in recent days, a common force exacerbated the moves: the options market.

Federal Reserve Chairman Jerome Powell spooked investors Friday when he vowed the central bank would keep fighting inflation, even at the expense of economic growth. The S&P 500 suffered its biggest one-day loss in more than two months.

The market's summer rally, however, began fizzling a week earlier, coinciding with the Aug. 19 expiration of more than \$2 trillion in options. Strategists say that left the market vulnerable to a spike in volatility—one that could feed upon itself if options market dynamics take hold. "Options are primarily an

insurance market," said Cem Karsan, founder and senior managing partner of Kai Volatility Advisors. "But insurance providers do not like to take directional risk; when they sell stock to stay 'neutral' to the market, it can create a circular effect.

"The days around options expiration are when markets are most vulnerable to macroeconomic events; they can be a tinderbox," he added.

Since this month's options expiry, the S&P 500 has declined in five of seven sessions, falling 5.8%, and the Cboe Volatility Index, known as the VIX or Wall Street's fear gauge, has jumped to 26.13 from 19.56. The VIX—which measures volatility based on options prices tied to the S&P 500-spent much of the summer hovering below 20, a level typically sig-Please turn to page B7

B2 | Wednesday, August 31, 2022

BUSINESS & FINANCE

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Investors Heed Fed's Resolve

Continued from page B1 Tuesday showed that job openings rose in July, potentially adding to pressure on the Fed to cool the economy.

On Tuesday, the yield on the two-year Treasury note, which is especially sensitive to near-term Fed-policy expectations, rose for the third straight trading day to reach 3.466%, from 3.427% on Monday. The benchmark 10-year Treasury yield was nearly flat at 3.107%, but up from 3.023% last Thursday, just before Mr. Powell's speech. Yields move inversely from bond prices.

Investors treat U.S. government debt as extremely unlikely to default, so yields mostly reflect how investors expect the Fed to set interest rates through a Treasury bond's maturity date. Yields have roared back in recent sessions from a dip earlier this summer, when investors were second-guessing how high and for how long the Fed might raise rates before pivoting and lowering them again.

Meanwhile, inflation forecasts for the next year have sunk, another sign investors



The market projects interest rates above 3% until November 2024.

are heeding the Fed's resolve to control rising prices. This week, one-year contracts called swaps that are used to bet on the consumer-price index have traded around 2.9%, projecting sub-3% inflation over the next 12 months for the first time this year. Through last month, prices rose by 8.5% year over year.

The five-vear break-even inflation rate, a longer-term projection of average annual inflation over the next five vears, also has fallen over the last few trading days, a reversal from earlier in August.

Behind that shift has been a rapid evolution in how long investors expect central bankers to stick to their guns.

Traders are now estimating a roughly 75% probability that the Fed will raise interest rates by another three-quarters of a percentage point at its late-September meeting. A month ago, investors thought the odds of such a move were just over 25%. If the Fed opts for another 0.75-percentage-point move, it would be the third straight increase of that size.

"The market has at times questioned the Fed's willingness to slow the economy—to risk a recession—in order to get inflation down," said Michael Pond, global head of inflation market strategy at Barclavs. "Powell's saying that there has been pain and there likely will be pain was an important message.'

Just as notable: a move away from bets that, in the coming months, the Fed might begin cutting rates as quickly as they have risen.

Four weeks ago, investors were betting that rates would peak early next year at less than 3.4%. Now, trading in derivatives markets shows that traders think rates will be above 3.7% when the Fed convenes for its first meeting of 2023 in February. Moreover, bets are mounting that higher rates could endure into 2024.

In late July, just after the Fed raised rates to the current target range of 2.25% to 2.5% traders were wagering that rates would briefly crest above 3% next year, but fall back into the 2% range during the summer. Now, the market is projecting interest rates will stay above 3% until November 2024.

Employment data for August, out Friday, is the next important signal for investors assessing the Fed's next steps. Still, even signs of a weakening job market might not pull the Fed off its hawkish path, wrote Ian Lyngen, head of U.S. rates strategy at BMO Capital Markets. "After all, one of the objectives of tightening monetary policy is to cool the labor market, contain wage inflation, and edge the unemployment rate off the current extreme lows," he wrote.

Watch a Video

Scan this code for a video on Powell's comments about inflation

Best Buy Sees Easing Of Supply-Chain Woes

By Liz Young

Best Buy Co. said freight transportation cost pressures are easing as the retailer grapples with elevated inventory levels in an uncertain market for consumer electronics.

We are starting to see some signs that the market is stabilizing and moderating," Chief Executive Corie Barry said on an earnings conference call Tuesday, even though shipping costs are continuing to cut into margins at the Richfield, Minn., company.

Ms. Barry said the high transportation costs that strained budgets last year as companies competed for tight capacity in the container-shipping and trucking sectors are pulling back and that Best Buv is finding it easier to get freight space across its distribution networks. "We are experiencing some relief in international first and early signs of loosening early in the pandemic. Now, many are cutting prices at stores to sell merchandise, offloading excess inventory to discount chains and canceling orders with overseas suppliers.

Todd Tranausky, vice president of rail and intermodal at freight research firm FTR Transportation Intelligence, said slipping demand has left more space available, giving shipping customers more leverage with freight carriers to reduce prices.

"There's definitely some ability to have a little bit more negotiating power, particularly on the truck side," he said.

Trucking rates have retreated sharply since the spring, although rising fuel surcharges tied to higher diesel fuel costs have kept overall costs to ship goods over the road relatively high. DAT Solutions LLC, which matches loads to trucks in the truckload sector's spot market. says average truckload prices

Companies Refute ESG Backlash

Continued from page B1 concerns about flooding, wildfires, drought and storms that have been made worse by climate change.

Clean-energy tax credits that are part of the new Inflation Reduction Act have added further incentives for investors in these areas.

"If you look at where capital is going to be deployed, it's going to be in renewable-energy technology and infra-structure," said PJ Deschenes, a managing director at investment bank Nomura Holdings Inc. focused on the sector. "People are looking forward and seeing huge growth coming."

He and others say that ESG investing, which is centered on mutual and exchangetraded funds that generally track the broader market, is a small part of a significant shift in the deployment of capital to address climate change. ESG is controversial because it is loosely defined and often head-scratching in its designations. It has been criticized by a range of investors and businesses and is under scrutiny by regulators. Wall Street firms, including those facing boycotts from state governments, still lend billions to fossil-fuel producers, saying it is profitable and necessary. Debt financing for oil-andgas companies is generally about the same size as greenbond funding, Dealogic data show. Some banks have said



Investors are paying nearly a record premium for shares of companies with the best ESG scores.

they are cutting lending to coal producers, and most have promised to gradually lower financing for other fossil fuels in the coming decades.

they get credit for investing

billions

Some fossil-fuel producers focus on profits to provide an are benefiting from ESG as

in clean energy

holding big fossil-fuel companies and some renewables. The distinction, he says, is he will push management to only alternative to big asset man-

rable BlackRock product in

holder resolutions overall.

There is evidence that kicking banks out of their municipal-bond markets will end up hurting taxpayers. Academic studies have shown similar moves have decreased compe-

markets domestically," Ms. Barry said, adding that Best Buy is "taking advantage of some rate opportunities" in ocean container transport.

Ms. Barry's comments are the latest sign that transportation costs across U.S. supply chains are receding ahead of the peak shipping season, breaking from normal seasonal patterns. Shipping prices from ocean to trucking usually increase in the third quarter as retailers bring in inventory to get shelves stocked for the holiday shopping period.

But big merchants including Best Buy, Walmart Inc. and Target Corp. have reported this year they are overstuffed with goods after rushing to replenish inventories that were depleted

have fallen to \$2.53 per mile, excluding fuel surcharges, this month, down from \$2.64 per mile in July and off nearly 7% since March.

Ocean shipping rates have fallen at an accelerating pace this summer after reaching historic highs last year.

London-based Drewry Shipping Consultants said in a recent report that container shipping rates from China to Los Angeles averaged \$6.127 per 40-foot container the week ending Aug. 25, less than half the average spot-market price in early September 2021. Average rates on longer routes from China to New York have fallen to \$9,569 per box from \$16,138 in that time, according to Drewry.

As discounts rose across

the industry because of excess

inventory at some retailers,

Best Buy increased promo-

tions, eating into profits, the company said. Higher supply-

chain costs and lower margins

associated with its member-

ship program also ate into its

profit rate during the quarter.

revenue fell 12.8% to \$10.33

billion, while net income dropped more than 50% to

For the July quarter, total

Earlier this month, Best

Buy cut some store jobs as it

worked to increase profits. It reported a \$34 million re-

structuring charge related to

terminations and voluntary

March for full year fiscal 2025 as sales declined this year

more than expected, execu-

tives said. "The current macro

backdrop has changed in ways

that we and many others were

not expecting," Ms. Barry said.

once the operating environ-

ment stabilizes, executives

Best Buy plans to share fur-

financial expectations

homegoods.

\$306 million.

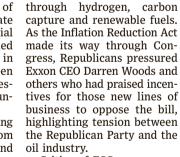
recent quarter.

ther

added.

Investors are still pumping money into clean-energy projects despite backlash against ESG, which is a small part of the broader flood of money into renewables.

Five-year performance of clean-energy stocks and oil-and-gas companies*



Critics of ESG say companies should focus only on maximizing returns for shareholders. Among the most prominent is "Woke, Inc." author Vivek Ramaswamy, who launched an energy ETF that is nearly identical to a compa-

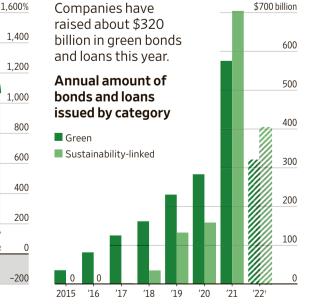
agers that weigh ESG factors in those discussions. "The key difference is the

shareholder voice and vote," he said. His firm's ETF topped \$300 million in assets in its first three weeks, a strong start for a new fund.

proposals Shareholder pushing back against company ESG initiatives and disclosures have gotten less support than proposals overall. Nearly 45 anti-ESG proposals were introduced at annual meetings for companies including Amazon.com Inc. and Walt Disney Co. between January and June, according to Morningstar. They received about 7% support, on average, compared with 30% for sharetition in local markets and pushed up borrowing costs. An assistant professor at the University of Pennsylvania's Wharton School and a Federal Reserve economist recently estimated Texas entities paid several hundred million dollars in additional interest in the eight months after the state initially passed its anti-ESG law last year.

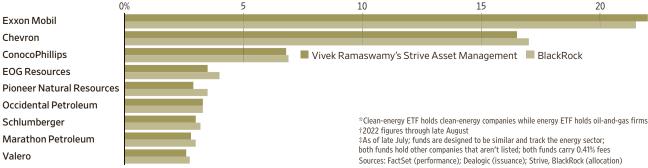
Texas' Mr. Hegar and West Virginia state Treasurer Riley Moore said they aren't worried, because other Wall Street firms with less restrictive approaches will step in to replace those they kicked out.

"I'm not the distortion in the marketplace," Mr. Moore said. "They are."









Slow Sales Weigh On Retailer

Continued from page B1 company reiterated that it expects comparable sales to decline about 11%. That would mark a sharp reversal from the prior two fiscal years when such sales increased by about 10% in each period.

Best Buy and other retailers face a challenging environment ahead of the important holiday shopping season. Consumers are spending, but as prices rise many are giving priority to food and fuel, not discretionary purchases. That is a big change from earlier in the pandemic when many shoppers spent freely on a range of products such as electronics and outdoor heat lamps as they had more time at home. Large retailers including Target Corp., Macy's Inc. and Walmart have said fast-changing consumer trends have led to an inventory glut of clothes, patio furniture and

THE WALL STREET JOURNAL.

BUSINESS NEWS

Peloton Delays Filing Annual Report

BY SHARON TERLEP

Peloton Interactive Inc. said it needs to delay filing its annual report with securities regulators, the latest setback for the maker of internet-connected-fitness equipment.

The maker of connected fitness equipment said in a filing Monday it needed more time to complete the accounting and disclosures in connection with impairment charges recorded in the fourth quarter, which ended June 30.

The charges resulted from Peloton's plan to exit its field operations warehouses, a move announced earlier this month as part of a broader cost-cutting plan.

Having more time, Peloton said, would assist in evaluating the internal controls over financial reporting on these developments and for its accountant, Ernst & Young LLP, to complete an audit.

Peloton said it expects to file the report within 15 days of the original deadline, which was Monday.

The company reported a loss of more than \$1.2 billion in the most recent quarter, as fitness-equipment sales plunged and costs connected with its turnaround effort surged. It recorded losses of \$2.8 billion in the year ended June 30.

The company also changed its chief executive and chief financial officer earlier this year.

Barry McCarthy succeeded Peloton co-founder John Foley as CEO in February and Liz Coddington stepped in as CFO in June after Jill Woodworth exited the role.

Gopuff Seeks Up to \$300 Million

BY PREETIKA RANA AND CORRIE DRIEBUSCH

Gopuff is seeking to borrow up to \$300 million as a cash cushion, according to people familiar with its plans, as it tries to navigate slowing growth in its instant-delivery business, falling valuations for tech companies and a weakening economy.

The SoftBank Group Corp.backed company is nearing an agreement with bankers to establish a credit line, known as a revolver loan, that will allow Gopuff to quickly borrow up to a certain amount of money when needed, the people said.

Gopuff had planned to go public this year but put off listing as the market slid and tech stocks took a beating. Last year, investor excitement about the future of fast delivery helped Gopuff raise over \$2 billion, more than tripling its valuation in less than a year to \$15 billion by mid-2021.

The reversal of pandemic trends and a prolonged stockmarket selloff have slowed the pace of fundraising and pushed startups to recalibrate and cut costs.

The nascent fast-delivery sector—companies that strive to get products to customers in under 30 minutes—has been hit particularly hard. Some Gopuff rivals folded or bought in recent were months.

Delivery company Door-Dash Inc.'s stock has fallen close to 60% this year, far exceeding the tech-heavy Nasdaq Composite Index's slide of less than 25%.

Private startups have trimmed their valuation too. Payments giant Stripe Inc. cut the internal value of its shares by 28% last month. Instacart Inc. cut its valuation by nearly 40% in March.

One Gopuff investor, Fidelitv Investments Inc., has marked it down, cutting the value of its stake by nearly 50% as of June.



The fast-delivery company had planned to go public this year but put off listing as the market slid and tech stocks took a beating.

familiar People with Gopuff's spending said the company had about \$1.5 billion in cash after burning around \$400 million in the first three months of this year. They said its plans to raise a new line of credit show that it is trying to shore up its finances ahead of a potential economic downturn.

Daniel Folkman, Gopuff's senior vice president of business, said the company has reduced its cash burn since the first quarter by shedding staff and closing dozens of warehouses.

He said spending last year and in the first three months of the year was high because of investments to expand the business.

The company's margins are improving and it has enough cash to cover it for a further four years, Mr. Folkman said.

"We continue to respond to market dynamics," he said, adding "we are operating from a position of strength.' While startups sometimes arrange revolver loans in the run up to an IPO because they can get good terms from

Cash the company has after burning through \$400 million

banks seeking to build a relationship, at times borrowings can point to other problems, said Brittain Ladd, a supplychain consultant who has advised grocery retailers and food-delivery companies.

It is a sign that "operations

alone aren't generating enough cash to sustain the business," he said.

Founded in 2013 by two college students, the Philadelphia-based company expanded across the U.S. fueled by venture-capital money, and got a boost as Covid-19 left people sheltering indoors.

The company sold speed and convenience, employing drivers and storing inventory in warehouses so snacks and household essentials could reach consumers within 30 minutes.

But delivering small orders, and fast, is expensive. Older delivery startups such as DoorDash and Uber Technologies Inc.'s Eats continue to lose money despite not employing drivers.

Order growth has cooled at Gopuff, with orders between Jan. 1 and Aug. 15 up 45% from a year earlier, compared with a 75% pace in the same period last year.

In July, Gopuff cut 10% of staff and said it planned to shut 76 of its warehouses, covering roughly 12% of its network. That followed a 3% staff cut in March.

In a staff memo, Gopuff's co-founders wrote that the latest cuts aim to shift to profitable growth and adjust the business amid concerns the economy is slowing.

Gopuff said it is hiring new people to lead this transition. It recently appointed a former Panera Bread executive as chief financial officer.

The company's former CFO stepped down this month, following the departures of two former Amazon Inc. executives who had joined as senior vice presidents less than two years ago.

Berkshire Trims Its Stake In Chinese Auto Maker BYD

BY SELINA CHENG

THE BRAVEST **HEARTS DESERVE THE** ELP OF THE **BRIGHTEST MINDS**

HONG KONG—Warren Buffett's investment firm said it sold shares of Chinese electric-vehicle maker BYD Co. for about \$46 million.

Berkshire Hathaway Inc. sold 1.33 million of BYD's Hong shares Kong-listed last Wednesday at an average of 277.10 Hong Kong dollars a share, equivalent to around \$35 a share, according to a filing to Hong Kong's stock exchange.

The sale, which came days before the car maker said its January-June profit tripled compared with a year ago, reduced Berkshire's holdings in BYD from 220 million shares to 218.7 million shares, according to the filing.

The investment firm's 2021 annual report put Berkshire's stake in BYD at about 225 million shares, or 7.7% of the company, reflecting shares listed in Hong Kong as well as Shenzhen and elsewhere. It couldn't be determined why the stock exchange filing put the firm's holdings at 220 million shares before the sale or when Berkshire's holding was reduced by 5 million shares.

In 2008, Berkshire paid \$230 million for a 10% stake in BYD. sales drove up BYD's revenue

In a pivot to selling electric cars, BYD said it stopped producing combustion-engine vehicles in March.

BYD and Berkshire didn't respond to requests for comment.

BYD's Hong Kong-listed shares slumped 11% in Wednesday morning trading to their lowest level since mid-May.

The auto company's net profit attributable to ordinary shareholders in the first six months of this year soared to 3.6 billion yuan, equivalent to around \$520 million, from 1.2 billion yuan a year earlier, according to its earnings report Tuesday. The company releases earnings every six months.

Robust growth in its car

by 66% to 151 billion yuan. The car maker remained unscathed even as Covid-19-related city lockdowns and supply-chain disruptions plagued parts of China in March and April, crippling some rivals' car deliveries, including Tesla Inc.'s.

In a pivot to selling electric cars, BYD said it stopped producing traditional combustionengine vehicles in March.

The company sold 324,000 battery cars globally and about 315,000 plug-in hybrid electric cars in the six months through June.

—Akane Otani contributed to this article.



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Goldman Sachs Lifts Covid-19 Protocols

By TALAL ANSARI AND CHARLEY GRANT

Goldman Sachs Group Inc. is getting rid of its Covid-19 protocols.

The bank said employees can enter most of its offices regardless of vaccination status. effective Sept. 6, according to a memo sent to Goldman employees Tuesday and viewed by The Wall Street Journal. Employees would no longer be required to participate in regular Covid-19 testing or wear masks, the memo said.

"With many tools including vaccination, improved treatments and testing now available, there is significantly less risk of severe illness," Goldman said in the memo. The company cited the Centers for Disease Control and Prevention, which recently relaxed many pandemic precautions.

The new rules are set to take place on Sept. 6, the day after Labor Day.

The New York Post earlier reported that Goldman would be lifting its Covid-19 protocols.

Goldman has been among the more aggressive banks about bringing employees back to the office. It was one of the first firms to bring employees back to the office fulltime last year.

In the memo, Goldman said it will also reduce the number of Covid tests in their offices.

Additionally, Morgan Stanley sent a memo to New York metro staffers last week saying it would discontinue Covid testing and health requirements, according to a person familiar with the matter, which included exposure notification emails for quarantine and isolation.

Still, Morgan Stanley wants employees who test positive for Covid-19 to continue to isolate for five days, and then wear a mask for five days, the person said. Those who have had a positive exposure don't need to isolate or quarantine, but should wear a mask for 10 days and get tested on the fifth day of exposure, the person said.

WSJ.com/Tech

TECHNOLOGY



The market for personal computers has been under pressure after demand soared during the pandemic. HP products in Hong Kong.

HP Posts Drop in Sales, Cuts Guidance as Demand Weakens

BY DENNY JACOB

HP Inc.'s sales declined in the latest quarter, and the PC maker cut its outlook as it joined the growing list of companies to report a slowdown in consumer spending on electronics and cautioned about lagging business sales going forward.

The computer-and-printer maker on Tuesday said revenue for its fiscal third quarter shrank 4.1% to \$14.66 billion, weighed down by a 20% decline in consumer spending, while its commercial business grew 7%. Analysts polled by FactSet expected revenue of \$15.59 billion.

Chief Executive Enrique Lores said that worsening consumer demand is expected to continue and that the company is seeing business appetite softening in the current quarter. Corporate buyers continue to agree to deals, he said, but "they are slowing down the translation between those deals...into orders."

In response, HP trimmed its fiscal 2022 outlook. The company said it expects full year adjusted earnings per share of \$4.02 to \$4.12, including a 5 cent hit related to debt from its acquisition of Poly, a maker of audio and video products, and other deal-related costs. Shares of HP fell more than 3% in after-hours trading.

The company also forecast free cash flow of \$3.2 billion to \$3.7 billion, which includes a \$300 million impact from its Poly acquisition. It previously

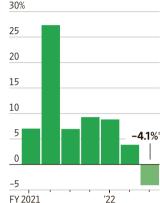
guided for at least \$4.5 billion of free cash flow. The company's results come as the market for personal computers is under pressure after demand for such devices took off during the pandemic as households adapted to remote work and distance learning. PC shipments in the second quarter dropped by 12.6% from the year-ago period, marking their steepest decline in nine years, according to data from research firm Gartner Inc.

Dell Technologies Inc. last week posted a lower profit and weaker-than-expected revenue growth in the second quarter and said it had ob-

Apollo Sells Cellphone-Tower Builder

To Buyer That Will Merge It With Rival

HP's quarterly revenue. change from previous year



*Fiscal quarter ended July 31 Sources: S&P Capital IQ; the company

served more cautious consumer behavior as the quarter progressed. After a prolonged period when demand outstripped supply, Dell co-Chief Operating Officer Jeffrey Clarke last week said, "PC shipments significantly outpaced demand, and the portfolio is on standard lead time across the board."

The scale of the slump in

computer demand has reverberated across the wider PC landscape. Chip maker Intel Corp. last month posted a surprise quarterly loss and cut its full-year outlook, reflecting a slump in personal-computer purchases and product delays. Retailer Best Buy Co. on Tuesday recorded lower profit and sales in its latest quarter as spending on home electronics faltered compared with earlier in the pandemic.

HP's Mr. Lores said the duration of the sales slowdown is hard to predict given the uncertainty over the wider economy, but he expects longterm demand to be above prepandemic levels.

The company posted a profit of \$1.12 billion, or \$1.08 a share, for the quarter ended July 31, up slightly from \$1.11 billion, or 92 cents a share, a year earlier. Stripping out onetime items, adjusted per-share earnings in the latest period were \$1.04.

HP said adjusted earnings per share for the current quarter should come in at between 79 cents and 89 cents

Solar-Panel Maker To Invest \$1 Billion Into New U.S. Plant

BY PHRED DVORAK

The biggest U.S. solar-panel maker said it plans to spend as much as \$1.2 billion to boost manufacturing capacity at home by around 75%—the latest in a surge of domestic investments clean-energy spurred by the recently passed climate and healthcare legislation.

On Tuesday, Tempe, Ariz.based **First Solar** Inc. said it would invest up to \$1 billion in a new factory in the Southeastern U.S. that will eventually be able to make 3.5 gigawatts of panels each year and \$185 million in expansions the company now plans at factories in Ohio.

The new investment plans are a reversal for First Solar, the only major Americanowned maker of solar panels. First Solar Chief Executive Mark Widmar had said until recently that although the company was eager to boost its manufacturing footprint, high costs and a lack of policy support meant it was considering adding capacity in Europe or India rather than at home.

With the new investments, First Solar now expects to have around 10.6 gigawatts of panelmaking capacity in the U.S. by 2025—up from an expected 6 gigawatts next year—enough to power more than 1.8 million homes. It will have around 10 gigawatts of manufacturing capacity outside the U.S. next year, when its new India factory comes online.

The company pivoted after President Biden signed the Inflation Reduction Act into law earlier this month, Mr. Widmar said. The IRA contains hundreds of billions of dollars in incentives for companies to manufacture clean-energy equipment such as solar panels and electric-vehicle batteries, as well as tax credits for companies that build green-power projects using American-made components.

Depending on how the IRA is interpreted, First Solar could be eligible for tax credits ranging from 4 cents to 18 cents per watt on its modules, according to a recent report by Philip Shen, managing partner at boutique investment bank Roth Capital Partners LLC. Based on the projected capacity of the new plant, that sug-

\$630 million in tax credits a vear

With the new law, "solar's going to be investible again" in the U.S., Mr. Widmar said in an interview with The Wall Street Journal. The company expects to choose the site for the new U.S. factory in the third quarter of this year.

First Solar's announcement is part of a surge in expected investment in clean-energy technologies spurred by the law as well as ballooning demand for solar, wind and batteries to meet ambitious U.S. climate goals.

The U.S. government is also concerned about relying too heavily on China, which dominates manufacturing in solar and other clean-energy technologies, with whom relations been have increasingly strained.

Battery and car manufactur-

First Solar plans an expansion in Ohio and a new factory in the Southeast.

ers have rushed to unveil multibillion-dollar deals for plants in the U.S. On Monday, Honda Motor Co. and LG Energy Solution Ltd. said they would spend \$4.4 billion on a factory to make electric-vehicle batteries in the U.S. Tesla Inc. battery supplier Panasonic Holdings Corp. is considering a \$4 billion EV battery factory in Oklahoma, the Journal previously reported, and it announced a similarly sized plant in Kansas in July.

In solar manufacturing, where China controls more than 80% of the global supply chain by some estimates, South Korean conglomerate Hanwha Group member Hanwha Solutions said in March that it plans to pour billions of dollars into building an alternate supply chain in the U.S. As a first step, it is expanding the Georgia panel-making factory of its Ocells clean-energy unit, and it has invested more than \$200 million in REC Silicon ASA, a maker of the high-purity silicon used in most panels.

♦ Heard on the Street: Chinese

BY LUIS GARCIA

Apollo Global Management Inc. agreed to sell wirelesstower company Parallel Infrastructure to a buyer backed by Palistar Capital, which plans to invest more than \$1 billion to expand the business.

The deal would create one of the largest cellphone infrastructure companies in the U.S., with more than 2,000 sites either operating or under construction across 41 states, once Parallel is combined with developer Harmoni Towers LLC. New York-based Palistar said. Palistar acquired Harmoni in June 2020.

The deal, which would mark the first exit from Apollo's second flagship infrastructure fund, comes only two years after the New York asset manager carved out Parallel from

Australian real-estate investor Lendlease Group. Apollo Infrastructure Opportunities Fund II LP wrapped up late last year having raised \$2.54 billion.

Lendlease later disclosed receiving 390 million Australian dollars, equivalent to about \$269.3 million today, for the sale of its U.S. telecommunications unit. Lendlease said the business had nearly 500 towers in operation when the sale to Apollo was announced.

Apollo, which named the business Parallel, said the unit has since roughly doubled its tower holdings.

Palistar sees an opportunity in Parallel to gain scale in a relatively small but expanding digital-infrastructure segment. said Omar Jaffrey, Palistar's managing partner and founder. Build-for-purpose tower companies such as Harmoni

and Parallel, which develop and run tower networks according to the requirements of cellphone carriers, have seen increased demand in recent years as telecommunications companies have outsourced towers to concentrate on their core businesses, Mr. Jaffrey said. He noted that theirs is a different business than just consolidating existing infrastructure.

"The tower asset-management ecosystem is huge," he said, estimating that there are roughly 200,000 assets in the U.S., many of them operated by market leaders such as American Tower Corp., Crown Castle Inc. and SBA Communications Corp. "The build for expansion of the network is principally done by a smaller group of companies [such as] Harmoni and Parallel," Mr. Jaffrey said.

Founded in February 2019 as Melody Investment Advisors, Palistar managed about \$2.22 billion at the end of last year and took its current name in April. The firm focuses on three digital infrastructure segments: wireless towers, fiber-optic communications networks and data centers. Its holdings include CTI Towers Inc., with 1,100 towers, as well as Harmoni and nontraditional site developer Symphony Wireless LLC, according to the Palistar's website.

The more than \$1 billion that Palistar plans to invest over the next two years in the combined Harmoni and Parallel business will come partly from its latest fund. Melody Communications Infrastruc ture Fund II LP. which closed earlier this year with \$1.95 billion, according to Mr. Jaffrey.



The company was considering adding capacity in Europe or India rather than at home, but pivoted after the new climate law.

A&E Suit Accuses Reelz of Ripping Off Canceled Show 'Live PD'

BY JOE FLINT

The parent of A&E Network has filed a lawsuit against rival cable network Reelz and the producers behind "On Patrol: Live," saying the program is nothing more than an unauthorized remake of its canceled show "Live PD."

The suit, which alleges theft of intellectual property, was filed in U.S. District Court in the Southern District of New York. A&E parent A&E Television Networks said production company Big Fish Entertainment "created

a clone of 'Live PD' featuring the same primary hosts, content, format, segments, and more" and that Reelz aired the show over "repeated and vociferous objections" from A&E.

A&E, which owns "Live PD," discontinued the show in 2020 even though it was averaging close to two million viewers per episode, according to Nielsen. Reelz premiered "On Pa-



Police officers featured in 'Live PD' at a 2019 event in New York.

trol: Live" last month. While Reelz isn't available in as many households as A&E, "On Patrol: Live" is averaging more than 1.1 million viewers per

episode. A Reelz representative said the network hadn't been served with the suit or reviewed the complaint in detail and "thus has no comment at this time ries of both the community and beyond denying liability and expressing its ongoing commitment to 'On Patrol: Live.'" Reelz is part of Hubbard Media Group, a closely held broadcaster based in St. Paul, Minn. A spokeswoman for Big Fish

didn't respond to a request for comment.

"Live PD" was a reality show that followed police officers on the job in different cities. It was a hit show for A&E from its launch in 2016 to its cancellation in May 2020. The show was pulled following the killing of George Floyd while in Minneapolis police custody and the nationwide protests against police brutality that followed.

At that time, A&E said in a statement, "This is a critical time in our nation's history and we have made the decision to cease production on 'Live PD.'" The statement added that "we will determine if there is a clear pathway to tell the stothe police officers whose role it is to serve them."

In June of this year, Reelz and "Live PD" host and executive producer Dan Abrams struck a deal to create "On Patrol: Live," a new version of the

The new reality show is described as an unauthorized remake.

show. At that time, Mr. Abrams told The Wall Street Journal that he had been working for some time to find a new partner for the program, which he felt should have never been canceled by A&E.

"At a time when people have a lot of questions about law enforcement, it allows the audience to see in real time what police officers do and how they do it, including the nuances and the uncertainty about what happens next," he said. Mr. Abrams didn't respond to a request for comment about the suit.

Although the shows have different names, A&E's suit said Reelz and the producers, in promoting the debut of "On Patrol: Live," "coordinated a multimedia blitz proclaiming 'the return,' 'relaunch,' and 'revival' of 'Live PD.' " A Journal article with the headline "Live PD' Is Coming Back on TV This Summer as 'On Patrol: Live'" is cited in the suit.

A&E said it was seeking "all profits defendants realized as a result of defendants' unlawful acts complained of herein" as well as punitive and compensatory damages.

A&E Networks is co-owned by Walt Disney Co. and Hearst Corp.

THE PROPERTY REPORT

Regulators Eye Riskier REIT Type

Continued from page B1 from pursuing sound investment strategies and that fund sponsors, brokers and advisers already have addressed the association's concerns.

"It is in many ways a solution in search of a problem," said Anya Coverman, senior vice president of the Institute for Portfolio Alternatives, which represents the nontraded REIT industry.

The securities association is a voluntary organization of North American regulators that has no power on its own to

The funds have been criticized over high fees and the degree of risk disclosure.

change regulations. But many state regulators adopt the association's recommendations. It now is taking comments on its proposed regulations from industry participants.

If the association approves the policies and they are adopted by most states, fundraising by nontraded REITs could be reduced by more than 20%, according to Kevin Gannon, chief executive of Robert A. Stanger.

Nontraded REITs buy the same type of properties as publicly traded REITs, but they aren't listed on stock exchanges. Rather, investors buy shares through their broker-dealers and financial advisers. The funds have been around for more than two decades and have clashed with regulators in the past over the degree of risk disclosure and high fees.

The funds' latest surge in popularity began about five years ago when **Blackstone** Inc., one of the world's largest real-estate investors, launched its first nontraded REIT with a new structure that addressed many of the criticisms of the industry.

For example, Blackstone Real Estate Income Trust Inc. charged lower fees and provided more liquidity than many of the previous crop. It also offered a healthy dividend at what was then a time of historically low interest rates. Starwood Capital Group, KKR & Co. and Ares Management Corp. followed with such funds of their own.

Blackstone is among the industry players that have raised objections to the association's proposed restrictions. "It would be a shame to limit individual investors' access to the type of investments that have benefited pension funds and endowments for decades," the firm said.

Ms. Seidt said that despite the improvements, 429 investor complaints involving realestate investment trusts last year came before arbitration panels run by the Financial Industry Regulatory Authority, a self-regulatory body for the securities industry. The figure includes public REITs, but most complaints were related to nontraded REITs, industry officials said. It was the second largest number for any investment product after stocks.

While investors can more easily cash out of the new generation of nontraded REITs, sponsors can freeze redemptions if too many investors want to cash out at the same point, Ms. Seidt said.

A number of the association's proposals have rankled the industry, including one that would prohibit a nontraded REIT from paying distributions from money raised from selling shares.

Most controversial is a proposed rule that would limit investors from putting more than 10% of their liquid net worth in a nontraded REIT and other investments offered by the REIT sponsor.

Industry officials say the proposed concentration limit would apply an unfair onesize-fits-all standard to all investors. Such decisions should be made by investors and their broker-dealers or financial advisers, Ms. Coverman said.

Largest Shopping Mall in **Greece to Rise Near Athens**

BY ANNE KADET

An Athens developer is building what is slated to be Greece's largest mall, betting that Greeks and tourists will turn out for an in-person shopping experience even as large malls struggle elsewhere.

The shopping center, which would be one of Europe's largest retail complexes, is part of an €8 billion—equivalent to roughly \$8.02 billion—real-estate project known as the Ellinikon. The plan calls for a new minicity of about 30.000 residents south of Athens, on the site of the city's former airport.

The Ellinikon's retail hub will total more than 2 million square feet and comprise three components. The retail strip along the Aegean Sea will offer street-facing and enclosed spaces, featuring highend boutiques. A mall will inmidprice clude stores, restaurants and entertainment as well as office space.

The third area will consist of an IKEA and other big-box stores, according to Lamda Development SA, the project's developer, which owns retail, housing, office and other commercial property in Greece.

While U.S. retail real estate has stabilized in recent months, giant malls have had mixed results. Some continue to struggle as shoppers shift to buying online. The American Dream shopping center outside of New York City, one of the largest enclosed malls in the U.S. and the most expensive ever completed, recently defaulted on one of its financial agreements.

Europe's bricks-and-mortar retail is dominated by smaller shops, which haven't fared well under the e-commerce onslaught either. But Lamda Chief Executive Odisseas Athanasiou said Greece could use more malls.

During Greece's financial crisis about a decade ago, ev-

country dropped 60%, he said. But sales at Lamda's three malls, including two in Athens, dropped 18%. Lamda malls in Greece enjoy a nearly 100% occupancy rate, according to Mr.

part of the consumption is going to go online, but the main part is going to come to us," he said.

Greeks don't have the spending power of their peers in the U.S. and Western Europe, so sales will depend heavily on tourists, said Sam Sethi, principal of Torontobased Insite Food, which consults on large-scale retail projects around the globe.

For the Ellinikon's retail to

eryday consumption in the attract tourists, it needs to have a distinctly Greek flavor, he said. Otherwise, it will be just another mall with the same flagship stores featured at other global developments, Mr. Sethi said.

Successful models include the Quartier DIX30 mall in Montreal, as well as Larcomar. a shopping center in Lima, Peru, that offer indoor and outdoor spaces and a selection of stores and restaurants aimed at everyday visitors.

"They're doing really well attracting tourists, as well as locals," said Mr. Sethi.

Mr. Athanasiou, who said the Ellinikon retail will include a mix of local and international brands, predicts the development will be visited by more than a million tourists a vear who will be attracted by its architecture, beaches and parks, as well as its proximity to Athens and the Acropolis. Others will be curious to see a fully "smart" city, built from scratch, where phones can be used to find parking spaces and trash cans have built-in sensors to trigger trash pickup, he added.

"And for Greeks, it's a nobrainer. We're going to be there," said Mr. Sethi. "It is the first opportunity they will have in their country to visit places they only had the opportunity to visit when they traveled the globe."

The first phase of the project is expected to be completed by 2026. It will include waterfront condos and villas, a 400-berth marina, a 500-acre park with a beach, hotels, offices, schools and sports facilities, plus a casino and an exhibition center-and the giant retail complex.

So far, the only thing to see at the Ellinikon are two parks and the Experience Center, a 400,000 square-foot visitorand-sales hall housed in a former airplane hangar where people can eat, shop at the gift store and experience virtual tours of the future city, including a coastline boat ride.

"Over 600,000 people from Greece have already visited," said Mr. Athanasiou.



A rendering of the Ellinikon's retail hub, which will include more than 2 million square feet.

Athanasiou, and sales hit record levels this year. "With small stores closing,

In Europe, on average, there are 400 square meters of large-venue retail space, including malls, for every 1,000 residents, Mr. Athanasiou said. In Greece, however, there are 70 square meters of largevenue retail for 1,000 residents, he said.



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THE PROPERTY REPORT

Developer Says China Is in Slump

Country Garden declares the country's market has slid into a severe depression

BY REBECCA FENG

One of China's largest developers said the country's property market has fallen into a severe depression, using some of the strongest language vet to describe the yearlong downturn and the financial pain it has caused.

Country Garden Holdings Co., which for years ranked as China's top real-estate developer by contracted sales, on Tuesday reported a 96% drop in first-half profit after selling a third fewer homes than it did a year ago.

The Guangdong-based company said the market has struggled with weakening expectations, sluggish demand and declines in property prices

"All these exert mounting pressure on all participants in the property market, which has slid rapidly into severe depression," the company said.

Country Garden added that the resurgence of Covid-19 in cities across China has also slowed construction activity and weighed on its performance.

Country Garden eked out a small profit equivalent to \$89 million, versus \$2.2 billion in the first six months of 2021.

The company has long been regarded as one of China's fi-

oper, last week reported a 29% drop in net profit and said the property downturn in the first

nancially strongest developers, but like many of its peers, the company has struggled to overcome a crisis of confidence that has caused home buyers and investors to back away from the Chinese property market.

Its shares and dollar-bond prices have plunged this year, despite Country Garden's repeated attempts to convince the market that it can withstand the crisis. The company was recently among a handful of developers that were picked to sell government-insured domestic bonds under a new pilot program.

More than 30 Chinese realestate companies, including **China Evergrande Group** and Sunac China Holdings Ltd., have defaulted on their international debt.

Many privately run devel-

96%



opers this month issued profit warnings; some said they are expecting a more-than-90% decrease in net profit, and a few are expecting to post losses

Midea Real Estate Holding Ltd., another Chinese devel-



China Evergrande is among the Chinese real-estate companies that defaulted on international debt. Its Ocean Flower Island in Danzhou, China.

half took place amid "profound changes unseen in a century" and the lingering Covid pandemic.

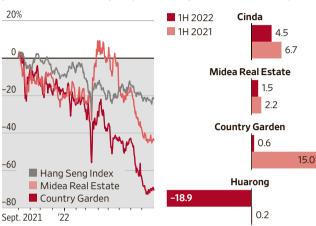
"The real estate market is undergoing a cruel and drastic reshuffling process," said the Guangdong-based company, adding it would "forge ahead in a tough way.'

China's deflating property bubble has also spilled over into other sectors, including the country's privately run banks and its largest stateowned asset managers that specialize in managing portfolios of troubled loans and distressed debt.

China Cinda Asset Management Co., the country's largest bad-debt manager, on Monday reported a 33% drop in first-half profit to the equivalent of \$653 million, in part because it booked higher impairment losses on its assets.

The company said the Chinese government is "faced rong Asset Management Co.,

Share-price and index performance over the past year



Note: 1 billion yuan=\$144.8 million Sources: FactSet (performance); the companies (net profit/loss)

with an increasingly complex, reported a \$2.7 billion net loss grim and uncertain development environment," as it implements pandemic-control measures and tries to stabilize the economy.

Cinda's peer, China Hua-

Net profit/loss of selected companies, in billions of yuan

for the first half, hurt in part

by the real-estate downturn.

The company, which is partly

owned by China's Ministry of

Finance, described the coun-

try's economic conditions as

"extremely complex and diffi-

cult." Huarong's international finance arm separately predicted that in the second half, China will face manifold challenges including pressure on investment, consumer spending and export trade.

Country Garden on Tuesday sounded an optimistic note for the future. It said China's economy is resilient, remains positioned for long-term growth, and the country's urbanization is still under way. "The real estate industry will always exist," the company added.

Its chairman, Mo Bin, apologized to investors for the sharp drop in profit during an earnings call. Mr. Mo said the company will keep adjusting its strategies and focus on keeping a balance between its cash flow, assets and debts, and profits. The Chinese property market will return to a stage of healthy development by next June, he predicted.

London's Savile Row to Get More Cafes and Offices

By TREFOR MOSS

LONDON—The biggest landlord on a city street renowned for bespoke tailoring is seeking to add more cafes, retail outlets and office space, a move it says will update this quiet thoroughfare dedicated for centuries to the handmade English suit.

The plans for Savile Row, a 300-yard stretch in a quiet cor-



suits and less formal attire.

The Covid-19 pandemic, when many wealthy clients were homebound, added further strain. Gieves & Hawkes, which has dressed British royalty for 200 years, shed many of its staff during the pandemic. Its owner, Trinity Group, a Hong Kong subsidiary of China's Shandong Ruyi Technology Group Co., entered

ner of London's Mayfair district, are running into opposition from some of the street's longtime tenants, who say the redevelopment could dilute the street's traditional heritage.

The proposal would entail "completely changing the profile of the street," said Andrew Ramroop, chief executive of Maurice Sedwell, one of the street's bespoke tailors. "They're navigating the demise of Savile Row as a street that's the pinnacle of sartorial excellence."

The Pollen Estate Trustee Co. Ltd., the street's biggest landlord, has submitted plans to the local government council to demolish two buildings on the row and redevelop the site as a mixed-use complex with tailors, stores and restaurants at street level and offices above.

The plan would require relocating several tailors, in some cases requiring them to move off the street altogether or into second-story space along the row.

"We're doing everything we

Andrew Ramroop, chief executive of custom tailor Maurice Sedwell, worries that the revamp will change Savile Row's character.

can to enhance Savile Row," said Julian Stocks, a partner at real-estate consultancy Knight Frank LLP, which manages the Savile Row properties for the Pollen Estate. Pollen is owned by Norway's sovereignwealth fund.

"Savile Row is still dedicated to tailors, but we're also looking at what other types of users would be great for the row." Mr. Stocks said. He said demand among bespoke tailors is no longer sufficient to fill the entire street. "We want to have more of a mix to draw people in, but you can't please everybody," he said.

Westminster City Council, which oversees the district of London where Savile Row is located, granted the row "protected status" in 2016. That gives the council power to reject planning applications that could change the character of the street. There is no deadline for its decision on the development plans. The council didn't

immediately respond to questions about the application.

Savile Row has been a byword for world-class men's tailoring since the 18th century; for many decades its tailors have dressed monarchs, presidents and movie stars. But it has been a tough few years for many of Savile Row's tailors, who specialize in handmade suits that often require several in-person sampling and measurement sessions and months of labor. Fabric is hand cut and

hand stitched, and clients often are asked to return for fittings during the process, so tailors can tweak the suits while they're being assembled.

A bespoke suit can require around 80 hours of work and costs approximately \$8.000. Over the years, many of the street's tailors have added less expensive made-to-measure services, in which tailors work from premade templates rather than starting from scratch. Some now offer ready-to-wear

liquidation in January. Trinity said in July that it was seeking a buyer for Gieves.

More recently, demand for the high-end suits Savile Row offers has returned, tailors say. The strength of the U.S. dollar relative to the U.K. pound has helped significantly. they say, drawing back American customers. While Savile Row tailors typically serve clients on their premises on the row, many also travel to key overseas markets such as the U.S. and Japan several times a year to meet customers.

Bespoke tailors occupied the entire length of the row when Mr. Ramroop, the Maurice Sedwell CEO, first started working there in 1970, he said. There was already a restaurant, a cafe and a dry cleaning and garment repair shop. The street's first bespoke streetwear tailor recently opened.

"I accept that there'll be changes," he said, "but I honestly don't think the remaining bespoke tailors will survive if they keep changing the street."

Office Deal Bets on Rising Need for Suburban Space

BY KONRAD PUTZIER

One of the world's biggest sovereign-wealth funds and its U.S. partner are buying a majority stake in 53 suburban office buildings in a deal valuing the properties at \$1.1 billion, a major bet that remote work will boost demand for workplaces close to residential areas.

Singapore's GIC Pte. Ltd. is investing in the buildings alongside Workspace Property Trust, a privately held commercial real-estate firm based in Boca Raton, Fla., according to a person familiar with the matter.

The deal will nearly double Workspace's holdings to around 18 million square feet. Many of the newly acquired buildings are clustered around

Atlanta, Dallas and the San Francisco Bay Area.

The suburban office sector has been hit hard by the pandemic.

Vacancy rates rose in 2020 and 2021. and some properties have lost so much value that developers are tearing them down to build warehouses or apartments.

Workspace and GIC are betting that demand will rise for higher-end, modern suburban offices in good locations as more companies seek out areas closer to where their employees live.

More Americans are working from home at least part of the week, and some firms are looking to add spaces that would allow their workers to return to the office without having to commute far.



Workspace and GIC are betting that more companies will seek office space closer to where workers live.

really accelerated the shift to suburban offices," said Workspace's co-founder and chief executive, Thomas Rizk.

Suburban office properties recently have suffered less

"We believe the pandemic than some central business districts, where vacancies are at record levels. In the second guarter, the U.S. downtown office vacancy rate surpassed the suburban vacancy rate for the first time in decades, according to CBRE Group Inc. Vacancies fell slightly to 16.8% in the suburbs and rose to 17% in city centers, the brokerage firm said.

While many suburban office buildings are obsolete, big financial firms are still willing to invest in fully occupied, higher-end properties, said Jordan Roeschlaub, co-head of Newmark Group's debt, equity and structured finance group, which brokered the mortgage funding the purchase.

Mr. Rizk said suburban office vacancies are kept high by older buildings in poor locations.

Modern properties that are close to residential areas, shops and restaurants are seeing rising rents, he said.

When Workspace launched

in 2015, it was difficult to raise money for suburban office purchases, Mr. Rizk said. At the time, many corporations were ditching their sprawling, leafy office parks and moving into cities, and investors were more interested in buying office towers in places such as Manhattan or downtown San Francisco.

But since the start of the pandemic, the sector has attracted some new money. Last year, Workspace landed a \$326.5 million investment from Oak Hill Advisors' realestate unit.

JPMorgan Chase & Co. and Bank of Montreal are financing the deal, which closed on Friday, The seller, Griffin Realty Trust Inc., is keeping a minority stake in the buildings.

BUSINESS & FINANCE

PG&E Creditors Win Claim in Appeal

cover its debts.

Citigroup Inc., Whitebox Advi-

sors LLC and Olympus Peak

Asset Management LP, but

didn't award them the \$200

million interest outright. The

bankruptcy court that oversaw

PG&E's restructuring must

now "weigh the equities and

determine what rate of inter-

est the creditors were entitled

to," according to the decision.

said the company is reviewing

the decision. "We continue to

believe that both the bank-

A representative for PG&E

BY ANDREW SCURRIA

A federal appeals court resuscitated a \$200 million bankruptcy claim against PG&E Corp., ruling in favor of investment firms that argued the California utility underpaid them on accrued interest when it exited chapter 11 as a solvent company in 2020.

The Ninth U.S. Circuit Court of Appeals in San Francisco found that unsecured creditors of a solvent business like PG&E have an equitable right to interest payments after a chapter 11 filing at the original rate specified in the contract. PG&E's chapter 11 plan didn't pay full contractual interest of 10% or more, instead offering unsecured creditors the federal judgment rate of around 3%. Yet the bankruptcy plan also classified those creditors as unimpaired, or paid in full.

Bankruptcy law generally doesn't allow unsecured creditors to collect on interest that accrues after a chapter 11 petition. But some U.S. jurisdictions recognize an exception in instances where the company, like PG&E, has enough resources to fully ruptcy court and the district

Cboe Volatility Index

34

Options Amplify Swings

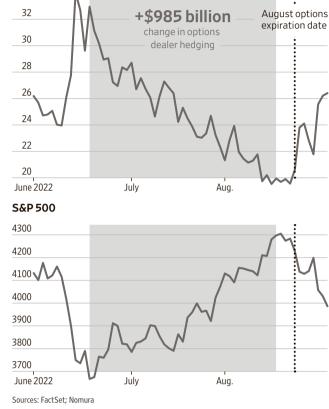
Continued from page B1 naling calm.

During the stock market's summer rebound, a nearly \$1 trillion positive shift in options market flows quelled volatility and buoyed stocks, according to estimates from Charlie McElligott, managing director of cross-asset macro strategy at Nomura. That helped spur an estimated \$110 billion in buying from quantitative hedge funds that follow specific volatility-targeting or trend-following rules, he said.

The S&P 500 rose 17% between June 17—the date of the June expiry when \$3.4 trillion in options expired-and the corresponding date in August. Options are derivatives that give investors the right, not obligation, to buy or sell underlying securities.

Importantly, Wall Street banks on the other side of those trades are forced to hedge their positions. If options dealers are hedging against protection they have sold, that can exacerbate market swings. If dealers are mostly hedging the options bought from investors, then activity will go against the prevailing market trend and damp volatility.

Options trading has surged in popularity in recent years, with many individual and in-



stitutional investors jumping into the market. Volumes are on track to smash another record this year, with more than 40 million contracts changing hands on an average day in 2022, according to the Options **Clearing Corporation**

The boom in activity has led many traders to closely track monthly options expiration dates, which they say can stoke greater volatility across markets as dealers' positioning rapidly adjusts to changing options values in the days leading up to, and after, the date. Quarterly dates tend to have an even larger impact given the surge in options activity tied to them.

Investors are eyeing Friday's monthly jobs report and the next inflation reading, due Sept. 13. as the market's next catalysts after Mr. Powell reasserted that economic data will set the central bank's path on

RingCentral

RubiconTech

RubiconTech

SLGreenRealty SLG

Sym Hi/Lo Chg RNG 41.57 2.6

ROOT 12.33 -0.6 4.78 -6.1 3.61 4.2

43.66 -0.3

RBT RBCN

court appropriately applied Monday's ruling sided with the federal judgment rate to these claims and are currently exploring our next legal steps," the spokesperson said. The decision was divided,

with two judges on the appellate panel voting in creditors' favor. A dissenting opinion said there is no exception to the general ban on post-petition interest for unsecured creditors.

PG&E's reorganization plan paid \$25.5 billion in wildfirerelated claims and covered its other financial debts under a complex compromise between shareholders and creditors.

interest rates.

"If we get a positive surprise on inflation or jobs data, and the market gets a clearer picture on the path of interest rates, then markets can rapidly bounce higher." said Brent Kochuba, founder of data firm SpotGamma, which tracks derivatives positioning. "But there is nothing in options markets to prevent another tailspin, at least until the September expiry.'

Rules-based hedge-fund strategies are also partly responsible for the summer rally, though that could change as volatility returns.

"The equity market became a victim of its own momentum over the past few months as CTAs [commodity trading advisers] and other price insensitive buyers drove valuations to unrealistic levels," Mike Wilson, chief U.S. equity strategist at Morgan Stanley, wrote in a Monday research note.

Trend-following strategies upped their equity exposures from historically low levels during the recovery, according to Jon Caplis, chief executive of hedge fund research and intelligence firm PivotalPath. However, these funds could return to shorting the market in size if volatility continues picking up, especially due to the leverage, or borrowed money, they take on to boost returns.

"Commodity trading advisers are significantly levered, so they punch above their weight," Mr. Caplis said. "It is a \$250 billion industry that could easily represent over \$1 trillion in position sizing."

BANKRATE.COM® MMA, Savings and CDs

Average Yield	sofN	Najoi	r Ban	ks		Tue	esday, A	ugust 30	, 2022	
Type National average	MMA	1-M0	2-M0	3-M0	6-MO	1-YR	2-YR	2.5YR	5YR	
Savings Jumbos Weekly change	0.12 0.24	0.09 0.09	0.08 0.08	0.17 0.18	0.31 0.32	0.50 0.54	0.59 0.65	0.50 0.52	0.63 0.68	
Savings Jumbos	0.00 0.00	0.00 0.00	0.00 0.00	-0.01 -0.01	0.00 0.02	0.00 0.00	0.03 0.04	-0.01 0.00	0.02 0.01	

Consumer Savings Rates

Below are the top federally insured offers available nationwide according to Bankrate.com's weekly survey of highest yields. For latest offers and reviews of these financial institutions, please visit bankrate.com/banking/reviews. Information is believed to be reliable, but not guaranteed.

High yield savings

Business Real Estate & Auctions

To advertise: email sales.realestate@wsj.com or WSJ.com/classifieds

ringii yiela savii	95				
Bank		Yield	Bank		Yield
Phone number	Minimum	(%)	Phone number	Minimum	(%)
Money market and sa	avings ac	count	Six-month CD		
CFG Community Bank (888) 205-8388	\$1,000	2.55	Live Oak Bank (866) 518-0286	\$2,500	2.50
UFB Direct (877) 472-9200	\$1	2.21	Luana Savings Bank (800) 666-2012	\$1,000	2.43
Bask Bank, a div of Texas Capital Bank, NA (877) 839-2265	\$	2.20	Popular Direct (800) 274-5696	\$10,000	2.35
One-month CD			One-year CD		
State Bank of India California (877) 707-1995	\$1,000	0.50	Connexus Credit Union (800) 845-5025	\$5,000	3.21
Colorado Federal Savings Bank (877) 484-2372	\$5,000	0.35	Popular Direct (800) 274-5696	\$10,000	3.00
Lone Star Bank (713) 358-9400	\$1,000	0.20	CFG Community Bank (888) 205-8388	\$500	2.90
Two-month CD			Two-year CD		
State Bank of India California (877) 707-1995	\$1,000	0.50	Connexus Credit Union (800) 845-5025	\$5,000	3.41
Colorado Federal Savings Bank (877) 484-2372	\$5,000	0.35	Popular Direct (800) 274-5696	\$10,000	3.10
Lone Star Bank (713) 358-9400	\$1,000	0.20	Merrick Bank (866) 638-6851	\$25,000	3.10
Three-month CD			Five-year CD		
Luana Savings Bank (800) 666-2012	\$1,000	1.92	Goldwater Bank (480) 281-8200	\$5,000	3.50
Popular Direct (800) 274-5696	\$10,000	1.50	Synchrony Bank (800) 677-0718	\$1	3.50
Synchrony Bank (800) 677-0718	\$1	1.35	CFG Community Bank (888) 205-8388	\$500	3.40

High yield jumbos - Minimum is \$100,000

Money market and savings	account	Six-month CD	
CFG Community Bank (888) 205-8388	2.55	Luana Savings Bank (800) 666-2012	2.53
JFB Direct (877) 472-9200	2.21	Live Oak Bank (866) 518-0286	2.50
Luana Savings Bank (800) 666-2012	1.92	(866) 638-6851	2.35
One-month CD		One-year CD	
State Bank of India California (877) 707-1995	0.50	Connexus Credit Union (800) 845-5025	3.21
Colorado Federal Savings Bank (877) 484-2372	0.35	Popular Direct (800) 274-5696	3.00
Lone Star Bank (713) 358-9400	0.20	CFG Community Bank (888) 205-8388	2.90
Two-month CD		Two-year CD	
State Bank of India California (877) 707-1995	0.50	Connexus Credit Union (800) 845-5025	3.41
Colorado Federal Savings Bank (877) 484-2372	0.35	Merrick Bank (866) 638-6851	3.10
Lone Star Bank (713) 358-9400	0.20	Popular Direct (800) 274-5696	3.10
Three-month CD		Five-year CD	
-uana Savings Bank (800) 666-2012	2.02	Goldwater Bank (480) 281-8200	3.50
Popular Direct (800) 274-5696	1.50	Synchrony Bank (800) 677-0718	3.50
Synchrony Bank (800) 677-0718	1.35	CFG Community Bank (888) 205-8388	3.40

compounding and rate stated for the lowest required opening deposit to earn interest. CD figures are for fixed rates only. MMA: Allows six (6) third-party transfers per month, three (3) of which may be checks. Rates are subject to change

Source: Bankrate.com, a publication of Bankrate, Inc., Palm Beach Gardens, FL 33410 Internet: www.bankrate.com

New Highs and Lows

New Highs and Lows	1	1	52-Wk	%	1
	Stock	Sym	Hi/Lo	Chg	Stock
	LefterisAcqnWt	LFTRW	0.04	-20.0	RingCent
The following explanations apply to the New York Stock Exchange, NYSE Arca, NYSE	LendingTree	TREE	32.03	-2.3	Root
American and Nasdaq Stock Market stocks that hit a new 52-week intraday high or low in the latest session. % CHG -Daily percentage change from the previous trading session.	LibertyBroadbandC	LBRDK	101.33	-1.3	Rubicon
In the latest session. % Chu- Daily percentage change from the previous trading session.	LifetimeBrands	LCUT	8.81	-2.6	Rubicon
Tuesday, August 30, 2022	Lightng eMotors	ZEV			SLGreen
ruesudy, August 50, 2022	LionClostric	I EV	2 75	2.2	CCD AU-

ADVERTISEMENT

Stock				Tuesday, Au								LionElectric	LEV	3.75	-3.3	SSR Mining	SSRM	13.55	-2.1	10 4470
		2-Wk		ci i i		52-Wk		C 1 - 1		52-Wk			LEV.WS	0.60	-5.2	ScottsMiracleGro		68.57		
	Sym	HI/LO	Cng	Stock	Sym	Hi/Lo	Cng	Stock	Sym	Hi/Lo	Cng	LivaNova	LIVN	55.31	-5.3		SHIP	0.56		
	iaha			Brainsway	BWAY	3.80		ExelaTech	XELA	0.91		LiveRamp	RAMP	20.03	-0.2	SelectQuote SelectQuote	SLQT	1.25 -	10.0	
п	ighs	•		BrickellBiotech	BBI	2.45	-5.4	FtacAthena	FTAAU	9.69		LytusTech	LYT	1.91	9.7	Sema4	SMFR	1.04	-5.4	
AltimarAcqnIII	A ATAQ	9.92	0.3	-	BFAM	68.55	-0.9	FaradayFuture	FFIE	1.07		MagicEmpireGlobal		5.57	-5.2		STIX		-7.3	
AndrettiAcqn	WNNR.U	10.28	-0.8	BrightView Breadscale W/t	BV SCLEW	9.93 0.07	-3.0 5.8	Farmmi FinanceofAm	FAMI FOA	0.90 1.25		Magnachip	MX	11.73	-2.4		SMTC		-0.9	REAL
AtlStreetAcqn	ASAQ	9.99	0.1	BroadscaleWt BrooklineBcp	BRKL	12.55	-0.6	FingerMotion	FNGR	0.83	2.5	MaidenPfdC	MHpC	3.73	-9.4		SHPW.WS	0.06		NE/AL
ConsldWater	cwco	16.72	-1.6	BruushOralCare		12.55	-0.0	First HS Educ	FHS	0.61		Manitowoc	MTW	9.66	-2.6		SMTS	0.45		CED
CorpAmAirport		6.91	-1.9	BurTechAcqnWt		0.06			FSFG	22.65			MRVI	21.56	-1.7 0.6		SLCR	8.60		SEP
ESSA Bancorp		19.88	2.7	BuzzFeed	BZFD	1.47	-0.6	FirstWaveBio	FWBI	2.87	2.2	MarketAxess		239.51		SilverCrestAcqn		8.88		
FastAcqnII A	FZT	9.94		BylineBancorp	BY	21.70	0.3	FocusImpactWt		0.07		MatchGroup MaverixMetals	MTCH MMX	56.08 3.35	-2.2 -2.8	Similarweb SimplyGoodFoods	SMWB	7.41 30.63	-2.7	Ch
FreyrBatteryW		5.24		CEVA	CEVA	29.43	-0.4	Fonar	FONR	13.92			JMACU	5.55 9.99	-2.8		DMIC		-0.7	Ch
FtacHeraA	HERA	9.89	0.1	CI&T	CINT	8.64	-1.9	FordMotor6.5%Nts		24.42	-0.4	MetaData	AIU	0.93	-1.0				-0.7	
FaZe	FAZE	24.69	7.3	CNA Fin	CNA	38.67	-2.2	FormFactor	FORM	30.04			MMAT	0.77	-0.4		SKIL		-8.0	10
FirstSolar	FSLR		0.5	CAE	CAE	18.44	-2.5	ForresterRes	FORR				METX	0.57	-8.3		SKIL.WS	0.42		Willer
GesherlAcqn	GIACU GFX	10.21 9.93	0.1 0.2	CardiovascularSys	SCSI	13.37	-1.1	Fortinet	FTNT	48.31	0.7	MisterCarWash		9.84	-2.1		SLNHP	7.50		1000
GoldenFalconA Hempacco	HPCO	9.95 41.80		CareDx	CDNA	19.16	-4.2	FortressCapWt	FCAX.WS	0.07		Mobilicom	MOB	2.33			SHC		-1.0	1000
IberePharmA	IBER	9.89	0.3	CarverBancorp	CARV	4.63	-5.0	FortunaSilver	FSM	2.30	-3.3	MobilicomWt	MOBBW	0.32	-7.3	StanleyBlackDck	5WK	88.81	-1.0	
LakeshoreAcqn		10.28	1.3	CenterraGold	CGAU	4.37	0.7	ForzaX1	FRZA	3.58	-5.4	MohawkInds	МНК	107.81	1.0	StanleyB&D Un S	SWT	56.79	-1.2	AT TI
MidlandStBncpPf		25.70	0.5	Centerspace	CSR	74.08	-0.1	Fossil	FOSL	4.29	0.5	MolecularData	MKD	0.41	13.4	Starbox 5	STBX	4.90 -	21.3	
MilestonePharn		8.65	3.8	Cerence	CRNC	19.61			FNV	121.74		MolecularPtrs	MOLN	5.64	-3.3	StarryGroup StarryGroup	STRY	2.25	-4.6	CICER
Napco Security		30.04	4.0	Certara	CERT	15.61	-3.2		FSP	2.85		MolecularTemp	MTEM	0.67		StarryGroupWt S	STRY.WS	0.15 -	25.1	11535 S
NewOrientalEdu		29.77	0.7	Cerus	CERS	4.10	-1.0	FulgentGenetics		43.90		MorphoSys	MOR	4.32	-0.1		STAB	0.18	-5.0	
PontemA	PNTM	9.95	0.1	CharlesRiverLabs		200.90	0.9	GAN	GAN		-7.3	MotusGI	MOTS	3.28	-2.7		STRT		-3.0	This
SlamA	SLAM	9.90	0.2	ChinaSXTPharm		1.24		GMedInnov	GMVD	0.31		MudrickCapII Wt		0.03	14.7		SDIG	1.38 -	15.7	facil
SotherlyHtlsPf	d SOHON	23.50	-0.6	ChromaDex	CDXC	1.38	-3.4	GSK	GSK	32.92	-0.5	MultiPlanWt	MPLN.WS	0.51	-7.3	-	RGR	52.07		
TAL Education	TAL	6.72	-4.0	CitiTrends	CTRN	20.41	-6.9	Garmin	GRMN		-1.2	NanoLabs	NA	5.03	-3.0		SGC		-2.6	landso
TransMedics	TMDX	54.98	-3.4	ClarivatePfdA	CLVTpA	49.89 16.11	0.2	GoresVII	GSEVU	9.69		NatlWesternLife		191.78	-1.7		SWVLW		-7.5	325 c
TrinityCapNts202	5 TRINL	26.00	0.2	Clarus	CLAR			GreatElmCap GreenDot	GECC GDOT	11.98 20.25		NatureSunshine		9.47	-2.6		SYNH		-1.1	elegant
WarriorTechA	WARR	10.03	-0.2	ClarusTherapWt ClarusTherap	CRXT	0.01 0.10		Greenlane	GNLN	20.25	-0.8	Neonode	NEON	3.65	-3.2		rroo		-5.2	hundre
	~~~~~			CleverLeaves	CLVR	0.10	-3.5	Grifols	GRFS	7.66	0.9		NFGC NGD	3.60	-2.4 -1.5		TTEC	52.00	-2.7	ove
L	ows			CogentComm	CCOI	52.59	-1.3	GpoAvalAcc	AVAL	2.98	-1.9	NewGold Newmont	NEM		-1.5		FKAT FFX	1.54 220.62	 0.5	rec
ACCO Brands	ACCO	6.08	-2.2	Cohbar	CWBR	0.16	-4.2	GrupoTelevisa	TV	6.46		NexPointResident		42.00 52.82	-1.4		TEF	4.08	-0.5	owners
AMC Ent Pfd A	A APE	5.16	-14.2	Comcast A	CMCSA	35.61	-1.6	HCI Group	нсі	44.91	1.3	NiuTech	NIU	5.78	-2.7		TXG		-2.7	
Abercrombie&Fitc	h ANF	14.84	-1.8	ComeraLifeWt		0.07	-1.0	HNI	HNI	32.74		Nogin	NOGN	3.23			TESS		-2.3	inclu
AbriSPACI Wt	ASPAW	0.10	-28.6	CommunityHlthSys		2.79	-5.4	HainCelestial	HAIN	20.46			NMMCW	0.00					-1.2	space,
AchieveLifeSci	ACHV	4.36	-3.0	Compass	COMP	3.05	-2.2	Hanesbrands	HBI	8.72	-0.1	NorthernStrll Wt		0.05		TonixPharm	INXP	0.98		vario
AckrellSpact W	t <b>ACKIW</b>	0.00	-61.7	Compugen	CGEN	1.17	-2.5	HarborCustom	HCDI	1.11	-2.6	NuvveHoldingWt	NVVEW	0.23	-0.1		ГM	149.55	-1.1	office,
AcriCapitalA	ACAC	9.98	-0.2	ComputerTask	CTG	7.52	2.5	HarborCustomPfdA	HCDIP	11.75	-1.1	NuvveHolding	NVVE	2.72	-5.2	Traeger (	соок	2.70	-2.5	educat
ActelisNtwks	ASNS	1.12		ComSovereignPfdA	COMSP	1.70	1.2	HarmonyGold	HMY	2.69	-10.5	OcaAcqn	OCAXU	9.99	-0.1	Transalta	<b>FAC</b>	9.34	-3.1	
AditEdTechWt		0.04		Conformis	CFMS	0.25	-2.8	HealthAssurWt	HAACW	0.05	-11.2	Offerpad	OPAD	1.54	-0.6	TreasureGlobal	<b>FGL</b>	3.10	-9.9	Pre
AdvEmissions	ADES	3.73		ConnexaSports		0.77	-7.7	HeliosTech	HLIO	55.91		OfficePropIncm	OPI	17.83	-1.8	Trex 1	<b>TREX</b>	46.78	0.4	
AEyeWt	LIDRW	0.25	-7.4	CorbusPharm	CRBP	0.20	-3.5	HighwoodsProp		30.75		Omnicell	OMCL	103.53	0.2	Trinseo 1	<b>TSE</b>	27.25	-2.4	
AEye	LIDR	1.62	-1.8	CousinsProperties		27.14	-1.5	Holley	HLLY			Oncocyte	осх	0.68	-6.9		TRUE		-0.5	Sug
AgEagleAerial	UAVS	0.54	-4.2	Crawford A	CRD.A	6.08	-2.7	Hologic	HOLX			Onfolio	ONFO	1.70	20.5		ГРС		-3.9	
AgileTherap		0.39	-5.6	Crawford B	CRD.B	5.96	-1.7		HZNP	58.75		OnfolioWt	ONFOW	0.17	-4.9		ruya		-5.8	0
Akerna	KERN	0.12	-6.0	Creatd	CRTD	0.50	-7.0	Humanigen	HGEN	0.22			OTEX	30.84	-2.3		KXII	1.32		On-si
AltamiraTherap AmbrxBio		0.36 1.72	-5.9 -3.8	CrownElectrokin		0.46	-2.9	HysterYaleMatls IAC		29.55	-1.8	OportunFin	OPRT	5.30	-5.5		TWLO	69.91	0.1	on
AmericanAsset		28.09	-1.1	Cryptyde	TYDE CVAC	0.79 9.94	-9.1		iac Vate	63.18 1.50			ORGO	3.73	-1.1		rwou	7.10		
AmericanAssec		9.99	-2.7	CureVac		2.45	-1.3 -2.8	INNOVATE		1.50	-0.6	OrthofixIntl	OFIX	20.06	-0.9		JFI		-2.2	
Amesite	AMST	0.38		Cyanotech CyxteraTech	CYAN CYXT	6.29	-2.5	lamGold iClickInteract	iag Iclk	0.40		OtonomoTechWt Ouster		0.05	19.0		JFAB	0.76 -		
AmnealPharm		2.34	-4.1	DRDGOLD	DRD	5.14	-6.2	iMediaBrands	IMBI		-5.5		oust omi	1.42 29.48	-2.3		GROW JEIC	3.75 22.17		FOR
AB InBev	BUD	49.11	-0.7	D-WaveQuantum		7.00	-9.6	IndepRealty	IRT	19.61	-0.9	PFSweb	PFSW	9.53	-2.5		JPC		-0.5	
Apexigen	APGN	3.67	-9.3	DatChat	DATS	0.98	-4.7	Infobird	IFBD	0.34		PLBY Group	PLBY	4.39	4.9	UplandSoftware		10.32		Rick I
AppliedMolecula		1.37	-4.8	Dave	DAVE	0.47	-0.8	Innodata	INOD	3.39	0.3	PROS	PRO	20.80	-1.6		JSER		-5.1	W
Applovin	APP	24.17	-1.8	DawsonGeophys		1.08	3.6	InnovativeEyewr		2.80	-0.3	PanAmerSilver		15.09	-3.1	-	VQS		-8.2	
ArdaghMetalW	t AMBP.WS	0.63	-14.4	DeltaApparel	DLA	18.25	-3.7	InozymePharma		3.01	-4.1	ParabellumAconWt		0.04			VZ	42.50		
ArgoGoupPfdA	ARGOpA	21.30		Deluxe	DLX	19.70	-0.8	InspiratoWt	ISPOW	0.33	-6.9	PegasusDigWt	PGSS.WS	0.23	-4.2		DSP	4.46		11
	ARVL	1.12	-0.9	DentsplySirona	XRAY	32.52	-0.4	Inspirato	ISPO	2.58	-9.0	PerceptionCapIIWt		0.05	-1.9	VintageWineEstates	WE	5.51	0.5	
Arrival	ARW	104.97	-1.3	DigihostTech	DGHI	0.86	-1.5	IntegerHoldings	ITGR	63.34	-2.5	Perficient	PRFT	77.38	-1.1	VintageWineEstWt 1		0.76	14.5	
Arrival ArrowElec		0.81	-2.7	DigitalAlly	DGLY	0.55	-8.2	IntegraLifeSci	IART	47.52	-0.9	PetIQ	PETQ	9.92	-3.6		/OD	13.48	0.1	
	ASTR	0.01	40.0	DiversifiedHlthcr	DHC	1.50	-3.2	IntegraResources	ITRG	0.57	-5.7	PhibroAnimal	PAHC	15.24	-2.9	VornadoRealty	/NO	26.26	-0.9	
ArrowElec		0.03	-40.0				-2.2	Intel	INTC	32.15	-2.1	PioneerBancorp	PBFS	9.15	-0.4	WPP I	NPP	42.91	-0.4	
ArrowElec AstraSpace		0.03 2.70	-10.3	DivrsHlthcrNts46		16.30					-1.0	PitneyBowes	PBI	2.94	-0.3	WW Intl	NW	5.51	-2.1	
ArrowElec AstraSpace AstreaAcqnWt	ASAXW	0.03	-10.3	DivrsHlthcrNts46 Dogness			-3.5	InterDigital	IDCC	50.24		Pittleybowes							-4.4	
ArrowElec AstraSpace AstreaAcqnWt Athersys	ASAXW	0.03 2.70	-10.3 -6.1		DHCNL	1.35	-3.5	InterDigital Interface	TILE	50.24 11.22	-2.6	PolestarAuto	PSNY	7.57	-4.4		PETWW	0.16		
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm	ASAXW ATHX ATLC AUD AUPH	0.03 2.70 30.26 0.51 7.21	-10.3 -6.1 -3.8 	Dogness	DHCNL DOGZ DOMA	1.35	-3.5				-2.6 1.4		PSNY Pol		-4.4 -0.2		PETWW		-2.2	
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWt	ASAXW ATHX ATLC AUD AUPH t AUROW	0.03 2.70 30.26 0.51 7.21 0.32	-10.3 -6.1 -3.8  -8.5	Dogness Doma DouglasEmmett DunxinFinl	DHCNL DOGZ DOMA DEI DXF	1.35 0.60 19.59 0.40	-3.5 -11.7	Interface	TILE IVA JBGS	11.22	1.4	PolestarAuto	POL			Wag!Wt F WalgreensBoots	PETWW	0.16 35.15	-2.2 -1.0	τα
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWt AvanosMedical	ASAXW ATHX ATHX ATLC AUD AUPH t AUROW	0.03 2.70 30.26 0.51 7.21 0.32 24.52	-10.3 -6.1 -3.8 	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC	DHCNL DOGZ DOMA DEI DXF EPRpC	1.35 0.60 19.59 0.40 21.75	-3.5 -11.7 -0.6 -2.7 -0.9	Interface Inventiva JBG SMITH Prop Jeffs'Brands	TILE IVA JBGS JFBR	11.22 4.25 21.99 1.58	1.4 -1.3 0.8	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt	POL PBH PTIXW	0.71 50.28 0.04	-0.2 0.3 17.2	Wag!Wt F WalgreensBoots W Welltower W WesternUnion	Petww WBA Well WU	0.16 35.15 75.96 14.89	-1.0 0.8	TAX
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWt AvanosMedical AvantiAcqn	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVAN.U	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88	-10.3 -6.1 -3.8  -8.5 -3.2 	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX	1.35 0.60 19.59 0.40 21.75 33.44	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc	TILE IVA JBGS JFBR JZ	11.22 4.25 21.99 1.58 5.90	1.4 -1.3 0.8 -22.7	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtoLabs	POL PBH PTIXW PRLB	0.71 50.28 0.04 38.87	-0.2 0.3 17.2 -1.3	Wag!Wt P WalgreensBoots W Welltower W WesternUnion W WeWorkWt W	Petww WBA WELL WU WE.WS	0.16 35.15 75.96 14.89 0.50	-1.0 0.8 5.0	CAT
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriaPharm AuroraInnovWt AvanosMedical AvantiAcqn Avantor	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVAN.U AVTR	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL	1.35 0.60 19.59 0.40 21.75 33.44 0.80	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt	TILE IVA JBGS JFBR JZ KORE.WS	11.22 4.25 21.99 1.58 5.90 0.20	1.4 -1.3 0.8 -22.7 -2.3	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtoLabs ProvidentBncp	POL PBH PTIXW PRLB PVBC	0.71 50.28 0.04 38.87 14.30	-0.2 0.3 17.2 -1.3 0.8	Wag!Wt F WalgreensBoots W Welltower W WesternUnion W WeWorkWt W WeWork W	Petww WBA WELL WU WE.WS WE	0.16 35.15 75.96 14.89 0.50 4.01	-1.0 0.8 5.0 2.5	
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuroiaInnovWt AvanosMedical AvantiAcqn Avantor Avantor	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVAN.U AVTR a AVAH	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto	TILE IVA JBGS JFBR JZ KORE.WS KXIN	11.22 4.25 21.99 1.58 5.90 0.20 0.73	1.4 -1.3 0.8 -22.7 -2.3 -2.1	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtoLabs ProvidentBncp Prudential	POL PBH PTIXW PRLB PVBC PUK	0.71 50.28 0.04 38.87 14.30 21.08	-0.2 0.3 -17.2 -1.3 0.8 0.2	Wag!Wt F WalgreensBoots W Welltower W WesternUnion W WeWorkWt W WeWork W WheatonPrecMet W	Petww WBA WELL WU WE.WS WE WPM	0.16 35.15 75.96 14.89 0.50 4.01 30.63	-1.0 0.8 5.0 2.5 -1.6	
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWt AvanosMedical AvantiAcqn Avantor Avantor Avantor	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVANJU AVNS AVANJU AVANJU AVANJU	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimal	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBiosciences	POL PBH PTIXW PRLB PVBC PUK PLSE	0.71 50.28 0.04 38.87 14.30 21.08 1.18	-0.2 0.3 -17.2 -1.3 0.8 0.2 -2.4	Wag!Wt P WalgreensBoots Welltower WesternUnion WeWorkWt WeWork WheatonPrecMet WheelsUp	Petww WBA Well WU We.ws We WPM JP	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79	-1.0 0.8 5.0 2.5 -1.6 -6.0	
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuroraInnovWt AvanosMedical AvantiAcqn Avantor AveannaHealth AytuBioPharma	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVANJ AVTR AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ AVANJ	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18	-10.3 -6.1 -3.8 -8.5 -3.2  -1.0 -5.1 -2.7 -1.2	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimal ElancoAnimalUn	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra KaziaTherap	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBiosciences QuidelOrtho	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32	-0.2 0.3 -17.2 -1.3 0.8 0.2 -2.4 -3.4	Wag!Wt P WalgreensBoots Welltower Welltower WesternUnion WeworkWt Wework Wt Wework Wt WheatonPrecMet WheelsUp WholeEarthBrds P	Petww WBA Well WU WE.WS WE WPM JP FREE	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4	
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWt AvanosMedical AvantiAcqn Avantor Avantor Avantor AvennaHealth AytuBioPharms Azenta Azenta Azenta	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVAN.U AVTR AVAH a AYTU AZTA OJ AZRE	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18 4.00	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -26.3	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimal ElancoAnimalUn EmergentBiosol	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN ELAT EBS	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto KaixinAuto Kaleyra KaziaTherap KennedyWilson	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBiosciences QuidelOrtho QuinceTherap	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL QNCX	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65	-0.2 0.3 -17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1	Wag!Wt WalgreensBoots Welltower WesternUnion Wework Wt Wework Wework WheatonPrecMet WheelsUp WholeEarthBrds Winc Who	Petww WBA Well WU WE.WS WE WPM JP FREE WBEV	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4	
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWi AvanosMedical Avantor Avantor Avantor Avantor AzuerPowerGit B2Gold	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVANU AVTR AVANU AVTR AVAH A AYTU AZTA DI AZRE BTG	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18 4.00 3.08	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -26.3 -2.8	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimalUn EmergentBiosol EmerTransferPfdD	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN ELAT EBS ETPD	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7 -1.2	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra KaziaTherap KennedyWilson KeyarchAcqnWt	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KLR KZIA KW KVCHW	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBiosciences QuidelOrtho QuinceTherap QuoinPharm	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL QNCX QNRX	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12	-0.2 0.3 -17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1	Wag!Wt P WalgreensBoots W Weltower W WesternUnion W WeWorkWt W WheatonPrecMet W WheatsUp W WheatarthBrds W Winc Minc M XBiotech D	Petww WBA Well WU WE.WS WE WPM JP FREE WBEV KBIT	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4 -0.7	TAX Sep
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audracy AuroraInnovWW AvanosMedical AvantiAcqn AvantiAcqn Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avantof Avanto	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVANU AVTR AVANU AVTR AVAH AZTA DI AZRE BTG BXRX	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18 4.00 3.08 0.31	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -26.3 -2.8 -43.1	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimalUn EmerTransferPfdD Enovis	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN ELAT EBS ETPD ENOV	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30 51.13	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.2 -1.7 -1.2 -1.0	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra KaziaTherap KennedyWilson KeyarchAcqnWt Kforce	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW KYCHW KFRC	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02 54.58	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9 -2.6	PolestarAuto Polished.com PrestigeCnsHith ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBiosciences QuidelOrtho QuinceTherap QuoinPharm QuotientTech	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL QNCX QNRX QUOT	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12 1.86	-0.2 0.3 -17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1 -4.1	WaglWt P WalgreensBoots W Welkower W WetworkWt W WeWorkWt W WetworkWt W WheatonPrecMet W WholesTubProd WholesAthBrods W Winc U XiBiotech D	Petww WBA Well WU WE.WS WE WPM JP FREE WBEV KBIT KOS	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13 1.54	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4 -0.7 -1.9	
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWi AvanosMedical AvantiAcqn Avanta Avanta Avanta Avanta Avanta Azenta Azenta Azenta BardaxBio BerkeleyLights	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVANU AVTR AVANU AVTR AVAH A AYTU AZTA DI AZRE BTG BXRX BLI	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18 4.00 3.08 0.31 3.59	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -26.3 -2.8 -43.1 -3.9	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimal ElancoAnimalUn EmergentBiosol EnerTransferPfdD Enovis EnthusiastGaming	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN ELAT EBS ETPD ENOV EGLX	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30 51.13 1.27	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7 -1.2 -1.0 -1.5	Interface Inventiva JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra KaziaTherap KennedyWilson KeyarchAcqnWt Kforce KilroyRealty	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW KYCHW KFRC KRC	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02 54.58 48.49	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9 -2.6 0.2	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtaLabs ProvidentBncp Prudential PulseBiosciences QuidelOrtho QuinceTherap QuotientTech RMR Group	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL QNCX QNRX QUOT RMR	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12 1.86 26.52	-0.2 0.3 -17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1 -4.1 -4.1 -1.2	WagiWt 9 WalgreensBoots 1 Weltewer 4 WesternUnion 1 WeworkWt 4 WheatonPrecHet WheatonPrecHet WholeEarthBrds 1 Winc 4 XBiotech 2 Xos 2 XPeng 2	Petww WBA Well WU WE.WS WE WPM JP FREE WBEV KBIT KOS KPEV	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13 1.54 17.95	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4 -0.7 -1.9 -1.4	
ArrowElec Astra5apace Astra6axcnNtt Athersys Atlanticus Audacy AuriniaPharm Auroa0Medical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical BaudaxBio BerkeleyLights BiomX	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVAN.U AVAN AVAN AVAH a AYTU AZTA AZTE BTG BXRX BLI PHGE	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18 4.00 3.08 0.31 3.59 0.56	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -26.3 -2.8 -43.1 -3.9 -6.7	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimall ElancoAnimall EmergentBiosol EnerTransferPfdD Enovis EnthusiastGaming EnthusiastGaming	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN ELAT EBS ETPD ENOV EGLX ENVB	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30 51.13 1.27 5.29	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7 -1.2 -1.0 -1.5 -6.0	Interface Inventiva JBG SMITH Prop JEffS'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra Kaleyra KaziaTherap KennedyWilson KeyarchAcqnWt Kforce KilroyRealty Knowles	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW KYCHW KFRC KRC KN	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02 54.58 48.49 15.30	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9 -2.6 0.2 -2.4	PolestarAuto Polished.com PrestigeCnsHith ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBiosciences QuideIOrtho QuinceTherap QuoitenTech QuotientTech RMR Group Rapid7	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL QNCX QNRX QUOT RMR RPD	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12 1.86 26.52 57.70	-0.2 0.3 17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1 -1.2 -0.4	WagiWt P WaigreensBoots W Welltower W WesternUnion W Wework W WheatonPrecMet W W WheatonPrecMet W W W	YETWW WBA WELL WU WE.WS WE WPM JP FREE WBEV KBIT KOS KPEV YETI	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13 1.54 17.95 36.50	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4 -0.7 -1.9 -1.4 0.1	
ArrowElec Astra5ace Astra5ace Astra6acqnWt Athersys Atlanticus Audacy AurriniaPharm Auroralhaharm AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan AvantiAcan A	ASAXW ATHX ATLC AUD AUPH t AUROW AVNS AVANU AVTR AVANU AVTR AVAH AZTA DI AZRE BTG BXRX BLI PHGE BWAQR	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18 4.00 3.08 0.31 3.59 0.56 0.06	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -26.3 -2.8 -43.1 -3.9 -6.7 60.0	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EadjalePharm EdialeGarden eHealth ElancoAnimallon EmergentBiosol EnerTransferPfdD Enovis EnthusiastGaming EnvericBiosci EquinoxGold	DHCNL DOGZ DOMA DEI DXF EPRPC EGRX EDBL EHTH ELAN ELAT EBS ETPD ENOV EGLX ENVB EQX	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30 51.13 1.27 5.29 3.49	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7 -1.2 -1.0 -1.5 -6.0 -5.1	Interface Inventiva JBG SMITH Prop JBfS Brands JJanzhiEduc KoreGroupWt KaixinAuto KalxinAuto KalxinAuto KalxinAuto KalziaTherap KennedyWiIson KeyarchAcqnWt Kforce KilroyRealty Knowles KoninklijkePhil	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW KYCHW KFRC KRC KN PHG	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02 54.58 48.49 15.30 16.60	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9 -2.6 0.2 -2.4 -0.7	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtagenicWt ProvidentBncp Prudential PulseBiosciences QuidelOrtho QuinceTherap QuionPharm QuotientTech RMR Group Rapid7 RebornCoffee	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL QNCX QNRX QUOT RMR RPD REBN	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12 1.86 26.52 57.70 2.30	-0.2 0.3 -17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1 -4.1 -1.2 -0.4 -5.3	WagiWt p WalgreensBoots W WesternUnion N WesternUnion N WesternUnion N WesternUnion N WesternPresent WheelsUp M WheelsUp M WheelsarthBrds N Winc N Xibiotech D Xos D Xibiotech N Xibiotech D Xos D XPeng N Yeti N	YETWW WBA WELL WU WE.WS WE WPM JP FREE WBEV KBIT KOS KPEV YETI YRD	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13 1.54 17.95 36.50 0.67	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4 -0.7 -1.9 -1.4 0.1 -18.2	Sep
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWi AvanosMedical AvantiAcqn AvantiAcqn Avantor AvantiAcqn Avantor Avantor Avantor Avantor Avantor Avantor BaudaxBio BerkeleyLights BiomX BiuegreenVac	ASAXW ATHX ATLC AUD AUPH t AUROW AVANS AVANS AVANS AVANU AVTR AVAH A AYTU AZTA DI AZRE BTG BXRX BLI PHGE BWAQR BVH	0.03 2.70 30.26 0.51 7.21 0.32 24.52 24.52 9.88 24.96 1.85 53.18 4.00 3.08 0.31 3.59 0.56 0.06 21.35	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -2.6 -3.9 -6.7 60.0 -2.6	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimalUn EmergentBiosol EnerTransferPfdD Enovis EnthusiastGaming EnvericBiosci EnthusiastGaming EnvericBiosci EnthusiastGaming EnvericBiosci ErrytechPharma	DHCNL DOGZ DOMA DEI DXF EPRPC EGRX EDBL EHTH ELAN ELAT EBS ETPD ENOV EGLX ENVB EQX ERYP	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30 51.13 1.27 5.29 3.49 0.85	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7 -1.2 -1.0 -1.5 -6.0 -5.1 -2.6	Interface Inventiva JBG SMITH Prop Jaffs'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra KaziaTherap KennedyWiIson KeyarchAcqnWt Kforce KilroyRealty KnoinklijkePhil KrispyKreme	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW KYCHW KFRC KRC KN PHG DNUT	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02 54.58 48.49 15.30 16.60 11.34	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9 -2.4 -0.7 -2.4 -0.7 -1.7	PolestarAuto Polished.com PrestigeCrosHIth ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBiosciences QuidelOrtho QuidelOrtho QuotientTech RMR Group Rapid7 RebornCoffee RegionalMgmt	POL PBH PTIXW PRLB PVBC PUK PLSE QDEL QNCX QNRX QUOT RMR RPD REBN RM	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12 1.86 26.52 57.70 2.30 34.49	-0.2 0.3 17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1 -1.2 -0.4 -5.3 -2.6	WagiWt F WalgreensBoots W Welltower M Wework Wt W Wework W WheetonPrecHet W WholeEarthBrds W WholeEarthBrds W WholeCarthBrds W Winc M XBiotech 2 Xaos 2 XPeng 2 Yeti Actant M	VETWW WBA WELL WU WE.WS WE WPM JP FREE WBEV KBIT KOS KPEV YETI YRD (OTAW	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13 1.54 17.95 36.50 0.67 0.04	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4 -0.7 -1.9 -1.4 0.1 -18.2 -29.2	
ArrowElec Astra5aca Astra6acqnWt Astrea4cqnWt Athersys Atlanticus Audacy AuriniaPharm Auroa1movWt AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical AvanosMedical BuescapeOportal BuescapeOportal	A ATHX ATHX ATHX AUD AUDH t AUROW t AUROW AVNS AVANJ AVTR AVANJ AVTR AVANJ AYTR AVANJ AZTA BTG BXRX BLI PHGE BWAQR BVH ft BOACWS	0.03 2.70 30.26 0.51 7.21 0.32 24.52 9.88 24.96 1.85 0.22 53.18 4.00 3.08 0.31 3.59 0.56 0.06 21.35 0.06	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -2.8 -43.1 -3.9 -6.7 60.0 -2.6 -7.7	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EdibleGarden eHealth ElancoAnimalUn EmergentBiosol EnerTransferPfdD Enovis EnthusiastGaming EnthusiastGaming EnvericBiosci EquinoxGold ErytechPharma EuroDry	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN ELAN ELAN ELAS ETPD ENOV EGLX ENVB EQX ERYP EDRY	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30 51.13 1.27 5.29 3.49 0.85 13.51	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7 -1.2 -1.0 -1.5 -6.0 -5.1 -2.6 -6.0	Interface Inventiva JBG SMITH Prop JBG SMITH Prop Jeffs'Brands JianzhiEduc KoreGroupWt KaixinAuto KaixinAuto KaixinAuto KaixinAuto KaixinAuto KonedyWilson KeyarchAcqnWt Kforce KliroyRealty Knowles KoninklijkePhil KrispyKreme KukeMusic	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW KYCHW KFRC KRC KN PHG DNUT KUKE	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02 54.58 48.49 15.30 16.60 11.34 0.84	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9 -2.6 0.2 -2.4 -0.7 -1.7 -1.8.8	PolestarAuto Polished.com PrestigeConsHith ProtagenicWt ProtoLabs ProvidentBncp Prudential PulseBlosciences QuidelOrtho QuidelOrtho QuidelOrtherap QuoinPharm QuotienTech RMR Group Rapid7 RebornCoffee RegionalMgmt Renalytix	POL PBH PTIXW PRLB PVBC PUK PUSE QDEL QNCX QUNCX QUNCX QUNCX RMR RPD REBN RM RMLX	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12 1.86 26.52 57.70 2.30 34.49 1.94	-0.2 0.3 17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1 -4.1 -1.2 -0.4 -5.3 -2.6 10.7	WagiWt p WalgreensBoots W Welltower W WesternUnion W Wework W WheatonPrecMet W WheatonPrecMet W WholeEarthBrds W WholeEarthBrds W Winc Winc W Xisotech 2 Xos 2 Xos 2 Yeti Y YirenDigital Y YottaAcqnWt V	Petww WBA Well WU WEWS WPM JP FREE WBEV KBIT KOS KPEV YETI YRD YOTAW ZIM	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13 1.54 17.95 36.50 0.67 0.04 36.54	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -17.4 -0.7 -1.9 -1.4 0.1 -18.2 -29.2 -6.6	Sep
ArrowElec AstraSpace AstreaAcqnWt Athersys Atlanticus Audacy AuriniaPharm AuroraInnovWi AvanoSMedical AvantiAcqn AvantiAcqn Avantor Avanta Avantor Avanta Azenta Azenta BaudaxBio BerkeleyLights BiomZWorldRt	ASAXW ATHX ATLC AUD AUPH t AUROW AVANS AVANS AVANS AVANU AVTR AVAH A AYTU AZTA DI AZRE BTG BXRX BLI PHGE BWAQR BVH	0.03 2.70 30.26 0.51 7.21 0.32 24.52 24.52 9.88 24.96 1.85 53.18 4.00 3.08 0.31 3.59 0.56 0.06 21.35 0.06 79.74	-10.3 -6.1 -3.8  -8.5 -3.2  -1.0 -5.1 -2.7 -1.2 -26.3 -2.8 -43.1 -3.9 -6.7 60.0 -2.6 -7.7 -0.8	Dogness Doma DouglasEmmett DunxinFinl EPR PropPfdC EaglePharm EdibleGarden eHealth ElancoAnimalUn EmergentBiosol EnerTransferPfdD Enovis EnthusiastGaming EnvericBiosci EnthusiastGaming EnvericBiosci EnthusiastGaming EnvericBiosci ErrytechPharma	DHCNL DOGZ DOMA DEI DXF EPRpC EGRX EDBL EHTH ELAN ELAN ELAN ELAS ETPD ENOV EGLX ENVB EQX ERYP EDRY	1.35 0.60 19.59 0.40 21.75 33.44 0.80 6.48 15.00 24.66 24.12 22.30 51.13 1.27 5.29 3.49 0.85 13.51 90.41	-3.5 -11.7 -0.6 -2.7 -0.9 -4.7 -6.2 -3.1 -1.8 -1.2 -1.7 -1.2 -1.7 -1.2 -1.0 -5.1 -2.6 -6.0 -0.9	Interface Inventiva JBG SMITH Prop Jaffs'Brands JianzhiEduc KoreGroupWt KaixinAuto Kaleyra KaziaTherap KennedyWiIson KeyarchAcqnWt Kforce KilroyRealty KnoinklijkePhil KrispyKreme	TILE IVA JBGS JFBR JZ KORE.WS KXIN KLR KZIA KW KYCHW KFRC KRC KN PHG DNUT	11.22 4.25 21.99 1.58 5.90 0.20 0.73 1.58 1.37 17.66 0.02 54.58 48.49 15.30 16.60 11.34 0.84 8.58	1.4 -1.3 0.8 -22.7 -2.3 -2.1 -1.2 -7.5 -1.6 -46.9 -2.6 0.2 -2.4 -0.7 -1.7 -1.7 -1.8 -1.2 -2.4 -2.5 -2.4 -2.4 -2.4 -2.4 -2.5 -2.4 -2.5 -2.4 -2.5 -2.6 -2.5 -2.6 -2.5 -2.6 -2.5 -2.6 -2.5 -2.6 -2.5 -2.6 -2.5 -2.6 -2.6 -2.5 -2.6 -2.6 -2.6 -2.5 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.6 -2.7 -2.6 -2.7 -2.6 -2.7 -2.6 -2.7 -2.7 -2.7 -2.6 -2.7 -2.7 -2.7 -2.7 -2.6 -2.7 -2.7 -2.7 -2.7 -2.7 -2.6 -2.7 -2.7 -2.7 -2.7 -2.7 -2.7 -2.7 -2.7 -2.6 -2.7 -1.7 -1.7 -1.7 -1.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -2.8 -	PolestarAuto Polished.com PrestigeCnsHlth ProtagenicWt ProtadenicWt ProvidentBncp Prudential PulseBiosciences QuidelOrtho QuinceTherap QuoinPharm QuoinPharm QuoinenTech RMR Group Rapid7 RebornCoffee RegionalMgmt Renalytix RetractableTechs	POL PBH PTIXW PRLB PVBC PUK PUSE QDEL QNCX QUNCX QUNCX QUNCX RMR RPD REBN RM RMLX	0.71 50.28 0.04 38.87 14.30 21.08 1.18 77.32 1.65 3.12 1.86 26.52 57.70 2.30 34.49 1.94 2.29	-0.2 0.3 17.2 -1.3 0.8 0.2 -2.4 -3.4 4.1 -6.1 -4.1 -1.2 -0.4 -5.3 -2.6 10.7 -4.3	WagiWt y WalgreensBoots W Welltower W WesternUnion W WeworkWt W WheelsUp W WheelsUp W WheelsarthBrds W WheelsarthBrds W WheelsarthBrds W Winc S Xisotech 2 Xisotech 2	VETWW WBA WELL WU WE.WS WE WPM JP FREE WBEV KBIT KOS KPEV YETI YRD (OTAW	0.16 35.15 75.96 14.89 0.50 4.01 30.63 1.79 4.96 0.95 4.13 1.54 17.95 36.50 0.67 0.04	-1.0 0.8 5.0 2.5 -1.6 -6.0 -3.4 -0.7 -1.9 -1.4 0.1 -18.2 29.2 -6.6 -17.7	Sep



#### **B8** | Wednesday, August 31, 2022

### **BIGGEST 1,000 STOCKS**

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How to Read the Stock Tables	5 Footnotes:	Net Stock Sym Close Chg	Net Stock Sym Close Chg	Net Stock Sym Close Chg	Net Stock Sym Close Chg Stock	Net Sym Close Chg Stock Syr	Net m Close Cho
The following explanations apply to NYSE, N Arca, NYSE American and Nasdag Stock Ma	IYSE I-New 52-week high.	Cognex CGNX 42.87 -1.36 CognizantTech CTSH 64.21 -0.05	FifthThirdBncp FITB 34.37 -0.06 FirstCitizBcshA FCNCA 814.70 2.95	IronMountain IRM 52.98 -1.03 ItauUnibanco ITUB 5.13 -0.12	MolsonCoorsB TAP 52.25 -0.96 QuestDiag Mondelez MDLZ 61.85 -0.63		( 223.00 1.0
listed securities. Prices are composite quotat that include primary market trades as well a	tions <b>dd</b> -Indicates loss in the most recent four guarters.	CoinbaseGlbl COIN 67.03 0.69 ColgatePalm CL 79.00 -0.59	FirstHorizon <b>FHN</b> 22.87 0.02 FirstIndRlty <b>FR</b> 50.73 -0.88	J K L	MongoDB MDB 330.72 -1.35 MonolithicPower MPWB 463.17 1.41	R S TelefonicaBras VIV	8.27 -0.12
trades reported by Nasdaq BX (formerly Bos Chicago Stock Exchange, Cboe, NYSE Nation	al and h-Does not meet continued listing	Comcast A CMCSA 35.72 -0.57 Comerica CMA 80.75 -0.12	FirstRepBank FRC 153.10 -0.44 FirstSolar FSLR122.31 0.62	JD.com JD 61.51 -0.81 JPMorganChase JPM 114.41 0.02	Moody's MCO 286.80 -3.30 RELX	ngs ROLL 243.03 -3.55 RELX 26.52 -0.05 RCM 21.21 -0.52	27.67 -1.3
Nasdaq ISE. The list comprises the 1,000 largest compar		CommerceBcshrs CBSH 69.17 -0.28 ConagraBrands CAG 34.75 -0.29	FirstEnergy FE 39.73 -0.45 Fiserv FISV 101.86 -1.31	Jabil JBL 60.98 -0.97 JackHenry JKHY 194.27 -1.59	Morningstar MORN 229.49 -1.21 RPM	RPM 94.26 -0.21 Teradyne TER	85.72 -1.80
based on market capitalization. <b>Underlined quotations</b> are those stocks wit large changes in volume compared with the		Confluent CFLT 27.45 0.21 ConocoPhillips COP 110.50 -2.92 ConEd ED 98.30 -0.91	FiveBelow         FIVE         129.54         3.53           Five9         FIVN         100.15         1.41           FleetCorTech         FLT         215.41         -2.89	JacobsSolns J 124.44 -3.83 JamesHardie JHX 22.51 -0.34	Mosaic MOS 57.34 -3.00 Rangekesou MotorolaSol MSI 245.13 -1.94 RaymondJa MurphyUSA MUSA 292.93 -6.91 RaytheonT	mes RJF 104.52 -1.06 TetraTech TTE	A 277.70 -7.12 K 136.99 -1.60 A 9.04 -0.30
issue's average trading volume. Boldfaced quotations highlight those issues	<ul> <li>v-Trading halted on primary market.</li> </ul>	ConstBrands A STZ 248.60 -2.01 ConstellationEner CEG 79.69 -1.31	Flex FLEX 18.04 -0.24 Floor&Decor FND 82.91 -0.32	JazzPharm <b>JAZZ</b> 152.15 -0.53 JefferiesFin <b>JEF</b> 32.07 -0.11	NICE NICE 214.74 1.01 RealtyInco NIO NIO 19.83 0.02 RegalRexm	me O 68.97 -1.02 Texasinstruments TXN TexasPact and TPI	N 166.74 -1.20
whose price changed by 5% or more if their previous closing price was \$2 or higher.	reorganized under the Bankruptcy Code, or securities assumed by such companies.	ContinentalRscs CLR 70.03 -2.28 Cooper COO 288.26 -3.04	FomentoEconMex FMX 64.37 -0.10 FordMotor F 15.45 -0.12	J&J JNJ 162.43 -0.57 JohnsonControls JCI 54.49 0.06 JonesLang JLL 173.39 -0.25	NOV NOV 17.99 -0.84 RegencyCt NRG Energy NRG 41.07 -0.42 RegenPha	rm REGN 588.39 -4.38 ThermoEisberSci TMC	63.44 -0.9
Wall Street Journal stock tables reflec	t composite regular trading as of 4 p.m. and	Copart CPRT 120.10 -0.87 Corning GLW 34.52 0.43	Fortinet FTNT 49.04 0.35 Fortis FTS 44.71 -0.71	JonesLang JLL 173.39 -0.25 JuniperNetworks JNPR 28.92 -0.45 KB Financial KB 36.66 -0.08	NVR         NVR 4156.53 - 56.52         RegionsFir           NXP Semi         NXPI 165.72 - 0.16         ReinsGrp           Nasdag         NDAQ 59.60 - 0.10         RelianceSt	RGA 125.31 -0.70 1 3M MM	M124.86 -1.58
	tes from 4 p.m. the previous day.	Corteva CTVA 61.77 -0.14 Cosan CSAN 15.76 -0.69 CoStar CSGP 69.71 -0.18	Fortive         FTV         63.62         -0.52           FortBrandsHome         FBHS         62.26         -0.09           FoxA         FOXA         34.20         0.13	KBR KBR 48.60 -1.12 KE Holdings BEKE 17.81 0.15	NationalGrid NGG 66.02 -2.02 Repligen	RGEN 219.71 -1.23 VCS RSG 143.84 -1.63	
Tuesday, August 30, 2022 Net Stock	Net Net Sym Close Chg Stock Sym Close Chg		FoxB FOX 31.64 0.16 Franco-Nevada FNV 122.45 -2.93	KKR KKR 50.70 -0.45 KLA KLAC 347.14 -6.24	NatlStorage NSA 51.73 -1.22 ResMed NatWest NWGw 5.96 -0.02 RestaurantBr	ands QSR 59.00 -0.45	E 52.07 -2.3
Stock Sym Close Chg Aramark	ARMK 35.59 -0.11 Brown-Forman A BF.A 71.56 -1.37	Coupang CPNG 16.63 -0.11 Credicorp BAP 128.18 -1.26	FranklinRscs <b>BEN</b> 26.16 0.05 <b>FreeportMcM FCX</b> 29.76 -1.74	Kanzhun         BZ         22.74         -0.52           KarunaTherap         KRTX         250.91         -0.79           Kellogg         K         73.20         -1.01	NetEase NTES 86.95 -0.60 RioTinto	RIO 56.77 -2.47 S BBA 69.75 -0.08 Tractor Supply TSC	<b>0</b> 188.09 -2.04 <b>0</b> 62.82 0.30
ABC ArcelorMitta ArchCapital	ACGL 45.74 -0.50 Bruker BRKR 56.75 -0.87	CreditAcceptance CACC 539.66 -14.02 CreditSuisse CS 5.23 -0.02 CrowdStrike CRWD 193.30 1.24	FreseniusMed FMS 17.07 -0.01 FullTruck YMM 7.69 -0.31	KeurigDrPepper KDP 38.42 -0.38 KeyCorp KEY 17.87 -0.14	Netflix NFLX 220.65 -3.92 RitchieBro Neurocrine NBIX 103.30 -2.02 Rivian NewFortressEner NFE 57.54 -2.21 RobertHalt	RIVN 31.89 -0.42 f PHI 76.45 -1.02 TraneTech TT	154.84 -1.03
ADT ADT 7.40 -0.06 AresMgmt	IS ADM 87.57 -3.19 BuildersFirst BLDR 59.85 -0.59 ARES 73.53 0.20 Bunge BG 99.88 -3.92 ARGX 381.05 -2.24 BurlingtonStrs BURL 141.34 -1.93	CrownCastle CCI 170.17 -3.28 CrownHoldings CCK 92.15 0.40	Futu FUTU 45.89 -0.38 G H I	KeysightTechs <b>KEYS</b> 164.00 -2.35 KilroyRealty <b>KRC</b> 49.04 0.08	NewellBrands NWL 18.53 -0.36 Robinhood Newmont NEM 42.20 -0.61 Roblox	RBLX 39.03 -0.19 TransUnion TRU	G 606.98 -15.8 J 75.70 -0.8 J 163.46 -1.9
	ks ANET 121.10 -0.48 CBRE Group CBRE 78.81 -0.62 ARW 105.48 -1.43 CDW CDW 175.07 -2.93	CubeSmart CUBE 46.58 -1.00 Cullen/Frost CFR 130.63 0.69	GFLEnvironmental GFL 28.23 -0.18	KimberlyClark <b>KMB</b> 128.83 -0.75 KimcoRealty <b>KIM</b> 21.44 0.01 KinderMorgan <b>KMI</b> 18.48 -0.46	NewsCorp B NWS 17.45 -0.17 RocketCos NewsCorp A NWSA 17.10 -0.19 Rockwell NexstarMedia NXST 190.33 -2.90 RogersCom	ROK 236.63 -1.29 Trimble TRM	AB 63.91 -0.9 M 25.52 -1.8
AGCO AGCO 109.19 -2.21 AspenTech AMTD Digital HKD 105.00 -33.50 Assurant	AZPN         206.74         -6.77         CF Industries         CF         106.00         -7.34           AIZ         158.17         -2.88         CGI         GB         79.19         -0.97	DEE	GSK         GSK         32.96         -0.15           Gallagher         AJG         182.89         -2.17           GameStop         GME         29.84         -1.71	Knight-Swift KNX 51.48 0.09 KoninklijkePhil PHG 16.60 -0.12	NexstarMedia NXST 190.33 -2.90 RogersCom NextEraEnergy NEE 85.70 -1.32 Roku NielsenHoldings NLSN 27.86 0.01 Rollins	ROKU 67.01 TruistFinl TFC ROL 33.85 -0.19 Twilio TWL	LO 71.22 0.1
Ansys ANSS 249.79 -1.37 AstraZeneca APA APA 39.32 -2.04 Atlassian AtmosEnerg	AZN         63.38         -2.45         CH Robinson         CHRW         114.49         -0.54           TEAM         251.40         0.44         CME Group         CME         195.19         -0.21           y ATO         114.43         -1.93         CMS Energy         CMS         68.11         -1.33	DCP Midstream DCP 38.02 -0.13	Gaming&Leisure GLPI 48.83 -1.35 Garmin GRMN 89.50 -1.07	KoreaElcPwr <b>KEP</b> 7.52 0.03 KraftHeinz <b>KHC</b> 37.41 -0.68	Nike NKE 107.86 -0.02 RoperTech NiSource NI 29.74 -0.60 RossStore	s ROP 407.75 -1.41 Twitter TWT s ROST 86.33 -0.63 TylerTech TYL	<b>TR</b> 39.32 -0.72 373.90 -2.00
ASETECTI ASX 5.74 0.05 ASML 493.02 -6.86 AT&T T 17.82 0.04 Autodesk Autoliv	ADSK 202.81 -2.90 CNA Fin CNA 38.67 -0.88 ALV 78.66 0.07 CNH Indi CNH 12.33 -0.27	DISH Network <b>DISH</b> 17.15 -0.17 DTE Energy <b>DTE</b> 131.45 -2.05 Danaher <b>DHR</b> 273.37 -3.32	Gartner IT 289.15 -1.75 Generac GNRC 221.99 -9.52	Kroger         KR         47.51         -0.79           LKQ         LKQ         53.06         -0.79           LPL Financial         LPLA         222.43         -1.61	Nokia NOK 4.82 0.01 RoyalBkCar NomuraHoldings NMR 3.65 -0.01 RoyalCaribb		<b>5</b> 15.95 -0.0
AbbottLabs AbbVie ABT 102.20 0.36 AbbVie ABBV 135.55 -0.16 ADP AutoNation	ADP         245.59         -3.29         CRH         CRH         37.40         -0.52           AN         125.55         -1.81         CSX         CSX         S1.67         -0.95	Dananer         DHR         273.57         -3.52           Darden         DRI         123.38         -1.32           DarlingIngred         DAR         75.17         -2.68	GeneralDynamics GD 231.12 -2.58 GeneralElec GE 75.13 -0.92 GeneralMills GIS 76.98 -0.24	LPL Financial LPLA 222.43 -1.61 L3HarrisTech LHX 231.24 -2.04 LabCorp.ofAmerica LH 228.01 -1.66		alty RYAN 42.77 -0.38 UGI UGI RYAAY 72 30 1 86 US Foods USF	39.51 -0.4 D 30.65 -0.5
Abiomed ABMD 258.65 1.67 AutoZone AcadiaHealthcare ACHC 82.94 -1.17 Avalara	AZO 2137.02 -30.34 CVS Health CVS 98.80 -1.53 AVLR 92.32 0.84 CableOne CABO 1146.42 -11.02 AVB 203.11 -2.57 CadenceDesign CDNS 174.23 -0.60	Datadog DDOG 104.61 -0.68 DaVita DVA 87.09 -1.86	GeneralMills GIS 76.98 -0.24 GeneralMotors GM 39.13 -0.29 Genmab GMAB 35.26 0.28	LamResearch <b>LRCX</b> 442.68 -1.86 LamarAdv <b>LAMR</b> 94.05 -1.79	NorthropGrum NOC 480.93 -4.88 SAP NortholifeLock NLOK 22.67 -0.13 S&P Globa	SAP 84.52 -0.06 Uber UBE al SPGI 355.56 -5.44 Ubiquiti UI	R 28.71 -0.0 319.14 -4.1
ActivisionBliz ATVI 78.62 -0.13 Avangrid	AGR 50.18 0.15 CaesarsEnt CZR 43.21 -0.93 AVTR 24.98 -0.24 CamdenProperty CPT 130.39 -2.10	DeckersOutdoor DECK 324.56 -3.34 Deere DE 368.74 -11.87	Genpact <b>G</b> 46.29 -0.20 GenuineParts <b>GPC</b> 156.21 -0.94	LambWeston LW 79.78 -0.64 LasVegasSands LVS 36.65 -1.24	Novartis NVS 80.76 -1.49 SBA Common NovoNordisk NVO 106.04 -1.40 SEI Investm	ents SEIC 54.26 -0.24 UltaBeauty ULT	TH 16.45 -0.0 TA 416.79 -0.8 45.75 -0.2
AdvanceAuto AAP 170.47 -0.07 AveryDennisc AdvDrainaneSys WMS 137 36 -0.79 AvisBudget	AVY         184.15         -1.84         Cameco         CCJ         29.68         0.54           CAR         169.52         -6.94         CampbellSoup         CPB         50.69         -0.45	DellTechC DELL 39.69 -0.90 DeltaAir DAL 31.72 -0.31 DentsplySirona XRAY 32.94 -0.14	Gerdau GGB 4.61 -0.15 Gettylmages GETY 21.43 1.28	LatticeSemi LSCC 54.90 -1.12 Lear LEA 140.15 -0.21 LegendBiotech LEGN 44.44 -0.78	Novocure         NVCR         81.04         -0.67         SK Telecor           NuHoldings         NU         4.89         -0.03         SS&C Tech           Nucor         NUE         135.20         -4.36         StoreCapit	SSNC 56.35 -0.66 UnionPacific UNP	P 225.24 -5.8
AdvMicroDevices AMD 86.94 -1.55 AxonEnterpris	See AXON 117.71 -2.91 CIBC CM 48.39 -0.90 BCE 48.80 -0.88 CanNtIRIwy CNI 119.06 -3.77	DeutscheBank DB 8.41 0.17 DevonEnergy DVN 71.08 -3.06	GileadSciences GILD 62.50 0.05 GitLab GTLB 62.33 -0.42 GlobalPayments GPN 124.70 -0.12	Leidos LDOS 95.81 -1.42 Lennar B LEN.B 62.49 -0.75	Nucor         NUE         135.20         -4.36         StoreCapit           Nutrien         NTR         94.04         -4.98         SVB Fin           NVIDIA         NVDA         154.68         -3.33         Salesforce	SIVB 408.19 3.38 UnitedMicro UMG CRM 159.67 -0.54 UPS B UPS	<b>5</b> 195.05 -2.2
AerCap AER 44.79 -0.71 BHP Group AffirmHldgs AFRM 23.54 -0.45 BJ'sWholesa	BHP         55.40         -2.46         CanNaturalRes         CNQ         55.52         -2.47           le BJ         73.33         0.03         CanPacRiwy         CP         75.21         -3.25           BP         31.42         -1.05         Canon         CAJ         24.57         0.10	DexCom DXCM 82.74 -0.64 Diageo DEO 178.80 -0.48	GlobalFoundries GFS 61.11 2.07 Globant GLOB 209.72 -1.88	Lennar A LEN 78.92 -0.98 LennoxIntl LII 241.28 -0.98	OPQ Samsara Sanofi	IOT         14.65         0.23         UnitedRentals URI           SNY         41.24         0.54         US Bancorp         USB           erap         SRPT         109.31         -0.97         UnitedTherap         UTH	<b>B</b> 45.91 -0.1
AgilentTechs A 128.28 0.17 BP agilon health AGL 20.42 -0.41 Baldu AgnicoEagle AEM 42.30 -1.27 BakerHughe	BIDU 137.69 -9.63 CapitalOne COF 106.83 -0.37	DiamondbkEner <b>FANG</b> 134.07 -5.19 Dick's <b>DKS</b> 108.36 1.80 DigitalRealty <b>DLR</b> 123.81 -0.16	GlobeLife <b>GL</b> 97.83 -0.11 GlobusMedical <b>GMED</b> 59.13 -0.77	LeviStrauss LEVI 17.46 -0.25 LiAuto LI 28.80 -0.31 I LibertyBroadbandC LBRDK 101.36 -1.36	OGE Energy OGE 40.76 -0.81 Sasol	SSL 20.42 -1.25 UnitedHealth UNH	
AirProducts APD 255.85 -4.85 Ball Airbnb ABNB 112.56 -0.98 BancoBilbaoV	BALL         56.82         0.02         Carlisle         CSL         295.41         -7.03           iz BBVA         4.46         0.04         Carlyle         CG         32.67         -0.18	DiscoverFinSvcs <b>DFS</b> 100.87 -0.14 Disney <b>DIS</b> 112.43 -1.10	GoDaddy GDDY 75.67 -0.84 GoldFields GFI 8.23 -0.23	LibertyBroadbandA LBRDA 100.50 -1.33 LibertyGlobal B LBTYB 21.00	OREOK OKE 63.03 -1.47 Schlumber OReillyAuto ORLY 698.26 -6.51 SchwabC OccidentalPetrol OXY 72.01 -3.25 Sea	SCHW 72.50 0.56 UnumGroup UNA SE 62.34 1.00 VF VFC	M 38.19 -0.4
AkamaiTech AKAM 91.72 -0.07 BancoBradeso Albemarle ALB 272.77 -12.20 BancodeChile Albertsons ACI 27.40 -0.73 BancSanBras	e BCH 19.53 -0.06 Carnival CCL 9.77 -0.06	dLocal <b>DLO</b> 24.77 -0.69 DocuSign <b>DOCU</b> 58.57 0.57	GoldmanSachs GS 333.63 -0.29 Grab GRAB 3.06 0.07 Graco GGG 64.40 -0.72	LibertyGlobal A LBTYA 20.49 0.29 LibertyGlobal C LBTYK 21.65 0.25	Okta OKTA 91.16 1.36 Seagate Olaplex OLPX 13.95 0.30 Seagen	STX 69.42 -3.14 VICI Prop VICI SGEN 155.71 -1.66 VailResorts MTN	N 225.56 -2.1
	e BSAC 16.27 0.33 CarrierGlobal CARR 39.31 -0.43	DolbyLab <b>DLB</b> 73.79 -0.34 DollarGeneral <b>DG</b> 238.73 0.10 DollarTree <b>DLTR</b> 137.98 0.58	Grainger <b>GWW</b> 556.39 -9.06 GraphicPkg <b>GPK</b> 22.63 -0.31	LibertyFormOne C FWONK 65.95 -1.65 LibertyFormOne A FWONA 60.40 -1.51	OldDomFreight ODFL 276.30 -3.49 SealedAir OldRepublic ORI 23.23 -0.51 Sempra Olin OLN 55.16 -0.79 SentinelOr	SRE 166.06 -2.23 ValeroEnergy VLO	
AlexandriaRIEst ARE 153.98 -1.73 Alibaba BABA 93.84 -2.76 BankofAmeria	CIB         28.84         -0.91         Catalent         CTLT         89.28         -3.00           ca BAC         34.09         0.19         Caterpillar         CAT         186.94         -4.84	DominionEner D 82.34 -1.27 Domino's DPZ 380.37 1.86	Grifols GRFS 7.78 0.07 GpoAeroportuar PAC 143.72 -2.63	LibertyBraves A BATRA 28.13 -0.10 LibertyBraves C BATRK 27.30 -0.08 LibertySirius A LSXMA 41.65 -0.41	OmegaHealthcare OHI 32.32 -0.42 ServiceCor Omnicom OMC 67.99 -0.20 ServiceNov	p SCI 62.59 -0.34 Ventas VTR	<b>R</b> 47.55 -0.8 <b>N</b> 181.75 -2.3
AlignTech ALGN 246.68 -1.31 BankofMontre Alleghany Y 840.75 -1.07 BankNY Mello	on <b>BK</b> 41.68 -0.08 CelsiusHldg <b>CELH</b> 104.43 -0.55	DoorDash Dover DOV 126.03 -0.89	HCA Healthcare HCA 201.78 -2.30 HDFC Bank HDB 61.34 0.64 HF Sinclair DINO 53.50 -1.65	LibertySirius C LSXMK 41.44 -0.44 LibertySirius B LSXMB 42.87 0.22	ON Semi OPenText ON 68.97 -0.55 ShawComi OpenText OTEX 30.88 -0.72 Shell	m B SJR 25.97 -0.46 VeriskAnalytics VRS SHEL 54.40 -1.26 Verizon VZ	42.53 -0.8
Allegion ALLE 96.69 -0.03 BkNovaScoti AlliantEnergy LNT 61.55 -0.95 Barclays Allstate ALL 122.34 -0.90 BarrickGold	a BNS         56.16         -0.97         CenovusEnergy CVE         18.82         -1.05           BCS         7.80         0.10         Centerne         CNC         91.19         -0.25           GOLD         14.99         -0.16         CenterPointEner CNP         31.65         -0.44	Dow         DOW         51.38         -1.49           DrReddy'sLab         RDY         52.41         0.43           DraftKings         DKNG         16.38         -0.12	HP HPQ 31.10 -0.43 HSBC HSBC 30.92 -0.22	LifeStorage LSI 127.68 -3.83 EliLilly LLY 307.04 -3.11	Orange ORAN 10.19 -0.03 ShinhanFir	n SHG 26.37 -0.03 Viatris VTR	
AllyFinancial ALLY 33.36 0.17 Bath&BodyWi AlnylamPharm ALNY 209.97 0.94 BaxterIntl	ks <b>BBWI</b> 37.69 0.06 CentraisElBras <b>EBR</b> 9.04 -0.30 <b>BAX</b> 56.48 -0.51 CeridianHCM <b>CDAY</b> 60.20 -0.18	Dropbox DBX 21.64 -0.11 DukeEnergy DUK 107.68 -1.52	H World         HTHT         36.21         -2.59           Haleon         HLN         6.08         0.01	LincolnElectric LECO 137.93 -2.02 LincolnNational LNC 46.78 -0.43 Linde LIN 284.65 -2.86	Orix IX 81.86 -0.54 Shopify	Med SWAV 295.02 - 15.07 Vipshop VIPS SHOP 31.36 - 0.58 Visa V Bank SBNY 176.57 - 1.47 Vistra VST	201.38 -0.9
Alphabet C GOOG 109.91 -0.43 BectonDickns Alphabet A GOOGL 108.94 -0.48 BeiGene	Sn BDX 253.17 -1.27 ChangeHithcr CHNG 24.57 -0.15 BGNE 165.53 -1.77 CharlesRiverLabs CRL 205.44 1.82	DuPont DD 57.10 -0.84	Halliburton         HAL         30.35         -1.55           HartfordFinl         HIG         65.05         -0.68           Hasbro         HAS         78.93         -0.95	LithiaMotors LAD 270.08 -6.22 LiveNationEnt LYV 91.30 -0.61	Ovintiv OVV 52.83 -2.24 SimonProp OwensCorning OC 83.40 -0.70 SiriusXM	erty SPG 103.79 0.14 VMware VMV SIRI 6.11 -0.01 Vodafone VOD	
AlumofChina ACH 9.20 -0.33 Berkley	ns BSY 36.69 -0.46 ChartIndustries GTLS 191.95 -2.64 WRB 65.24 -0.91 CharterComms CHTR 409.51 -8.79 A BRK.A 429700-3600.00 CheckPoint CHKP 122.12 0.19	Dynatrace         DT         38.10         -0.22           ENI         E         24.33         -0.57           EOG Rscs         EOG         121.86         -4.71	HashiCorp <b>HCP</b> 36.19 -1.30 HealthcareRealty <b>HR</b> 24.79 -0.49	LloydsBanking LYG 2.01 0.02 LockheedMartin LMT 425.11 -4.57	PG&E         PCG         12.20         -0.32         Skyworks           PNC Fin         PNC         159.30         -0.82         SmithAO           POSCO         PKX         46.04         0.61         Smith&Nep	SWKS         99.30         -1.53         VulcanMatls         VMC           AOS         57.44         -0.26         WXX         VulcanMatls         VMC           hew SNN         23.80         0.06         WXX         VulcanMatls         VMC	C 166.77 -2.4 V 7
	B BRK.B 285.42 -2.03 Chemed CHE 470.89 -1.75 BERY 55.18 -0.79 CheniereEnergy LNG 161.34 -3.94	EPAM Systems EPAM 424.71 8.71 EQT EQT 46.87 -3.14	HealthpeakProp <b>PEAK</b> 26.29 -0.43 Heico <b>HEI</b> 152.82 -3.06	Loews L 55.74 -0.74 LogitechIntl LOGI 50.76 -0.38 Lowe's LOW 197.22 -3.85	PPG Ind         PPG         127.78         1.84         Smucker           PPL         PPL         29.35         -0.53         Snap	SJM 140.81 -1.19 SNAP 10.01 -0.26 WEC Energy WEG	
Amdocs DOX 85.64 -0.27 BestBuy Amerco UHAL 537.90 -6.30 Bilibili	BBY         74.89         1.19         CheniereEnerPtrs CQP         53.27         -3.03           BILI         23.15         -0.80         ChesapeakeEner CHK         97.89         -5.88	EastWestBncp <b>EWBC</b> 72.78 -0.43 EastGroup <b>EGP</b> 164.96 -3.04	Heico A HELA 123.79 -2.01 HenrySchein HSIC 73.42 -0.69	Lucid LCID 15.15 -1.02 LufaxHolding LU 4.10 0.02	PTC PTC 114.18 -0.34 SnapOn Paccar PCAR 88.05 -0.83 Snowflake	SNA 218.26 -3.16 SNOW 184.74 -1.69	X 158.09 -2.4 C 84.48 -1.5 P 43.03 -0.1
Ameren AEE 93.34 -1.91 Bill.com AmericaMovil A AMOV 17.46 -0.20 Bio-Techne Bio-Badl ab	BILL         166.28         3.59         Chevron         CVX         160.62         -4.01           TECH         333.38         -0.01         ChewyA         CHWY         37.39         -0.62           A BIO         483.50         -4.81         ChinaEastrnAir CEA         16.95         -0.71	EastmanChem EMN 93.41 -1.62 Eaton ETN 139.24 -1.47 eBay EBAY 44.45 -0.01	Hershey         HSY         226.21         -1.68           HertzGlobal         HTZ         18.75         -0.17           Hess         HES         122.12         -4.49	LULU 307.07 -0.43 LumenTech LUMN 10.05 -0.24		Fech SEDG 275.50 -3.96 Walter WA	<b>B</b> 89.05 -1.0
AmerAirlines AAL 13.33 -0.18 Biogen	BIB 196.08 -1.03 ChinaLifelns LFC 6.96 -0.13 m BHVN 149.27 0.59 ChinaPetrol SNP 46.80 -0.86	eBay         EBAY         44.45         -0.01           Ecolab         ECL         165.39         0.46           Ecopetrol         EC         10.73         -0.58	HessMidstream HESM 28.59 -1.25 HewlettPackard HPE 13.65 -0.07	LyondellBasell LYB 83.62 -2.22 M N	Palantir lech PLTR 7.79 -0.02 Sony PaloAltoNtwks PANW 559.68 0.69 Southern ParamountB PARA 24.06 -0.28 SoCopper	SONY 80.74 -0.60 SO 77.58 -1.10 SCCO 47.54 -2.23 Walmart WM WarnerBrosA WB	T 132.48 -0.4 D 13.29 0.0
AmerExpress AXP 154.66 0.12 BioMarinPhar AmericanFin AFG 129.89 -0.99 BioNTech	BMRN         90.19         -0.14         ChinaSoAirlines         ZNH         26.74         -0.30           BNTX         147.08         2.45         Chipotle         CMG         1612.50         -26.58	EdisonInt EIX 68.82 -0.83 EdwardsLife EW 90.43 0.07	Hilton HLT 126.83 -2.64 Hologic HOLX 67.00 -0.44	M&T Bank MTB 182.78 -0.78	ParamountA PARAA 27.02 -0.46 Southwest ParkerHannifin PH 269.61 -3.71 Southwestern	tAir LUV 37.20 -0.23 WasteConnections WCI	
AmHomes4Rent AMH 35.13 -0.49 BlackKnight AIG AIG 52.39 -0.41 BlackRock AmerTowerREIT AMT 253.40 -6.32 Blackstone	BKI         66.50         -0.01         Chubb         CB         189.99         -2.17           BLK         672.72         -3.17         ChunghwaTel         CHT         40.11         -0.36           BX         95.62         -0.57         Church&Dwight         CHD         84.72         -0.60	ElancoAnimal         ELAN         15.03         -0.28           Elastic         ESTC         84.72         0.28           ElbitSystems         ESLT         208.88         1.25	HomeDepot         HD         293.10         -3.22           HondaMotor         HMC         26.65         -0.15           Honeywell         HON         190.70         -1.72	MGM Resorts MGM 32.96 -0.79 MPLX MPLX 32.58 -0.82 MSCI MSCI 453.04 -2.96	Paychex PAYX 124.23 -2.88 Splunk PaycomSoftware PAYC 357.29 6.11 Spotify Paylocity PCTY 242.25 0.91 StanleyBlack	SPOT 107.23 -1.33 Waters WAT	<b>T</b> 299.39 -2.8 <b>O</b> 276.94 -3.6
AmerWaterWorks AWK 150.49 -1.15 BlockHR AmericoldRealty COLD 29.51 -0.49 Block	HRB         44.88         -0.94         ChurchillDowns CHDN 200.48         -4.74           SQ         69.05         1.30         Ciena         CIEN         51.70         0.04	ElectronicArts EA 126.47 -2.94 ElevanceHealth ELV 486.85 -1.66	HorizonTherap HZNP HormelFoods HRL 58.92 -0.58 50.66 -0.62	MagellanMid MMP 51.96 -0.78 MagnaIntl MGA 58.64 -0.41	PayPal PYPL 91.80 -0.86 Starbucks	SBUX 83.41 -0.71 WebsterFin WBS SBUX 83.41 -0.71 WebsterFin WBS WellsFargo WFG	<b>S</b> 47.18 -0.2 <b>C</b> 44.14 0.2
Ameriprise AMP 268.42 -2.72 BlueOwlCapit AmerisourceBrgn ABC 145.43 -2.06 Boeing	al OWL 11.09 -0.13 Cigna CI 285.07 -2.12 BA 162.21 -3.21 CincinnatiFin CINF 98.54 -1.68	EmersonElec <b>EMR</b> 83.32 -1.50 Enbridge <b>ENB</b> 42.64 -1.29	DR Horton DHI 71.93 -0.24 HostHotels HST 17.87 -0.10	ManhattanAssoc MANH 141.43 0.62 ManulifeFin MFC 17.44 -0.34	PembinaPipeline PBA 36.02 -1.32 StateStree PenskeAuto PAG 120.18 -1.49 SteeIDynar	et STT 69.08 0.36 Welltower WEL	LL 76.11 -0.7 C 132.05 -4.5
Amgen AMGN 239.12 -0.26 BoozAllen	IS BKNG 1880.23 -18.43 Cintas CTAS 409.70 -6.30 BAH 95.44 -0.22 CiscoSystems CSCO 45.24 -0.47 DNA 92.64 -0.22 CiscoSystems CSCO 45.24 -0.47	Endeavor EDR 22.59 -0.38 EnergyTransfer ET 11.81 -0.49	HowmetAerospace HWM 35.87 -0.73 Hubbell HUBB 206.91 -3.39 HubSpot HUBS 338.66 5.43	MarathonOil         MRO         25.58         -1.21           MarathonPetrol         MPC         101.50         -3.50           Markel         MKL         1192.24         -22.08	Pentair PNR 45.29 0.21 Stellantis PepsiCo PEP 172.99 -1.50 Steris PerformanceFood PFGC 49.99 -0.37 STMicrophy	STLA         13.63         -0.18         WestFraserTimber         WFG           STE         198.50         -0.02         WestPharmSvcs         WST           STE         198.50         -0.02         WestAllianceBcp         WastAllianceBcp	<b>T</b> 296.42 -5.3
AmphenolAPH74.17-0.59BorgWarnerAnalogDevicesADI152.73-2.46BostonPropsAB InBevBUD49.32-0.37BostonSci		EnphaseEnergy ENPH 285.77 0.95 Entegris ENTG 95.86 -0.45 Entergy ETR 116.85 -2.58	Humana JBHunt JBHT 175.05 -0.62	MarketAxess MKTX 244.00 1.52 Marriott MAR 153.34 -2.38	PerkinElmer PKI 136.25 -0.07 Stryker	ec STM 35.39 0.48 SYK 205.27 -1.53 Mits SMFG 6.10 0.03	<b>C</b> 43.36 -1.4
AnnalyCap NLY 6.44 -0.10 BristolMyers AnteroResources AR 38.63 -3.41 BritishAmTo	BMY 67.20 0.45 Clarivate CLVT 11.89 -0.10 b BTI 40.16 -0.45 ClearwayEnergyC CWEN 37.45 -0.32	EnterpriseProd <b>EPD</b> 26.15 -0.76 Equifax <b>EFX</b> 189.79 -2.29	HuntingtonBcshs HBAN 13.39 -0.08 HuntingIngalls HII 231.57 -4.16	Marsh&McLen MMC 162.54 -1.81 MartinMarietta MLM 345.17 -9.04	PetroleoBrasil PBR 14.23 -0.90 SunComm PetroleoBrasilA PBR.A 12.72 -0.92 SunLifeFinal	s SUI 155.49 -2.84 Westlake WL	
Aon AON 282.12 -0.78 Broadcom ApolloGlbMgmt APO 54.95 -0.72 BroadridgeFi	AVGO 506.39 -7.79 ClearwayEnergyA CWENA 34.78 -0.24 nl BR 172.59 -1.25 Cleveland-Cliffs CLF 17.60 -0.95	Equinix EQIX 655.89 -3.44 Equinor EQNR 39.37 -1.61	HyattHotels H 89.44 -0.96 ICICI Bank IBN 21.94 0.47 ICL Group ICL 9.94 -0.33	MarvellTech         MRVL         48.00         -0.99           Masco         MAS         51.06         0.27           Masimo         MASI         149.53         -0.76	Pfizer PFE 45.85 -0.38 SuncorEne PhilipMorris PM 95.49 -0.75 SunRun	RUN 32.95 -1.88 Weyernaeuser WY 32.38 -0.44 WheatonPrecMet WPI	
ApplMaterials AMAT 94.52 -2.02 BrookfieldInf		Equitable         EQH         29.97         -0.30           EquityLife         ELS         71.39         -1.12           EquityResdntl         EQR         73.72         -1.00	IdexxLab IDXX 348.84 -0.21 ING Groep ING 8.86 0.16	Masinio MASI 149.55 -0.76 Mastercard MA 327.81 -1.54 MatadorRscs MTDR 59.54 -3.15	Phillips66 PSX 90.15 -3.05 Suzano PilgrimPride PPC 29.00 -0.06 Switch Pinduoduo PDD 66.50 0.46 Synchrony	SWCH 33.95 Williams WM	B 34.32 -0.9
Applovin APP 24.49 -0.45 BrookfieldRene Aptiv APTV 94.32 -0.31 Brown&Brow	w <b>BEPC</b> 38.41 -0.74 Coca-Cola <b>KO</b> 62.15 -0.58 m <b>BRO</b> 63.80 -0.57 Coca-ColaEuro <b>CCEP</b> 49.49 0.94	Erielndemnity A ERIE 211.45 -2.13 EssentialUtil WTRG 49.43 -0.85	Invesco IVZ 16.76 -0.22 IQVIA IQV 215.99 -2.22	MatchGroup MTCH 56.48 -1.29 Mattel MAT 22.45 -0.14	PinnacleWest PNW 75.39 -0.75 Synopsys Pinterest PINS 21.96 -0.95 Sysco	SNPS 346.00 -1.49 SVV 82.60 -0.48 WillisTowers WTV WillScotMobile WSG	<b>W</b> 206.30 -0.0
		EssexProp ESS 266.33 -4.08 EsteeLauder EL 257.11 -2.13	IcahnEnterprises IEP 51.89 0.22 Icon ICLR 210.18 0.96 IDEX IEX 202.59 -2.21	McCormick Vtg MKC.V 85.00 -0.42 McCormick MKC 84.77 -1.10 McDonald's MCD 252.40 -2.17	PioneerNatRscs PXD 254.71 -7.79 PlainsAllAmPipe PAA 11.83 -0.44	vvipro wi	LF 114.96 -0.9
ADVER	<b>FISEMENT</b>	Etsy ETSY 105.78 1.26 EverestRe RE 269.50 -2.63 Evergy EVRG 69.39 -0.78	IllinoisToolWks ITW 196.16 -0.38 Illumina ILMN 205.25 -4.93	McDonald's         MCD 253.49         -2.17           McKesson         MCK 364.01         0.99           MedicalProp         MPW 14.42         -0.43	PlainsGP         PAGP         12.25         -0.42           PlugPower         PLUG         28.19         -0.31         TC Energy           Polaris         PII         115.34         -1.20         TD Synney	TRP 49.57 -1.44 Workday WDA	AY 164.27 3.3
The Man	kotolaco	EversourceEner <b>ES</b> 90.77 -1.12 Exelon <b>EXC</b> 44.06 -0.94	ImperialOil <b>IMO</b> 50.00 -2.08 Incyte <b>INCY</b> 69.96 -0.55	Medtronic MDT 87.25 -1.66 MercadoLibre MELI 862.10 -13.07	Pool POOL 343.19 -1.02 TE Connect PrincipalFin PFG 75.29 -0.42 Telus	ivity TEL 126.36 0.12 XP XP TU 22.81 -0.33 XcelEnergy XEL	19.75 -1.0 74.69 -0.9
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OPPORTUNITY	mance analyses, and handle investor, manage-	Dividend Chang	ges		Exchange-Traded Pe	JTTTOIIOS   WSJ.com/ETI	Fresearch



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#### **Dividend Changes**

Company	Symbol	Yld %	Amount New/Old	Frq	Payable / Record
Increased					
Saratoga Investment	SAR	8.9	.54/.53	Q	Sep29/Sep14
TriCo Bancshares	тсвк	2.6	.30/.25	Q	Sep23/Sep09
Foreign					
CRHADR	CRH	3.2	.24	SA	Oct14/Sep09
Gold Field ADR	GFI	3.4	.17203	SA	Sep29/Sep16
Ituran Location & Ctrl	ITRN	2.2	.14	Q	Oct13/Sep29
TELUS Corp.	TU	4.7	.25995	Q	Oct03/Sep09

#### Exchange-Traded Portfolios | wsj.com/ETFresearch

| KEY: A: annual; M: monthly; C<br>spin-off.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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            | Dolomit<br>Aga<br>Kit G<br>Je<br>Night Blu<br>Basal<br>Carrara<br>Guar                                                                                                                                                           | e Silver/Black<br>Black/Black<br>te Grey/Black<br>t Black/Black<br>t Black/Black<br>e/Agate Grey<br>White/Black<br>t Black/Black<br>a White/Black<br>ds Red/Black<br>Black/Black                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2K mi<br>8K mi C<br>6K mi C<br>5K mi C<br>24K mi C<br>2K mi C<br>22K mi C<br>12K mi                                                                                                                                    | \$2<br>PO \$14<br>PO \$29<br>PO \$18<br>PO \$12<br>PO \$12<br>PO \$14<br>\$38<br>\$16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          
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Carrera<br>1 Carrera<br>1 Coup<br>1 Turbo<br>1 GT3 RS<br>11 Carrer<br>11 GT3 M<br>ACAN/<br>aycan 45<br>anamera                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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                                                                                                                                                                                  | DK<br>PDK<br>ual<br>0 Power<br>PDK<br>DK<br>DK<br>Manual<br>NE/PAN                                                                 | Dolomit<br>Agai<br><i>Kit</i> G<br>Night Blu<br>Basal<br>Carrara<br>Guar<br>JAMERA/TAY<br>Jet<br>Papaya M                                                                                                                        | e Silver/Black<br>Black/Black<br>te Grey/Black<br>te Black/Black<br>te Black/Black<br>te/Agate Grey<br>White/Black<br>telack/Black<br>ds Red/Black<br>Black/Black<br>Black/Black<br>Black/Black<br>telallic/Black                                                                                                                                                                                                                                                            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S&PMdCpTr<br>SPDR S&PMdCpTr<br>SPDR S&PMdCpTr<br>SPDR S&PMdCpTr<br>SPDR S&PMdCpTr<br>VangdInfoTech<br>VangdExtMkt<br>VangdFTSEDewMk<br>VangdFTSEDEM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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S&PMdCpTr<br>SPDR S&PMCP<br>VangdFTSEEM<br>VangdFTSEEM<br>VangdFTSEAWXUS<br>VangdFTSEAWXUS<br>VangdFTVF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe<br>Voodoo Blue/Black   5K m                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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                                                      | Dolomit<br>Agai<br><i>Kit</i> G<br>Night Blu<br>Basal<br>Carrara<br>Guar<br>JAMERA/TAY<br>Jet<br>Papaya M                                                                                                                        | e Silver/Black<br>Black/Black<br>te Grey/Black<br>te Black/Black<br>te Black/Black<br>te/Agate Grey<br>White/Black<br>telack/Black<br>ds Red/Black<br>Black/Black<br>Black/Black<br>Black/Black<br>telallic/Black                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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SPLG<br>SPYG<br>SCHB<br>SCHD<br>SCHZ<br>SCHB<br>SCHZ<br>SCHA<br>SCHG<br>SCHA<br>DIA<br>MDY<br>SDY<br>SDY<br>XLU<br>VGT<br>VGT<br>VUG<br>VUG<br>VUG<br>VUG<br>VUG<br>VUG<br>VUG<br>VHT<br>VCT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe<br>Voodoo Blue/Black   5K m                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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Coupe<br>as Coupe<br>S PDK, X5<br>a S Coupe la<br>a S Coupe PL<br>Manual<br>a S Coupe PL<br>Manual<br>(CAYENI<br>5 Cross Tur<br>a GTS                                                                                                                                                                                                            | DK<br>PDK<br>ual<br>0 Power<br>PDK<br>DK<br>Manual<br>NE/PAN<br>ismo                                                               | Dolomit<br>Aga<br>Kit G<br>Night Blu<br>Basal<br>Carrar<br>Guar<br>IAMERA/TAY<br>Jet<br>Papaya M<br>Frozen Blue M                                                                                                                | e Silver/Black<br>Black/Black<br>te Grey/Black<br>t Black/Black<br>t Black/Black<br>t Black/Black<br>t Black/Black<br>ds Red/Black<br>Black/Black<br>Black/Black<br>etallic/Black<br>t Black/Black                                                                                                            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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe<br>Voodoo Blue/Black   5K m                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe<br>Voodoo Blue/Black   5K n                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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91<br>17 91<br>16 91<br>22 7'<br>05 9'<br>> M<br>e PDK<br>pil (CPO<br>22 7'<br>20 9'<br>20 9'                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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Black/Black<br>tel/Black<br>e/Agate Grey<br>White/Black<br>tel/Black/Black<br>Black/Black<br>Black/Black<br>etallic/Black<br>tetallic/Black<br>tetallic/Black                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2K mi<br>8K mi C<br>6K mi C<br>5K mi C<br>24K mi C<br>24K mi C<br>22K mi<br>22K mi<br>29K mi<br>11K mi<br>11K mi<br>5K mi<br>5K mi<br>5K mi<br>5K mi                                                                   | \$2:<br>PO \$14<br>PO \$29<br>PO \$12<br>PO \$12<br>PO 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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe<br>Voodoo Blue/Black   5K n                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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20 9'           20 9'           20 9'           20 9'           19 91           19 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           10 91           12 92           17 91           12 01           19 17           12 01                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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                                                                                                                                                               | S Coupe PL<br>a S Coupe<br>Maring Manna<br>S PDK, X5<br>a S Coupe J<br>a S Coupe PL<br>Manual<br>S Coupe PL<br>Manual<br>CAYENI<br>S Cross Tur<br>a GTS<br>N/BOXST<br>nan S PDK<br>er PDK<br>8 Manual                                                                                                                                                              | DK<br>PDK<br>ual<br>0 Power<br>PDK<br>K<br>Manual<br>NE/PAN<br>ismo                                                                | Dolomit<br>Agai<br><i>Kit</i> G<br>Night Blu<br>Basal<br>Carrara<br>Guar<br>JAMERA/TAY<br>Jet<br>Papaya M<br>Frozen Blue M                                                                                                       | e Silver/Black<br>Black/Black<br>te Grey/Black<br>t Black/Black<br>t Black/Black<br>t Black/Black<br>e/Agate Grey<br>White/Black<br>t Black/Black<br>Black/Black<br>Black/Black<br>Black/Black<br>etallic/Black<br>tetallic/Black<br>tetallic/Black<br>tetallic/Black                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2K mi<br>8K mi C<br>6K mi C<br>5K mi C<br>24K mi C<br>24K mi C<br>22K mi C<br>12K mi<br>29K mi<br>11K mi<br>11K mi<br>5K mi<br>5K mi<br>28K mi C<br>8K mi C                                                            | \$2:<br>PO \$14<br>PO \$29<br>PO \$12<br>PO \$12<br>PO \$12<br>PO \$14<br>\$38<br>\$10<br>\$16<br>\$15<br>\$10<br>PO \$9<br>PO \$9<br>PO \$9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 
                                                                                                                              | 79,900<br>15,900<br>15,900<br>19,900<br>19,900<br>19,900<br>19,900<br>19,900<br>71,900<br>9,900<br>4,900<br>2,900<br>71,900                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | SPDRS&PS00Growth<br>SchwabUS BrdMkt<br>SchwabUS BrdMkt<br>SchwabUS Div<br>SchwabUS LC<br>SchwabUS LC<br>SchwabUS LC<br>Schwab US TIPS<br>SPDR S&PS00<br>SPDR S&P Div<br>TechSelectSector<br>UtilitiesSelSector<br>VangdInGTech<br>VangdFTSEEM<br>VangdFTSEEM<br>VangdFTSEEWMk<br>VangdFTSEEWMk<br>VangdFTSEEWVLS<br>VangdGrowth<br>VangdFTSEEWVLS<br>VangdGrowth<br>VangdIntCorpBd<br>VangdInC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMC<br>VangdMS<br>VangdSaPS00ETF<br>VangdS Bond                                                                                                                                                                                                                                                                       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56200<br>31.33<br>46.85<br>73.01<br>46.257<br>42.35<br>56.31<br>318.04<br>42.35<br>56.31<br>318.04<br>124.69<br>74.83<br>398.21<br>124.69<br>74.83<br>398.21<br>124.69<br>40.70<br>51.77<br>448.96<br>40.70<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>44.10<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.77<br>51.75<br>51.77<br>51.75<br>51.77<br>51.75<br>51.77<br>51.75<br>51.77<br>51.75<br>51.77<br>51.75<br>51.77<br>51.75<br>51.75<br>51.77<br>51.75<br>51.77<br>51.75<br>51.77<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51.75<br>51. 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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe<br>Voodoo Blue/Black   5K m<br>\$214,900                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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20 9'           20 9'           19 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           19 91           19 91           19 91           19 91           10 91           11 101           10 91           11 101           10 91           11 101           12 101           12 101           12 101           12 101           12 101           12 101           12 101           101 <td< td=""><td>11 Turbo<br/>11 Turbo<br/>11 Carrer<br/>1 GT3 To<br/>1 Carrer<br/>1 Carrer<br/>1 Carrer<br/>1 Carrer<br/>1 Carrer<br/>1 Turbo<br/>1 Carrer<br/>11 GT3 RS<br/>11 Carrer<br/>11 GT3 RS<br/>11 Carrer<br/>11 GT3 RS<br/>11 Carrer<br/>11 GT3 RS<br/>12 Carrer<br/>13 Carrer<br/>13 Carrer<br/>14 Carrer<br/>14 Carrer<br/>15 Carrer<br/>17 Carrer<br/>10 Carrer<br/>18 Carrer<br/>19 Carrer<br/>10 Carrer</td><td>S Coupe Pl<br/>a S Coupe<br/>IVII g Mani<br/>S PDK, X5<br/>a Coupe PL<br/>a Coupe PL<br/>a Coupe PL<br/>Manual<br/>S Coupe PL<br/>Manual<br/>CAYENI<br/>S Cross Tur<br/>a GTS<br/>V/BOXST<br/>an S PDK<br/>Manual<br/>TY/EXO</td><td>DK<br/>PDK<br/>ual<br/>O Power<br/>PDK<br/>DK<br/>Manual<br/>NE/PAN<br/>rismo</td><td>Dolomit<br/>Agai<br/>Kit G<br/>Night Blu<br/>Basal<br/>Carrara<br/>Guar<br/>IAMERA/TAY<br/>Jet<br/>Papaya M<br/>Frozen Blue M<br/>Shar<br/>Nigh</td><td>e Silver/Black<br/>Black/Black<br/>te Grey/Black<br/>t Black/Black<br/>te Black/Black<br/>te Black/Black<br/>t Black/Black<br/>t Black/Black<br/>black/Black<br/>teatlic/Black<br/>teatlic/Black<br/>teatlic/Black<br/>teatlic/Black<br/>teatlic/Black<br/>teatlic/Black</td><td>2K mi<br/>8K mi C<br/>6K mi C<br/>5K mi C<br/>24K mi C<br/>22K mi C<br/>22K mi<br/>29K mi<br/>11K mi<br/>74 mi<br/>5K mi<br/>5K mi<br/>5K mi<br/>25K mi C</td><td>\$2:<br/>PO \$14<br/>PO \$29<br/>PO \$12<br/>PO \$12<br/>PO \$12<br/>PO \$12<br/>\$33<br/>\$10<br/>\$16<br/>\$16<br/>\$15<br/>\$10<br/>PO \$9<br/>PO \$17<br/>PO \$9<br/>PO \$7</td><td>79,900<br/>15,900<br/>19,900<br/>19,900<br/>19,900<br/>19,900<br/>19,900<br/>19,900<br/>19,900<br/>19,900<br/>4,900<br/>2,900<br/>71,900<br/>9,900<br/>71,900<br/>9,900</td><td>SPDRS&amp;PS00Growth<br/>SchwabUS BrdMkt<br/>SchwabUS BrdMkt<br/>SchwabUS Div<br/>SchwabUS LC Grw<br/>SchwabUS LC Grw<br/>SchwabUS LC Grw<br/>SchwabUS LC Grw<br/>SchwabUS LC Grw<br/>SpDR S&amp;P Div<br/>TechSelectSector<br/>VangdInfoTech<br/>VangdExtMkt<br/>VangdExtMkt<br/>VangdFTSELM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEEM<br/>VangdFTSEWNk<br/>VangdHthCr<br/>VangdHthCr<br/>VangdMCVal<br/>VangdMC Val<br/>VangdMC Val<br/>VangdS P500ETF<br/>VangdS P500</td><td>SPLG           SCHF           SCHA           SDY           SDY           SDY           SDY           SLU           VGT           VUG           VGK           VUT           VV           VO           WNQ           VOD           BSV           VOO           BSV           VOC</td><td>56200<br/>31.33<br/>46.85<br/>73.01<br/>62.57<br/>42.35<br/>56.31<br/>318.04<br/>447.25<br/>73.82<br/>74.83<br/>352.72<br/>74.83<br/>352.72<br/>74.83<br/>352.72<br/>104.59<br/>74.83<br/>352.72<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>822.75<br/>104.59<br/>82.57<br/>104.59<br/>82.57<br/>104.59<br/>82.57<br/>104.59<br/>82.57<br/>104.59<br/>82.57<br/>104.59<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.57<br/>105.5</td><td>$\begin{array}{c} 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| White/Black   4K mi   C<br>\$269,900<br>2018 911 Turbo S Coupe<br>Voodoo Blue/Black   5K m                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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                                                                                                                                                                                                                                                                                                                                                              | S Coupe Pl<br>a S Coupe<br>IVII g Mani<br>S PDK, X5<br>a Coupe PL<br>a Coupe PL<br>Manual<br>S Coupe PL<br>Manual<br>CCAYENN<br>S Cross Tur<br>a GTS<br>V/BOXST<br>Ivan S PDK<br>Manual<br>TY/EXO<br>3 Spider Co                                                                                                                                                   | DK<br>PDK<br>ual<br>0 Power<br>PDK<br>DK<br>Manual<br>NE/PAN<br>ismo                                                               | Dolomit<br>Agai<br><i>Kit</i> G<br>Night Blu<br>Basal<br>Carrara<br>Guar<br>JAMERA/TAY<br>Jet<br>Papaya M<br>Frozen Blue M<br>Shar<br>Nigh                                                                                       | e Silver/Black<br>Black/Black<br>te Grey/Black<br>te Black/Black<br>te Black/Black<br>te Black/Black<br>te Black/Black<br>ds Red/Black<br>Black/Black<br>Black/Black<br>te allic/Black<br>te allic/Black                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2K mi<br>8K mi C<br>6K mi C<br>5K mi C<br>24K mi C<br>24K mi C<br>24K mi C<br>22K mi<br>29K mi<br>11K mi<br>11K mi<br>5K mi<br>5K mi<br>5K mi<br>5K mi<br>5K mi C<br>85K mi C                                          | \$2<br>PO \$14<br>PO \$12<br>PO \$18<br>PO \$17<br>PO 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White/Black   4K mi   C \$269,900 2018 911 Turbo S Coupe Voodoo Blue/Black   5K m \$214,900	22 9'           20 9'           20 9'           19 91           18 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           17 91           16 91           19 91           22 17           21 1a           22 17           19 71           12 Ca           > SF           fal           19 Fe           5K mil           19 Moter	11 Turbo 11 Turbo 11 Carrer 1 GT3 To 1 Carrer 1 Car	S Coupe Pl a S Coupe IVII g Mani S PDK, X5 a Coupe PL a Coupe PL a Coupe PL Manual S Coupe PL Manual CAYENI S Cross Tur a GTS V/BOXST an S PDK Manual TY/EXO	DK PDK ual 0 Power PDK DK Manual NE/PAN ismo TER TICS nvertible 0 Nig	Dolomit Agai Kit G Night Blu 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#### THE WALL STREET JOURNAL.

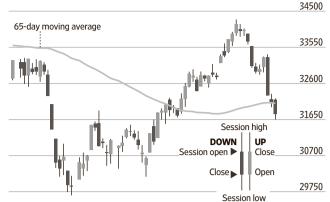
### **MARKETS DIGEST**

#### EQUITIES

#### **Dow Jones Industrial Average**

**31790.87 3**08.12, or 0.96% Trailing P/E ratio 18.72 P/E estimate * High, low, open and close for each Dividend vield trading day of the past three months. All-time high 36799.65, 01/04/22

#### Current divisor 0.15172752595384



Bars measure the point change from session's open

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May July Aug. June *Weekly P/E data based on as-reported earnings from Birinyi Associates Inc; †Based on Nasdaq-100 Index

Major U.S. Stock-Market Indexes

			1				50 M/		0/	de a
	High	Low	Latest Close	Net chg	% chg	High	52-Week — Low	% chg		chg 3-yr. ann
Dow Jones										
Industrial Average	32205.66	31647.22	31790.87	-308.12	-0.96	36799.65	29888.78	-10.1	-12.5	6.4
Transportation Avg	14278.27	13951.60	14005.84	-226.88	-1.59	17039.38	12868.60	-4.5	-15.0	11.4
Utility Average	1032.52	1014.14	1017.69	-13.61	-1.32	1071.75	869.74	8.9	3.8	6.4
Total Stock Market	40777.44	39959.74	40170.07	-456.75	-1.12	48929.18	36759.60	-14.3	-17.4	10.3
Barron's 400	947.41	927.39	931.44	-15.61	-1.65	1127.20	852.16	-10.6	-15.8	12.3
Nasdaq Stock Mark	et									
Nasdaq Composite	12101.85	11790.02	11883.14	-134.53	-1.12	16057.44	10646.10	-22.1	-24.0	14.3
Nasdaq-100	12572.88	12240.82	12342.70	-141.62	-1.13	16573.34	11127.57	-20.8	-24.4	17.1
S&P				_						
500 Index	4044.98	3965.21	3986.16	-44.45	-1.10	4796.56	3666.77	-11.9	-16.4	10.9
MidCap 400	2491.73	2439.82	2448.36	-34.60	-1.39	2910.70	2200.75	-11.1	-13.9	9.2
SmallCap 600	1216.76	1191.65	1195.79	-18.06	-1.49	1466.02	1087.48	-12.5	-14.7	9.2
Other Indexes										
Russell 2000	1889.35	1847.54	1855.59	-27.35	-1.45	2442.74	1649.84	-18.4	-17.4	7.5
NYSE Composite	15142.67	14884.01	14931.42	-187.42	-1.24	17353.76	14097.05	-11.2	-13.0	5.4
Value Line	562.63	551.57	553.51	-7.32	-1.31	696.40	510.18	-17.3	-17.6	3.2
NYSE Arca Biotech	4726.45	4645.03	4667.23	-30.93	-0.66	6019.57	4208.43	-21.5	-15.4	2.1
NYSE Arca Pharma	769.96	762.02	763.17	-5.98	-0.78	887.27	732.23	-3.1	-7.7	9.5
KBW Bank	107.58	105.61	106.58	-0.15	-0.14	147.56	98.36	-17.0	-19.4	4.6
PHLX [§] Gold/Silver	102.24	98.93	99.61	-2.90	-2.83	167.76	99.61	-25.7	-24.8	0.2
PHLX [§] Oil Service	71.23	68.70	69.42	-3.52	-4.83	88.37	49.14	29.8	31.7	3.4
PHLX [§] Semiconductor	2770.04	2678.77	2708.63	-35.87	-1.31	4039.51	2458.46	-20.7	-31.4	21.6
Cboe Volatility	27.69	25.13	26.21	unch.	unch.	36.45	15.01	59.0	52.2	11.4
§ _{Nasdaq} PHLX							Sources: Fact	Set; Dow .	Jones Mar	ket Dat

§ _{Nasdag} PHLX
--------------------------

#### **International Stock Indexes**

Region/Country	y Index	Close	Net chg	— Latest — % chg	- YTE % chợ
World	MSCIACWI	616.75	-4.77	-0.77	-18.3
	MSCI ACWI ex-USA	276.21	-0.62	-0.22	-19.8
	MSCI World	2645.37	-23.42	-0.88	-18.1
	<b>MSCI Emerging Markets</b>	992.76	1.11	0.11	-19.4
Americas	MSCI AC Americas	1519.17	-17.85	-1.16	-16.9
Canada	S&P/TSX Comp	19512.90	-323.22	-1.63	-8.1
Latin Amer.	<b>MSCI EM Latin America</b>	2187.35	-40.03	-1.80	2.7
Brazil	BOVESPA	110430.64	-1892.48	-1.68	5.4
Chile	S&P IPSA	3400.83	11.84	0.35	21.2
Mexico	S&P/BMV IPC	45922.05	-400.05	-0.86	-13.8
EMEA	STOXX Europe 600	419.81	-2.84	-0.67	-13.9
Eurozone	Euro STOXX	393.21	-0.76	-0.19	-17.9
Belgium	Bel-20	3629.34	-12.57	-0.35	-15.8
Denmark	OMX Copenhagen 20	1694.87	-4.28	-0.25	-9.1
France	CAC 40	6210.22	-12.06	-0.19	-13.2
Germany	DAX	12961.14	68.15	0.53	-18.4
Israel	Tel Aviv	2020.33	-10.10	-0.50	2.2
Italy	FTSE MIB	21825.22	-16.66	-0.08	-20.2
Netherlands	AEX	690.31	-8.02	-1.15	-13.5
Russia	RTS Index	1212.10	14.11	1.18	-24.0
South Africa	FTSE/JSE All-Share	67900.48	-1306.54	-1.89	-7.9
Spain	IBEX 35	7979.80	-9.80	-0.12	-8.4
Sweden	OMX Stockholm	768.39	1.86	0.24	-25.9
Switzerland	Swiss Market	10884.95	-11.79	-0.11	-15.5
Turkey	BIST 100	3164.96		Closed	70.4
U.K.	FTSE 100	7361.63	-65.68	-0.88	-0.3
U.K.	FTSE 250	19149.65	-20.07	-0.10	-18.4
Asia-Pacific	<b>MSCI AC Asia Pacific</b>	158.14	1.01	0.64	-18.1
Australia	S&P/ASX 200	6998.30	32.81	0.47	-6.0
China	Shanghai Composite	3227.22	-13.51	-0.42	-11.3
Hong Kong	Hang Seng	19949.03	-74.19	-0.37	-14.7
India	S&P BSE Sensex	59537.07	1564.45	2.7	0 2.2
Japan	NIKKEI 225	28195.58	316.62	1.14	-2.1
Singapore	Straits Times	3239.33	17.07	0.53	3.
South Korea	KOSPI	2450.93	24.04	0.99	-17.
Taiwan	TAIEX	14953.63	27.44	0.18	-17.9
Thailand	SET	1639.45	12.93	0.79	-1.1

### S&P 500 Index

65-day moving average

Ť₿ µ+ I ¢

Last Year ago

17.79

2.21

24.04

19.26

1.78

28800

May

June

**3986.16 V**44.45, or 1.10% High, low, open and close for each trading day of the past three months.

Last Year ago Trailing P/E ratio * 22.84 P/E estimate * 18.37 Dividend vield 1.54

31.26 22.26 1.31 All-time high 4796.56, 01/03/22

#### Nasdaq Composite Index

**11883.14 V** 134.53, or 1.12% High, low, open and close for each trading day of the past three months.

Last Year ago Trailing P/E ratio *† 26.75 36.10 P/E estimate ** 24.25 29.27 Dividend yield ** 0.82 0.66 All-time high: 16057.44, 11/19/21



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

		Volume	_		After Hours		
Company	Symbol	(000)	Last	Net chg	After Hours % chg	High	Low
SPDR Bbg 1-3M TBill	BIL	13,590.2	91.53		unch.	91.55	91.53
Opendoor Technologies	OPEN	10,606.8	4.49	0.03	0.67	4.49	4.46
iSh Short Treasury Bd	SHV	9,689.1	110.12	-0.01	-0.01	110.14	110.12
iShares iBoxx \$ HY Cp Bd	HYG	9,103.3	74.95	0.01	0.01	75.06	74.89
Alphabet Cl A	GOOGL	5,781.6	109.10	0.16	0.15	109.19	108.70
SPDR Portfolio S&P 500	SPLG	5,292.6	46.80	-0.02	-0.04	46.88	46.76
iQIYI ADR	IQ	4,895.3	3.60	0.05	1.41	3.61	3.55
SPDR S&P 500	SPY	4,817.7	398.14	-0.07	-0.02	410.04	379.52

#### Percentage gainers...

r creentage gan	101 5						
Nogin	NOGN	569.4	5.66	2.31	68.96	8.39	3.34
IN8bio	INAB	848.3	2.94	0.18	6.52	3.25	2.76
PetIQ CI A	PETQ	58.2	10.40	0.42	4.21	10.40	9.72
Regions Financial	RF	109.5	22.60	0.91	4.20	22.60	21.58
AES	AES	153.8	26.43	0.99	3.89	26.43	25.31
And losers							
EyePoint Pharmaceuticals	EYPT	76.1	8.92	-1.01	-10.17	9.93	7.09
Chewy Cl A	CHWY	3,194.5	34.00	-3.39	-9.07	38.39	32.60
Ambarella	AMBA	104.0	78.95	-5.55	-6.57	85.00	76.50
Forge Global	FRGE	109.2	3.95	-0.22	-5.28	4.17	3.93
HP	HPQ	966.6	29.50	-1.60	-5.14	31.85	28.50

**Trading Diary** Volume, Advancers, Decliners NYSE NYSE Amer. Total volume* 811,857,519 13,256,045 Adv. volume* 148,748,723 3,862,382 **Decl. volume**^{*} 653,894,158 9,357,546 **Issues traded** 3,345 282 Advances 669 73 Declines 2,518 204 Unchanged 158 5 New highs 12 0 New lows 146 17 Closing Arms[†] 1.14 0.73 **Block trades*** 3,997 132 Nasdaq NYSE Arca Total volume*4,614,702,005 281,583,782 Adv. volume*1,311,417,378 41,250,211 Decl. volume*3,246,356,437 239,627,488 **Issues traded** 4,819 1,725 1,318 189 Advances Declines 3,200 1,518 Unchanged 301 18 18 5 New highs

New lows 256 49 1.02 Closing Arms[†] 0.44 Block trades* 27,490 1,070 * Primary market NYSE, NYSE American NYSE Arca only. '(TRIN) A comparison of the number of advancing and declining issues with the volume of shares rising and falling. An

Arms of less than 1 indicates buying demand; above 1 indicates selling pressure.

#### Percentage Gainers...

		— La	itest Sess	sion —	-	-52-Wee	ek ——
Company	Symbol	Close	Net chg	% chg	High	Low	% chg
Mobile Global Esports	MGAM	5.30	2.70	103.85	20.74	2.26	
Hempacco	HPCO	7.78	1.78	29.67	41.80	6.00	
TDH Holdings	PETZ	4.81	1.09	29.30	188.00	1.70	-88.7
Forge Global	FRGE	4.17	0.72	20.87	47.50	3.11	-57.1
Blue Water Vaccines	BWV	3.34	0.49	17.19	90.90	1.80	
American Outdoor Brands	AOUT	9.10	1.33	17.12	28.14	7.10	-67.3
Hour Loop	HOUR	3.78	0.50	15.24	10.33	1.88	
Sequans Comms ADR	SQNS	3.90	0.50	14.71	6.20	2.28	-24.1
Intellicheck	IDN	3.36	0.40	13.51	9.68	1.33	-61.9
Minerva Neurosciences	NERV	13.17	1.51	12.95	16.80	2.51	-10.5
Zenvia Cl A	ZENV	2.37	0.26	12.32	20.02	1.71	-87.5
DoubleDown Inter ADR	DDI	10.76	1.18	12.32	18.50	8.31	-39.4
Volcon	VLCN	2.96	0.32	12.12	17.96	0.95	
Avid Technology	AVID	27.04	2.91	12.06	37.31	20.83	4.8
Big Lots	BIG	24.08	2.53	11.74	52.09	18.16	-50.5

#### **Percentage Losers**

		— Lá	atest Sess	sion —	52-Week			
Company	Symbol	Close	Net chg	% chg	High	Low	% chg	
Nogin	NOGN	3.35	-6.38	-65.57	11.51	3.23		
Liquidia	LQDA	5.38	-2.35	-30.40	8.79	2.52	101.5	
Azure Power Global	AZRE	4.31	-1.54	-26.32	24.61	4.00	-80.3	
OLB Group	OLB	1.50	-0.50	-25.00	12.80	0.83	-65.0	
Sentage Holdings	SNTG	3.77	-1.23	-24.60	25.90	2.25	-84.4	
FiscalNote	NOTE	7.46	-2.41	-24.42	12.30	5.55	-23.5	
AMTD Digital ADR	HKD	105.00	-33.50	-24.19	2555.30	12.05		
Photronics	PLAB	16.64	-5.13	-23.56	25.81	12.18	10.4	
Bright Minds Biosciences	DRUG	2.27	-0.68	-23.05	8.95	0.75	-57.2	
Jianzhi Educ Tech ADR	JZ	6.47	-1.90	-22.70	186.01	5.90		
Starbox Group Holdings	STBX	5.07	-1.37	-21.27	46.21	4.90		
Onfolio	ONFO	1.75	-0.45	-20.45	3.66	1.70		
ZeroFox Holdings	ZFOX	5.43	-1.17	-17.73	15.73	5.18	-45.5	
Value Line	VALU	79.49	-16.90	-17.53	118.40	30.44	116.9	
UTStarcom Holdings	UTSI	3.38	-0.70	-17.16	5.40	2.44	-34.0	

### Late Trading

Aug.

Most-active and biggest movers among NYSE, NYSE Arca, NYSE Amer.

widst-active iss	uesi	NOSt-active issues in late trading										
Company	Symbol	Volume (000)	Last	Net chg	After Hou % chg	rs High	Low					
SPDR Bbg 1-3M TBill	BIL	13,590.2	91.53		unch.	91.55	91.53					
Opendoor Technologies	OPEN	10,606.8	4.49	0.03	0.67	4.49	4.46					
iSh Short Treasury Bd	SHV	9,689.1	110.12	-0.01	-0.01	110.14	110.12					
iShares iBoxx \$ HY Cp Bd	HYG	9,103.3	74.95	0.01	0.01	75.06	74.89					
Alphabet Cl A	GOOGL	5,781.6	109.10	0.16	0.15	109.19	108.70					
SPDR Portfolio S&P 500	SPLG	5,292.6	46.80	-0.02	-0.04	46.88	46.76					

July

#### **Most Active Stocks**

Company	Symbol	Volume (000)	%chg from = 65-day avg	Latest S Close	ession % chg	52-W High	eek Low
Amer Virtual Cloud Techs	AVCT	247,812	1885.1	0.32	-14.45	4.97	0.13
ProShares UltraPro QQQ	TQQQ	162,466	3.2	28.33	-3.34	91.68	21.32
ProSh UltraPro Shrt QQQ	SQQQ	155,227	39.1	44.53	3.27	67.69	28.15
NewAge	NBEV	153,335	5805.7	0.36	74.20	1.80	0.20
Bed Bath Beyond	BBBY	107,185	177.9	12.11	-9.29	30.06	4.38
Mobile Global Esports	MGAM	87,740	2656.2	5.30	103.85	20.74	2.26
SPDR S&P 500	SPY	85,352	12.3	398.21	-1.10	479.98	362.17
Apple	AAPL	77,323	4.1	158.91	-1.53	182.94	129.04
Mullen Automotive	MULN	77,309	15.1	0.64	3.02	15.90	0.52
Direxion Dly SCOND 3 BL	SOXL	76,686	24.9	14.47	-3.85	74.21	10.53
* Volumes of 100,000 shares or m	ore are ro	unded to t	he nearest t	housand			



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24%

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-12

2021

Yen, euro vs. dollar; dollar vs.

WSJ Dollar Index

Yen I

Euro

major U.S. trading partners

-24

2022

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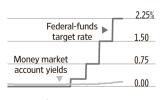
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#### **Consumer Rates and Returns to Investor**

#### U.S. consumer rates

A consumer rate against its benchmark over the past year



SONDJF 2021 2022

	A		Commu	000 7	<b>2.55</b> % 888-205-8388		
2021 2022		Balti	more, M	D	000-202-0200		
Interest rate	erest rate				(%) 8 High	3-yr chg (pct pts)	
Federal-funds rate target	2.25-2.50	2.25-2.50	0.00	•	2.50	0.25	
Prime rate*	5.50	5.50	3.25		5.50	0.25	
Libor, 3-month	3.08	3.00	0.11	•	3.08	0.94	
Money market, annual yield	0.15	0.16	0.07		0.16	-0.57	
Five-year CD, annual yield	1.86	1.88	0.41		1.88	0.12	
30-year mortgage, fixed [†]	5.98	5.92	3.04		6.11	2.30	
15-year mortgage, fixed [†]	5.19	5.06	2.32		5.39	1.99	
Jumbo mortgages, \$647,200-plus	5.98	5.96	3.06		6.11	1.33	
Five-year adj mortgage (ARM)	4.42	4.37	2.82		4.42	0.26	
New-car loan, 48-month	5.10	5.10	3.41		5.10	0.46	

Sources: FactSet; Dow Jones Market Data; Bankrate.com

Bankrate.com rates based on survey of over 4,800 online banks. *Base rate posted by 70% of the nation's largest banks.↑ Excludes closing costs. Sources: FactSot: Dow Jones Market Data: Bankrate com

Selected rates

Bankrate.com avg†:

Indianapolis, IN

**TAB** Bank

Oaden, UT

**UFB** Direct

San Diego, CA

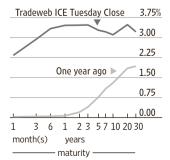
**Colorado Federal Savings Bank** 

First Internet Bank of Indiana

Greenwood Village, CO

Money Market/Savings Accts

**Treasury yield curve** Yield to maturity of current bills, notes and bonds



Sources: Tradeweb ICE U.S. Treasury Close; Tullett Prebon; Dow Jones Market Data

#### **Corporate Borrowing Rates and Yields**

Bond total return index	Close	— Yield Last	(%) — Week ago	— 52-W High	Veek — Total Return (%) Low 52-wk 3-yr
U.S. Treasury, Bloomberg	2157.250	3.380	3.300	3.550	0.860 <b>-10.658</b> -2.147
U.S. Treasury Long, Bloomber	g 3486.330	3.420	3.460	3.630	1.720 <b>-22.355</b> -6.480
Aggregate, Bloomberg	2009.900	3.910	3.820	4.140	1.400 <b>-11.290</b> -1.871
Fixed-Rate MBS, Bloomber	g 2005.650	3.900	3.800	4.240	1.670 <b>-9.452</b> -1.853
High Yield 100, ICE BofA	3105.749	7.742	7.505	8.427	3.272 <b>-10.281</b> -0.027
Muni Master, ICE BofA	554.685	3.004	2.879	3.191	0.797 <b>-7.900</b> -0.682
EMBI Global, J.P. Morgan	764.861	7.503	7.429	8.085	4.516 <b>-18.444</b> -4.089
S	ources: J.P. N	/lorgan; Bl	loomberg F	Fixed Inco	ome Indices; ICE Data Services

#### **Volume Movers** Ranked by change from 65-day average*

Company	Symbol	Volume (000)	% chg from 65-day avg	Latest S Close	Session % chg	52-W High	eek Low
Franklin US Cre Div Tilt	UDIV	894	11189	31.88	-1.29	37.73	30.92
Acri Capital Acqn Cl A	ACAC	550	6932	9.98	-0.20	10.06	9.98
Logistics Innovation A	LITT	3,659	5531	9.75	0.10	9.85	9.61
Endurance Acqn Cl A	EDNC	500	4147	9.92	-0.20	10.71	9.68
Golden Path Acquisition	GPCO	1,017	3947	10.23	0.20	11.25	9.78
Arisz Acquisition CI A	ARIZ	384	3647	9.90	0.00	9.94	9.70
Evergreen Cl A	EVGR	266	2834	10.03	-0.10	10.07	9.93
Williams Rowland Acqn	WRAC	500	2465	10.06	0.20	10.12	9.80
Vision Sensing Acqn Cl A	VSAC	404	2181	10.06	0.20	10.13	9.73
PIMCO Dyn Mult EM	MFEM	676	2059	18.33	-0.98	30.99	17.31

* Common stocks priced at \$2 a share or more with an average volume over 65 trading days of at least 5,000 shares thas traded fewer than 65 days

#### **CURRENCIES & COMMODITIES**

#### Currencies

U.S.-dollar foreign-exchange rates in late New York trading

			US\$vs,				US\$vs,
		ues —	YTD chg			ues —	YTD chg
Country/currency	in US\$	per US\$	(%)	Country/currency	in US\$	per US	\$ (%)
Americas				Vietnam dong	.00004270	23420	2.5
Argentina peso	.0072	138.6297	35.0	Europe			
Brazil real	.1952	5.1220	-8.1	Czech Rep. koruna	.04079	24.515	12.1
Canada dollar	.7639	1.3091	3.6	Denmark krone	.1347	7.4264	13.5
Chile peso	.001123	890.45	4.5	Euro area euro	1.0015	.9986	13.6
Colombiapeso	.000227	4413.67	8.6	Hungary forint	.002490	401.55	23.7
Ecuador US dollar	1	1	unch	Iceland krona	.007069	141.46	9.0
Mexico peso	.0496	20.1538	-1.7	Norway krone	.1019	9.8091	11.4
Uruguay peso	.02455	40.7250	-8.9	Poland zloty	.2120	4.7180	17.1
Asia-Pacific				Russia ruble	.01667	60.000	-19.8
	40FF	1.4588	6.0	Sweden krona	.0936	10.6797	18.0
Australian dollar China vuan	.6855 .1447		8.7	Switzerland franc	1.0263	.9744	6.8
	.1447	7.8487	0.7	Turkey lira	.0550	18.1841	36.5
Hong Kong dollar			6.9	Ukraine hryvnia	.0271	36.8500	34.7
India rupee	.01255	79.685		<b>UK</b> pound	1.1655	.8580	16.1
Indonesia rupiah	.0000674	14843	4.1 20.6	Middle East/Afri	ca		
Japan yen	.007205	138.79				2770	0.01
Kazakhstan tenge	.002112		8.8	Bahrain dinar	2.6525	.3770	
Macau pataca	.1236	8.0880	0.6	Egypt pound		19.2421	
Malaysia ringgit	.2234		7.4	Israel shekel	.3005	3.3283	
New Zealand dollar		1.6316		Kuwait dinar	3.2453	.3081	
Pakistan rupee		220.150		Oman sul rial	2.5973	.3850	
Philippines peso	.0178	56.250		Qatar rial	.2722	3.673	
Singapore dollar	.7153	1.3981	3.7	Saudi Arabia riyal	.2662	3.7567	
South Korea won	.0007404			South Africa rand	.0589	16.9859	6.5
Sri Lanka rupee	.0027778	360.00	77.4		Close Net C	`ba ≪Cba	VTD≪Cha
Taiwan dollar	.03279	30.498					
Thailand baht	.02741	36.480	9.8	WSJ Dollar Index 1	.00.27 0.	17 0.17	11.96

Sources: Tullett Prebon, Dow Jones Market Data

#### Commodities

	Close	Net chg	day % Chg	High	52-Week Low	% Chg	YTD % chg
DJ Commodity	1084.48	-28.85	-2.59	1264.48	888.27	21.25	14.61
Refinitiv/CC CRB Index	293.58	-8.18	-2.71	329.59	217.91	34.57	26.34
Crude oil, \$ per barrel	91.64	-5.37	-5.54	123.70	65.57	33.78	21.85
Natural gas, \$/MMBtu	9.042	-0.294	-3.15	9.680	3.561	106.58	142.41
Gold, \$ per troy oz.	1723.20	-13.50	-0.78	2040.10	1699.50	-5.06	-5.71

wsj.com/market-data/commodities

### **COMMODITIES**

Open interest

#### **Futures Contracts**

	Μ	letal & P	etroleum	Future	s	
	-	Cont		6	c	Open
<b>~</b>	Open		ilo Low	Settle	Chg	interest
			) lbs.; \$ per lb.	2 5450	0.0770	0.000
Sept Dec	3.6055 3.6000	3.6340 3.6355	3.5385 3.5445		-0.0670 -0.0595	8,289 105,575
		roy oz.; \$ per		2.2210	-0.0595	105,575
Sept	1736.40	1739.00	1728.00	1723.20	-13.50	2,672
Oct	1740.50	1743.10	1730.60	1726.90	-13.60	39,211
Dec	1749.80	1752.80	1739.80	1736.30	-13.40	376,759
Feb'23	1765.40	1765.40	1753.50	1749.00	-13.60	25,328
April	1771.50	1776.00	1766.40	1761.00	-13.90	7,081
June	1784.70	1784.70	1779.00	1773.00	-14.10	4,415
Palladi			z.; \$ per troy o:			
Sept	2149.00	2160.00	2052.00	2079.60	-45.20	539
Dec	2148.50	2168.00	2060.00	2087.80	-42.50	5,569
	IM (NYM)	-50 troy oz.;	\$ per troy oz.			_
Sept				830.60	-22.20	5
Oct	855.00	856.00	830.00	832.10	-22.20	56,247
		)0 troy oz.; \$		10 170	0.200	7 500
Sept	18.565	18.585	18.120	18.159	-0.398	7,502
Dec	18.675 Oil Light	18.700	18.225 I <b>YM)</b> -1,000 bl	18.287	-0.383	117,196
Oct	96.90	97.66	90.54	bis.; \$ per b <b>91.64</b>	-5.37	224,923
Nov	96.90 95.80	97.00	90.54	91.64	-5.02	139,847
Dec	95.80 94.87	96.82 95.55	90.06	91.17	-5.02 -4.57	201,875
Jan'23	94.87	99.55	88.50	89.53	-4.20	75,443
June	87.54	88.25	83.98	84.74	-3.17	116,258
Dec	82.93	83.56	80.07	80.51	-2.68	135,967
			2,000 gal.; \$ p		2.00	1997707
Sept	3.9290	3.9531	3.7220	3.8171	0928	7,551
Oct	3.8643	3.8989	3.6841	3.7778	0738	79,282
Gasolir	ne-NY RE	30B (NYM	)-42,000 gal.;	\$ per gal.		
Sept	2.8818	2.8930	2.6661	2.6944	1832	9,665
Oct	2.7101	2.7312	2.5130	2.5303	1858	82,086
Natura			MMBtu.; \$ per			
Oct	9.262	9.300	8.865	9.042	294	125,167
Nov	9.318	9.365	8.933	9.103	297	129,684
Dec	9.458	9.510	9.083	9.240	292	69,550
Jan'23	9.530	9.558	9.153	9.310	282	87,966
April	5.963	5.978	5.838	5.902	044	71,887
May	5.729	5.813	5.670	5.736	033	75,539
		Agricu	ilture Fut	ures		
Corn (C	BT)-5,000	bu.; cents pe	er bu.			
Sept	681.25	682.75	671.25	679.75	-4.00	40,541
Dec	681.25	682.75	671.00	677.25	-5.75	746,500
		bu.; cents pe				
Sept	413.50	417.00	▼ 397.00	402.50	-13.75	59
Dec	409.50	413.50	393.00	398.00	-13.75	2,666
		-5,000 bu.; c				
Sept	1534.50	1538.50	1480.00	1513.00	-21.75	3,579
Nov	1437.75	1440.00	1408.25	1432.50	-5.25	316,874
			ons; \$ per ton.		14.05	0.077
Sept	480.10	482.00	451.70	462.40	-16.00	8,057
Dec	427.10	427.40	417.30	424.50	-2.60	197,642
			bs.; cents per l	D. 70.79	10	7 442
Sept	70.98	71.15	69.66		19	7,443
Dec	66.40	66.55	65.21	66.35	09	143,139
		<b>r)</b> -2,000 cw 17.49	t.; \$ per cwt. 17.20	17.43	.15	935
		11.47			.15	955 7,670
Sept	17.20	17.05				
Sept Nov	17.65	17.85 00 bu: cents	17.54 a per bu	17.79	.19	7,070
Sept Nov Wheat	17.65 ( <b>CBT)</b> -5,0	00 bu.; cents	s per bu.			
Sept Nov Wheat Sept	17.65 ( <b>CBT)</b> -5,0 818.50	00 bu.; cents 824.00	s per bu. 793.75	798.25	-21.75	9,238
Sept Nov Wheat Sept Dec	17.65 ( <b>CBT)</b> -5,0 818.50 840.25	00 bu.; cents 824.00 846.25	s per bu. 793.75 816.50			
Sept Nov Wheat Sept Dec	17.65 ( <b>CBT)</b> -5,0 818.50 840.25	00 bu.; cents 824.00	s per bu. 793.75 816.50	798.25	-21.75	9,238

	open	ingii ii	LOW	Sectic	city	interest
Dec Cattle-I	911.00	916.00	887.50 200 lbs.; cents p	897.75	-14.75	93,863
					0.050	( 077
Sept	181.300	182.650	180.850	182.175	2.250	6,877
Oct	182.050	183.525	181.825	183.275	2.200	17,569
			lbs.; cents per l			
Aug	141.625		▲ 141.600	142.500	.950	173
Oct	143.300	144.375	142.775	143.825	.925	115,000
	ean (CMI		lbs.; cents per ll			
Oct	91.750	94.400	91.750	93.600	1.350	80,666
Dec	84.200	85.975	84.075	85.500	.900	69,424
Lumber	(CME)-11	L0,000 bd.	ft., \$ per 1,000	bd. ft.		
Sept	503.70	514.00	495.20	504.80	-11.20	675
Nov	478.20	483.10	▼ 465.00	476.70	-8.30	1,561
Milk (CM		00 lbs., cer	nts per lb.			-,
Aug				20.12	01	4,037
Oct	20.28	20.41	19.67	20.10	31	5,489
			ns; \$ per ton.	20.20		27107
Sept		0 1110 010 00	no, o per com	2,422	-7	1,750
Dec	2,412	2,432	2,399	2,408	-2	146,589
			; cents per lb.	2,400	-2	140,000
Sept	238.75	241.75	238.75	239.15	-1.35	367
Dec	236.10	239.55	234.30	235.20	-1.40	105,451
			2,000 lbs.; cent:		1.40	100,401
Oct	18.44	18.52	18.06	18.10	34	286,427
March'23	18.28	18.34	17.91	17.96	32	212,921
			)-112,000 lbs.; (			212,721
Nov	Jonnest		<b>J</b> 112,000 lb3.,0	35.99	30	1,802
Jan'23				36.00	09	2,628
		50 000 lbc	; cents per lb.	50.00	09	2,020
Oct	119.47	119.47	117.13	117.47	-4.55	91
Dec	116.95	117.01	112.20	112.32	-4.84	114,272
			000 lbs.; cents		-4.04	114,272
Sept	179.00		▲ 179.00	188.65	9.10	422
Nov	168.35	176.25	167.20	175.75	7.20	7,797
NOV	168.35		st Rate Fu		7.20	7,797
		Intere	st Rate Fu	tures		
Ultra Ti	easury	Intere Bonds (d	st Rate Fu BT)-\$100,00	<b>tures</b> 0; pts 32nd	ls of 1009	%
		Intere	st Rate Fu	tures	ls of 1009 26.0	
<b>Ultra Ti</b> Sept Dec	<b>easury</b> 150-000 149-270	Intere Bonds (C 151-110 151-060	<b>st Rate Fu</b> <b>(BT)</b> - \$100,00 149-140	tures 0; pts 32nd 150-200 150-140	ls of 1009 26.0 26.0	% 168,364
Ultra Ti Sept Dec Treasu	<b>easury</b> 150-000 149-270	Intere Bonds (C 151-110 151-060 s (CBT)-\$1	<b>st Rate Fu</b> <b>BT)</b> - \$100,00 149-140 149-080	tures 0; pts 32nd 150-200 150-140	ls of 1009 26.0 26.0	% 168,364 1,333,097
<b>Ultra Ti</b> Sept Dec	reasury 150-000 149-270 ry Bonds	Intere Bonds (C 151-110 151-060 s (CBT)-\$1 137-140	<b>st Rate Fu</b> <b>BT)</b> - \$100,00 149-140 149-080 100,000; pts 32	tures 0; pts 32nd <b>150-200</b> <b>150-140</b> 2nds of 100	ls of 1009 26.0 26.0 % 7.0	% 168,364
Ultra Tu Sept Dec Treasu Sept Dec	150-000 149-270 ry Bonds 136-190 136-020	Intere Bonds (C 151-110 151-060 <b>5 (CBT)</b> -\$1 137-140 136-300	<b>st Rate Fu</b> <b>BT)</b> - \$100,00 149-140 149-080 100,000; pts 32 136-030 135-170	tures 0; pts 32nd 150-200 150-140 2nds of 100 136-250 136-080	ls of 1009 26.0 26.0 % 7.0 7.0 7.0	% 168,364 1,333,097 103,157
Ultra Tu Sept Dec Treasu Sept Dec	150-000 149-270 ry Bonds 136-190 136-020	Intere Bonds (C 151-110 151-060 <b>5 (CBT)</b> -\$1 137-140 136-300	<b>st Rate Fu</b> ( <b>BT</b> ) - \$100,00 149-140 149-080 100,000; pts 32 136-030	tures 0; pts 32nd 150-200 150-140 2nds of 100 136-250 136-080	ls of 1009 26.0 26.0 % 7.0 7.0 7.0	% 168,364 1,333,097 103,157
Ultra Tu Sept Dec Treasuu Sept Dec Treasuu Sept	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes	Intere Bonds (C 151-110 151-060 s (CBT)-\$1 137-140 136-300 s (CBT)-\$1	<b>St Rate Fu</b> <b>(BT)</b> - \$100,00 149-140 149-080 100,000; pts 32 135-170 00,000; pts 32 116-225	tures 0; pts 32nd 150-200 150-140 2nds of 100 136-250 136-080 nds of 100	ls of 1009 26.0 % 7.0 7.0 % -1.0	% 168,364 1,333,097 103,157 1,142,611
Ultra Tu Sept Dec Treasu Sept Dec Treasu Sept Dec	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes 117-015 117-045	Intere Bonds (C 151-110 151-060 <b>s (CBT)</b> -\$1 137-140 136-300 <b>s (CBT)</b> -\$1 117-145 117-170	<b>st Rate Fu</b> 149-140 149-080 100,000; pts 32 136-030 135-170 00,000; pts 32	tures 0; pts 32nd 150-200 150-140 nds of 100 136-250 136-080 nds of 100 117-000 117-025	s of 1009 26.0 26.0 % 7.0 7.0 % -1.0 -1.0	6 168,364 1,333,097 103,157 1,142,611 297,661
Ultra Tu Sept Dec Treasuu Sept Dec Treasuu Sept Dec 5 Yr. Tro	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes 117-015 117-045	Intere Bonds (C 151-110 151-060 <b>s (CBT)</b> -\$1 137-140 136-300 <b>s (CBT)</b> -\$1 117-145 117-170	st Rate Fu BT) - \$100,00 149-140 149-080 100,000; pts 32 136-030 135-170 00,000; pts 32 116-225 116-240	tures 0; pts 32nd 150-200 150-140 nds of 100 136-250 136-080 nds of 100 117-000 117-025	s of 1009 26.0 26.0 % 7.0 7.0 % -1.0 -1.0	6 168,364 1,333,097 103,157 1,142,611 297,661
Ultra Ti Sept Dec Treasui Sept Dec Treasui Sept Dec 5 Yr. Tro Sept Dec	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes 117-015 117-045 easury I 110-282 110-282	Intere Bonds (c 151-110 151-060 s (CBT)-\$1 137-140 136-300 s (CBT)-\$1 117-145 117-170 Notes (CE 111-040 111-055	<b>St Rate Fu</b> <b>(BT)</b> - \$100,00 149-140 149-080 00,000; pts 32 136-030 00,000; pts 32 116-225 116-240 <b>ST)</b> - \$100,000; 110-202 110-202	tures 0; pts 32nd 150-200 150-140 nds of 100 136-250 136-080 nds of 100 117-005 pts 32nds 110-252 110-262	ls of 1009 26.0 26.0 % 7.0 7.0 % -1.0 -1.0 of 100% -2.0 -2.2	% 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811
Ultra Ti Sept Dec Treasui Sept Dec Treasui Sept Dec 5 Yr. Tro Sept Dec	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes 117-015 117-045 easury I 110-282 110-282	Intere Bonds (c 151-110 151-060 s (CBT)-\$1 137-140 136-300 s (CBT)-\$1 117-145 117-170 Notes (CE 111-040 111-055	<b>St Rate Fu</b> <b>(BT)</b> - \$100,00 149-140 149-080 00,000; pts 32 136-030 00,000; pts 32 116-225 116-240 <b>ST)</b> - \$100,000; 110-202 110-202	tures 0; pts 32nd 150-200 150-140 nds of 100 136-250 136-080 nds of 100 117-005 pts 32nds 110-252 110-262	ls of 1009 26.0 26.0 % 7.0 7.0 % -1.0 -1.0 of 100% -2.0 -2.2	% 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324
Ultra Ti Sept Dec Treasui Sept Dec Treasui Sept Dec 5 Yr. Tro Sept Dec	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes 117-015 easury N 110-282 110-307 110-282 110-307 104-113	Intere Bonds (C 151-110 151-060 s (CBT)-\$1 137-140 136-300 s (CBT)-\$1 117-170 Votes (CE 111-040 111-057 Votes (CE 104-123	<b>st Rate Fu</b> <b>.BT</b> ) - \$100,00 149-140 149-080 100,000; pts 32 136-030 00,000; pts 32 116-225 116-226 <b>116-240</b> <b>BT</b> )-\$100,000; 110-202	tures 0; pts 32nd 150-200 150-140 inds of 100 136-250 136-080 nds of 100 117-020 pts 32nds 110-252 110-262 pts 32nds 104-075	ls of 1009 26.0 26.0 % 7.0 % -1.0 -1.0 of 100% -2.2 of 100% -2.7	[%] 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590
Ultra Ti Sept Dec Treasul Sept Dec Sept Dec Sept Dec 2 Yr. Tro Sept Dec 2 Yr. Tro Sept Dec	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes 117-015 117-045 117-045 110-282 110-307 easury N 104-113 104-075	Intere Bonds (C 151-110 151-106 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-170 Votes (CE 111-040 111-055 Votes (CE 104-123 104-013	<b>St Rate Fu</b> (149-140 (149-140 (149-080) (100,000; pts 32 (135-170) (135-170) (135-170) (135-170) (135-170) (140-257) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057) (140-057	tures 0; pts 32nd 150-200 150-140 tnds of 100 136-250 136-080 nds of 100 117-000 117-005 pts 32nds 110-252 110-262 pts 32nds 104-045	ls of 1009 26.0 % 7.0 % -1.0 -1.0 of 100% -2.0 -2.2 of 100% -2.7 -2.6	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211
Ultra Ti Sept Dec Treasul Sept Dec Sept Dec Sept Dec 2 Yr. Tro Sept Dec 2 Yr. Tro Sept Dec	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes 117-015 117-045 easury I 110-282 easury I 104-285 Federal	Intere Bonds (C 151-110 151-106 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-170 Votes (CE 111-040 111-055 Votes (CE 104-123 104-013	<b>St Rate Fu</b> 149-140 149-140 149-080 100,000; pts 32 135-170 00,000; pts 32 116-225 116-240 116-25 110-202 110-207 110-207 110-207 110-205 104-055 104-055 <b>CBT</b> )-\$\$5,000,00	tures 0; pts 32nd 150-200 150-140 Inds of 100 136-250 136-080 nds of 100 117-000 117-000 117-025 pts 32nds 110-252 pts 32nds 104-046 00; 100 - d	ls of 1009 26.0 % 7.0 7.0 % -1.0 -1.0 0f 100% -2.0 -2.2 of 100% -2.7 -2.6 aily avg.	[%] 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590
Ultra Tı Sept Dec Treasul Sept Dec 5 Yr. Tr Sept Dec 5 Yr. Tr Sept Dec 2 Yr. Tr Sept Dec 30 Day Aug	reasury 150-000 149-270 ry Bond: 136-020 ry Notes 117-015 117-015 117-015 2000 ry Notes 110-282 110-307 104-113 104-075 Federal 97.6700	Intere Bonds (c 151-100 51-060 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-145 117-145 111-040 111-055 <b>Notes (CE</b> 104-123 104-093 <b>Funds (c</b> 97.6700	<b>St Rate FU</b> (149-140) (149-140) (149-140) (149-080) (135-030) (135-170) (100-000) pts 32 (116-225) (116-225) (116-225) (116-225) (116-225) (116-200) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (110-202) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-055) (104-0	tures 0; pts 32nd 150-200 150-140 nds of 100 136-080 nds of 100 117-025 pts 32nds, 110-252 110-262 pts 32nds 104-075 104-046 00; 100-d 97.6675	ls of 1009 26.0 % 7.0 ~1.0 ~1.0 of 100% ~2.0 of 100% ~2.7 ~2.7 ~2.7 aily avg. .0000	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590 1,852,478 484,027
Ultra TI Dec Treasun Sept Dec Treasun Sept Dec Sept Dec 2Yr. Tro Sept Dec 2Yr. Tro Sept Dec 30 Day Aug Oct	reasury 150-000 149-270 ry Bonds 136-020 ry Notes 117-015 117-045 easury N 110-282 110-307 easury N 104-113 104-075 Federal 97.6700 96.9900	Intere Bonds (c 151-110 151-060 s (CBT)-\$1 137-140 1136-300 c (CBT)-\$1 117-170 Notes (CE 111-040 111-040 104-093 Funds (C 97.6700 97.0570	<b>St Rate Fu</b> 149-140 149-140 149-080 100,000; pts 32 135-170 00,000; pts 32 116-225 116-240 <b>ST</b> )-\$100,000; 110-207 <b>ST</b> )-\$200,000; 104-055 104-055 <b>CBT</b> )-\$5,000,0 97,6700 96,9750	tures 0; pts 32nd 150-200 150-140 136-250 136-250 117-020 pts 32nds 104-046 00;100-d 96,950	ls of 1009 26.0 26.0 % 7.0 % -1.0 -1.0 of 100% -2.0 -2.2 of 100% -2.7 -2.6 aily avg. .0000 .0050	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590 1,852,478 484,027 309,284
Ultra Ti Sept Dec Treasul Sept Dec Treasul Sept Dec 5 Yr. Tr Sept Dec 2 Yr. Tr Sept Dec 30 Day Aug Oct 10 Yr. D	reasury 150-000 149-270 ry Bond 136-020 ry Notes 117-015 117-045 easury N 104-075 Federal 97.6700 96.9900	Intere Bonds (c 151-100 51-060 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-170 Notes (CE 104-123 104-093 104-093 104-093 97.6700 97.6700 97.6700	<b>St Rate Fu</b> 149-140 149-140 149-080 100,000; pts 32 135-170 00,000; pts 32 116-225 116-240 116-226 116-240 110-202 110-207 110-207 110-207 110-205 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 104-055 1	tures 0; pts 32nd 150-200 150-140 136-250 136-080 nds of 100 117-025 pts 32nds 110-262 pts 32nds 104-046 00; 100 - d4 97.6675 96.9850 0,000; pts	ls of 1009 26.0 26.0 % 7.0 % -1.0 -1.0 of 100% -2.0 -2.2 of 100% -2.7 -2.6 aily avg. .0000 .0050	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590 1,852,478 484,027 309,284 100%
Ultra Tı Sept Dec Treasul Sept Dec Treasul Sept Dec 5 Yr. Tr Sept Dec 2 Yr. Tr Sept Dec 30 Day Aug Oct 10 Yr. D Sept	reasury 150-000 149-270 ry Bond 136-190 136-020 ry Notes 117-015 easury I 110-282 110-307 easury I 104-113 104-075 Federal 97.6700 96.9900 el. Int. R 91-300	Intere Bonds (C 151-110 151-060 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-170 Sotes (CC 117-145 111-040 111-045 Sotes (CC 104-123 104-093 Funds (C 97.6700 97.0050 state Swa 92-070	<b>St Rate Fu</b> <b>BT</b> )-\$100,000 149-140 149-080 100,000; pts 32 136-030 135-170 0,000; pts 32 116-225 116-240 <b>BT</b> )-\$100,000; 110-207 <b>BT</b> )-\$200,000; 104-025 104-025 <b>CBT</b> )-\$5,000,0 96,9750 <b>95</b> ,0 <b>CBT</b> ,\$10 91,160	tures 0; pts 32nd 150-200 150-200 136-250 136-250 136-250 136-250 136-250 136-250 136-250 136-250 137-200 117-000 117-000 117-000 117-000 117-000 117-025 104-075 104-075 104-046 00; 100 - d 97.6675 96.9850 00,000; pts 91-250	ls of 1009 26.0 26.0 % 7.0 % -1.0 -1.0 of 100% -2.0 -2.2 of 100% -2.7 -2.6 aily avg. .0000 .0050 32nds0	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590 1,852,478 484,027 309,284
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D Sept Three-I June	reasury 150-000 149-270 ry Bonda 136-190 ry Notes 117-015 easury f 104-113 104-075 Federal 96.9900 96.9900 96.9900 96.9900 96.9900 98.0600	Intere Bonds (c 151-110 151-1060 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-170 Notes (cC 104-123 104-093 Funds (c 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.6700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.7700 97.77000 97.77000 97.77000 97.77000 97.77000 97.770000 97.770000000000	<b>St Rate FU</b> (149-140) (149-140) (149-080) (100,000; 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Ultra Ti Dec Treasul Sept Dec Treasul Sept Dec Syr. Tr Sept Dec <b>30 Day</b> Aug Oct <b>10 Yr. D</b> Sept Three-I June Dec Eurodo Sept Dec Eurodo	reasury 150-000 149-270 ry Bond 136-190 136-020 ry Notes 117-045 easury I 110-028 110-307 easury I 104-075 Federal 97.6700 96.9900 Nonth S 98.0600 96.3000 Nonth S 98.0600 95.9350	Intere Bonds (c 151-110 151-1060 s (CBT)-\$1 137-140 1137-145 117-1745 117-170 Votes (CE 111-040 111-040 111-055 Votes (CE 104-123 104-093 Funds (c 97.6700 97.0570 0FR (CM 98.0625 96.3200 0FR (CM 95.9650) 95.9650	<b>St Rate Fu</b> 149-140 149-140 149-080 100,000; pts 32 136-030 135-170 00,000; pts 32 116-225 116-240 <b>3T)</b> -\$100,000; 110-207 <b>3T)</b> -\$200,000; 104-055 104-055 104-055 <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>104-055</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>105</b> <b>1</b>	tures 0; pts 32nd 150-200 150-140 thds of 100 136-250 136-080 nds of 100' 117-005 pts 32nds; 104-046 00;100-d 97.6675 96.9850 91-250 0; 100-dail 98.0500 % 96.5950	ls of 100° 26.0 26.0 7.0 -1.0 -1.0 -2.0 -2.0 -2.7 -2.6 -0.050 3201s0 .0050 .0050 .0050 -0.20	% 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 127,590 1,852,478 484,027 309,284 f100% 16,249 714,127 959,818 1,123,181 1,719,423
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Ultra Ti Sept Dec Treasul Sept Dec Treasul Sept Dec Syr. Tr Sept Dec Z Yr. Tr Sept Dec Z Yr. Tr Sept Dec Three-I June Dec Three-I Sept March/23	reasury 150-000 149-270 ry Bonds 136-190 136-020 ry Notes Easury f 117-015 117-045 easury f 104-075 Federal 96.9900 el. int. R 98.0600 96.3000 liar (Cme 96.9300 95.9350	Intere Bonds (c 151-110 151-1060 5 (CBT)-\$1 137-140 117-145 117-170 Votes (CE 111-040 111-055 Votes (CE 104-123 104-093 Votes (CE 97.6700 97.0050 Cate Swa 92.070 OFR (CM 98.0625 96.0300 95.9500 95.9500 95.9500 96.3450	<b>St Rate Fu</b> 149-140 149-140 149-080 100,000; pts 32 135-170 00,000; pts 32 116-225 116-240 <b>ST</b> )-\$100,000; 110-202 110-207 <b>ST</b> )-\$200,000; 104-055 104-055 <b>CBT</b> )-\$5,000,00 97.6700 96.9750 <b>OB</b> <b>ST</b> )-\$5,000,00 97.6700 91-160 <b>ST</b> )-\$5,000,00 95.8650 95.8650 95.8620 96.2100	tures 0; pts 32nd 150-200 150-140 thds of 100 136-250 136-080 nds of 100 117-000 117-020 pts 32nds 104-046 00; 100 - d 96.950 00,000; pts 91-250 96.950 96.2550 95.8550 95.8550 96.2450	s of 100% 26.0 26.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590 1,852,478 484,027 309,284 f100% 16,249 714,127 959,818 1,719,423 1,035,027
Ultra Ti Sept Dec Treasu Sept Dec Sept Dec Sept Dec ZYr. Tr Sept Dec ZYr. Tr Sept Dec 30 Day Aug Oct 10 Yr. D Sept Three-I June Dec Eurodo Sept Dec March'23 Dec	reasury 150-000 149-270 ry Bond: 136-190 136-020 ry Notes Reasury f 117-015 117-045 reasury f 104-075 Federal 97.6700 96.9900 rel. Int. R 91-300 rel. Int. R 96.9900 rel. Int. R 96.0000 96.0000 95.9350 95.9200 96.3050	Intere Bonds (c 151-110 151-1060 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-170 Votes (CE 111-040 111-055 Votes (CE 104-093 Votes (CE 104-093 Votes (CE 04-093 Votes (CE 97.6700 97.0050 Cotes (CE 97.6700 97.0050 Cotes (CE 97.6700 97.0050 Cotes (CE 96.3200 05,9500 95.9500 95.9500 95.9500 95.9500 95.9500 95.9500	<b>St Rate Fu</b> 149-140 149-140 149-080 100,000; pts 32 135-170 00,000; pts 32 116-225 116-240 <b>ST</b> )-\$100,000; 110-207 <b>ST</b> )-\$200,000; 104-055 104-055 <b>SCBT</b> )-\$5,000,00 97.6700 96.9750 <b>ST</b> )-\$200,000; 97.6700 96.9750 <b>ST</b> )-\$200,000; 97.6700 96.9750 <b>ST</b> )-\$200,000; 91-160 <b>ST</b> )-\$200,000; 91-160 <b>ST</b> )-\$200,000; 95.8650 95.8650 95.8650 95.8650 95.8200 96.2100 <b>ST</b> )-\$200 <b>ST</b> )-\$200	tures 0; pts 32nd 150-200 150-140 thds of 100 136-250 136-080 nds of 100 117-000 117-000 117-025 110-252 110-262 pts 32nds 104-046 00; 100 - d 96.950 90.000; pts 91-0250 96.9550 95.8550 95.8550 96.2450	s of 100% 26.0 26.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590 1,852,478 484,027 309,284 f100% 16,249 714,127 959,818 1,719,423 1,035,027
Ultra Ti Sept Dec Treasu Sept Dec Sept Dec Sept Dec ZYr. Tr Sept Dec ZYr. Tr Sept Dec 30 Day Aug Oct 10 Yr. D Sept Three-I June Dec Eurodo Sept Dec March'23 Dec	reasury 150-000 149-270 ry Bond: 136-190 136-020 ry Notes Reasury f 117-015 117-045 reasury f 104-075 Federal 97.6700 96.9900 rel. Int. R 91-300 rel. Int. R 96.9900 rel. Int. R 96.0000 96.0000 95.9350 95.9200 96.3050	Intere Bonds (c 151-110 151-1060 5 (CBT)-\$1 137-140 136-300 5 (CBT)-\$1 117-145 117-170 Votes (CE 111-040 111-055 Votes (CE 104-093 Votes (CE 104-093 Votes (CE 04-093 Votes (CE 97.6700 97.0050 Cotes (CE 97.6700 97.0050 Cotes (CE 96.3200 0FR (CA 95.9500 95.9500 95.9500 95.9500 96.3450	<b>St Rate Fu</b> 149-140 149-140 149-080 100,000; pts 32 135-170 00,000; pts 32 116-225 116-240 <b>ST</b> )-\$100,000; 110-202 110-207 <b>ST</b> )-\$200,000; 104-055 104-055 <b>CBT</b> )-\$5,000,00 97.6700 96.9750 <b>OB</b> <b>ST</b> )-\$5,000,00 97.6700 91-160 <b>ST</b> )-\$5,000,00 95.8650 95.8650 95.8620 96.2100	tures 0; pts 32nd 150-200 150-140 thds of 100 136-250 136-080 nds of 100 117-000 117-000 117-025 110-252 110-262 pts 32nds 104-046 00; 100-d 96.950 90.000; pts 91-0250 96.9550 95.8550 95.8550 96.2450	s of 100% 26.0 26.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7	6 168,364 1,333,097 103,157 1,142,611 297,661 3,365,811 229,324 3,867,211 127,590 1,852,478 484,027 309,284 f100% 16,249 714,127 959,818 1,719,423 1,035,027

Contract

Low

High hilo

Open

Settle

Chg

#### Cash Prices | wsj.com/market-data/commodities

These prices reflect buying and selling of a variety of actual or "physical" commodities in the marketplaceseparate from the futures price on an exchange, which reflects what the commodity might be worth in future months.

	Tuesday		Tuesday		Tuesday
Energy		Iron Ore, 62% Fe CFR China-s	97.6	Wheat,Spring14%-pro Mnpls-u	10.9050
Litergy		Shredded Scrap, US Midwest-s,m	n.a.	Wheat,No.2 soft red,St.Louis-u	8.0375
Coal,C.Aplc.,12500Btu,1.2SO2-r,w	187.150	Steel, HRC USA, FOB Midwest Mill-s	780	Wheat - Hard - KC (USDA) \$ per bu-u	9.7775
Coal,PwdrRvrBsn,8800Btu,0.8SO2-r,w	16.250	Battery/EV metals		Wheat,No.1soft white,Portld,OR-u	8.7000
Metals		BMI Lithium Carbonate, EXW China, =99.2%-v,w	70375	Food	
Metals		BMI Lithium Hydroxide, EXW China, =56.5% -v,w	69050		
Gold, per troy oz		BMI Cobalt sulphate, EXW China, >20.5% -v,m	9909	Beef, carcass equiv. index	001 40
Engelhard industrial	1737.00	BMI Nickel Sulphate, EXW China, >22%-v,m	5364	choice 1-3,600-900 lbsu	231.48
Handy & Harman base	1730.30	BMI Flake Graphite, FOB China, -100 Mesh, 94-95% -v,m	795	select 1-3,600-900 lbsu	209.27
Handy & Harman fabricated	1920.63	Fibers and Textiles		Broilers, National comp wtd. avgu,w	1.2597 3.0500
LBMA Gold Price AM	*n.a.			Butter,AA Chicago-d Cheddar cheese,bbl,Chicago-d	185.00
LBMA Gold Price PM	*n.a.	Burlap,10-oz,40-inch NY yd-n,w	0.7700	Cheddar cheese,blk,Chicago-d	175.00
Krugerrand, wholesale-e	1802.31	Cotton,11/16 std lw-mdMphs-u	1.2047	Milk,Nonfat dry,Chicago lbd	156.50
Maple Leaf-e	1845.43	Cotlook 'A' Index-t	*n.a.	Coffee.Brazilian.Comp-y	2.3897
American Eagle-e	1845.43	Hides, hvy native steers piece fob-u	n.a.	Coffee,Colombian, NY-y	3.0974
Mexican peso-e	2225.03	Wool,64s,staple,Terr del-u,w	n.a.	Eggs,large white,Chicago-u	2.0650
Austria crown-e	1693.55	Grains and Feeds		Flour, hard winter KC-p	21.80
Austria phil-e	1810.94			Hams,17-20 lbs,Mid-US fob-u	0.89
Silver, troy oz.	10.0500	Barley, top-quality Mnpls-u	n.a.	Hogs.lowa-So. Minnesota-u	101.28
Engelhard industrial	18.8500	Bran, wheat middlings, KC-u	213	Pork bellies,12-14 lb MidUS-u	n.a.
Handy & Harman base	18.4650	Corn,No. 2 yellow,Cent IL-bp,u	7.0400 204.6	Pork loins,13-19 lb MidUS-u	1.3525
Handy & Harman fabricated	23.0810	Corn gluten feed,Midwest-u,w Corn gluten meal,Midwest-u,w	204.6 665.8	Steers, TexOkla. Choice-u	n.a.
LBMA spot price	*n.a. *n.a.	Cottonseed meal-u,w		Steers,feeder,Okla. City-u,w	193.50
(U.S.\$ equivalent) Coins,wholesale \$1,000 face-a	18265	Hominy feed,Cent IL-u,w	n.a. 192	Eats and Oils	
	10202	Meat-bonemeal, 50% pro Mnpls-u, w	433	Fats and Oils	
Other metals	*	Oats,No.2 milling,Mnpls-u	4.2950	Degummed corn oil, crude wtd. avgu,w	66.0000
LBMA Platinum Price PM	*n.a. 861.0	Rice, Long Grain Milled, No. 2 AR-u.w	33.75	Grease, choice white, Chicago-h	0.7400
Platinum,Engelhard industrial	2120.0	Sorghum, (Milo) No.2 Gulf-u	n.a.	Lard,Chicago-u	n.a.
Palladium,Engelhard industrial	2120.0 *n.a.	SovbeanMeal,Cent IL,rail,ton48%-u,w	510.10	Soybean oil,crude;Centl IL-u,w	0.7457
Aluminum, LME, \$ per metric ton	°n.a. 3.5450	Soybeans,No.1 yllw IL-bp,u	15.3400	Tallow,bleach;Chicago-h	0.8100
Copper,Comex spot	5.7450		2010 100	Tallow edible Chicago-u	n.a.

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 8/29

		Cor	trac	t			Open		
	Open	High hil	0	Low	Settle	Chg	interest		Open
Sept	.7219	.7254	▼	.7200	.7222	.0007	238,367	Mini [	) J Industi
Dec	.7295	.7320	V	.7267	.7288	.0008	4,397	Sept	32105
Canadia	n Dollar	(CME)-CA	D10	0.000:\$	per CAD			Dec	32207
Sept	.7685	.7707		.7626	.7630	0057	139,767		5&P 500 (
Dec	.7688	.7705		.7626	.7629	0056	12,924	Sept	4035.75
		ME)-£62,5	00.8					Dec	4053.00
Sept	1.1708	1,1765		1.1624	1.1661	0044	247,070		S&P Midca
Dec	1.1731	1.1783	Ť.	1.1646	1.1681	0044	8,861	Sept	2484.70
		E)-CHF 125	5 0 0				0,001		
Sept	1.0343	1.0361	,00	1.0258	1.0286	0051	44,214	Dec	2478.20 Vasdag 10
Dec	1.0441	1.0441		1.0340	1.0368	0051	862		
		ar (CME)-A	חווי				002	Sept	12503.50
Sept	.6903	.6958	100.	.6847	.6857	0045	164,456	Dec	12582.75
Dec	.6911	.6965		.6857	.6866	0044	2,160		Russell 20
		.0905 :ME)-MXN	500			0044	2,100	Sept	1883.40
	.04972	.05003	500	.04929		00034	204 409	Dec	1888.50
Sept	.04972						204,408	Mini F	Russell 10
Dec		.04914		.04845	.04824	00034	880	Sept	2220.00
		)00;\$per€		0004	1 0000		(00 750	U.S. D	ollar Inde
Sept	1.0010	1.0067		.9994	1.0033	.0029	688,758	Sept	108.64
Dec	1.0077	1.0131		1.0058	1.0097	.0029	13,577	Dec	108.39
		Ind	ex	Future	es				

32105 32207 <b>500 (</b> 035.75 053.00 <b>Midc</b> 484.70 478.20 <b>Laq 10</b>	rial Avera 32347 32431 CME)-\$503 4072.75 4089.50 ap 400 (C 2505.30	<b>age (CBT)</b> -\$5 31616 31716 x index 3964.50 3981.75 <b>CME)</b> -\$100 x ir 2437.90 2450.70 \$20 x index	31775 31870 3987.50 4004.50 odex 2447.50 2457.70	-299 -43.75 -44.00 -34.30 -32.90	interest 77,526 969 2,251,296 80,425 49,407 8
32105 32207 <b>500 (</b> 035.75 053.00 <b>Midc</b> 484.70 478.20 <b>Laq 10</b>	32347 32431 CME)-\$503 4072.75 4089.50 ap 400 (C 2505.30 2511.10 D0 (CME)-\$	31616 31716 x index 3964.50 3981.75 <b>CME)</b> -\$100 x ir 2437.90 2450.70 \$20 x index	31775 31870 3987.50 4004.50 odex 2447.50 2457.70	-299 -43.75 -44.00 -34.30 -32.90	969 2,251,296 80,425 49,407
32105 32207 <b>500 (</b> 035.75 053.00 <b>Midc</b> 484.70 478.20 <b>Laq 10</b>	32347 32431 CME)-\$503 4072.75 4089.50 ap 400 (C 2505.30 2511.10 D0 (CME)-\$	31616 31716 x index 3964.50 3981.75 <b>CME)</b> -\$100 x ir 2437.90 2450.70 \$20 x index	31775 31870 3987.50 4004.50 odex 2447.50 2457.70	-299 -43.75 -44.00 -34.30 -32.90	969 2,251,296 80,425 49,407
500 ( 035.75 053.00 Midca 484.70 478.20 Laq 10	CME)-\$50; 4072.75 4089.50 ap 400 (C 2505.30 2511.10 D0 (CME)-\$	x index 3964.50 3981.75 <b>:ME)</b> -\$100 x ir 2437.90 2450.70 \$20 x index	3987.50 4004.50 ndex 2447.50 2457.70	-43.75 -44.00 -34.30 -32.90	2,251,296 80,425 49,407
035.75 053.00 <b>Midc</b> 484.70 478.20 <b>Jaq 10</b>	4072.75 4089.50 ap 400 (C 2505.30 2511.10 DO (CME)-\$	3964.50 3981.75 <b>:ME)</b> -\$100 x ir 2437.90 2450.70 \$20 x index	4004.50 ndex 2447.50 2457.70	-44.00 -34.30 -32.90	80,425 49,407
035.75 053.00 <b>Midc</b> 484.70 478.20 <b>Jaq 10</b>	4072.75 4089.50 ap 400 (C 2505.30 2511.10 DO (CME)-\$	3964.50 3981.75 <b>:ME)</b> -\$100 x ir 2437.90 2450.70 \$20 x index	4004.50 ndex 2447.50 2457.70	-44.00 -34.30 -32.90	80,425 49,407
Midca 484.70 478.20 Jaq 10	ap 400 (C 2505.30 2511.10 DO (CME)-\$	<b>(ME)</b> -\$100 x in 2437.90 2450.70 \$20 x index	adex 2447.50 2457.70	-34.30 -32.90	49,407
484.70 478.20 <b>1aq 10</b>	2505.30 2511.10 <b>)0 (CME)</b> -\$	2437.90 2450.70 \$20 x index	2447.50 2457.70	-32.90	
484.70 478.20 <b>1aq 10</b>	2505.30 2511.10 <b>)0 (CME)</b> -\$	2437.90 2450.70 \$20 x index	2447.50 2457.70	-32.90	
laq 10	0 (CME)-	\$20 x index			8
503 50	12658 25	10047 50			
		12247.30	12358.75	-134.00	260,477
	12730.25	12324.50	12432.75	-134.75	5,350
sell 20	000 (CME)	-\$50 x index			
883.40	1901.90	1845.10	1856.30	-26.40	515,354
888.50	1908.90	1851.90	1863.10	-26.20	6,353
sell 10	00 (CME)	-\$50 x index			
220.00	2224.50	2181.90	2195.30	-22.70	13,443
r Inde	X (ICE-US)	)-\$1,000 x inde	ex		
108.64	109.09	108.24	108.75	04	57,402
108.39	108.80	108.00	108.47	07	1,686
	883.40 888.50 eell 10 220.00 r Inde 108.64	883.40         1901.90           888.50         1908.90           sell 1000 (cme)           220.00         2224.50           r Index (ICE-US)           108.64         109.09	883.40         1901.90         1845.10           888.50         1908.90         1851.90           cell 1000 (CME)-\$50 x index         220.00         224.50           220.00         2224.50         2181.90           r index (ICE-US)-\$1,000 x index         1000 x index           108.64         109.09         108.24	883.40 1901.90 1845.10 1856.30 888.50 1908.90 1851.90 1863.10 1811000 (CME)-\$50 x index 220.00 2224.50 2181.90 2195.30 <b>r Index (ICE-US)-</b> \$1,000 x index 108.64 109.09 108.24 108.75	883.40 1901.90 1845.10 1856.30 - 26.40 888.50 1908.90 1851.90 1863.10 - 26.20 818.50 0 (CME)-\$505 kindex 220.00 2224.50 2181.90 2195.30 - 22.70 r Index (ICE-US)-\$1,000 x index 108.64 109.09 108.24 108.7504

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					Total					
return close	YTD total return (%)	Index			return close	YTD total return (%)	Index		Yield (% st Low	
Broad N	larket Bloombe	rg Fixed Income Indice	5		Mortga	ge-Backed Bloo	mberg Fixed Income In	dices		
2009.90	-10.4	U.S. Aggregate	<b>3.910</b> 1.40	0 4.140	2005.65	-8.7	Mortgage-Backed	3.900	1.670	4.240
		Bloomberg Fixed Inco			1975.54	-7.6	Ginnie Mae (GNMA)	3.920	1.700	4.250
2940.53	-13.7	U.S. Corporate	<b>4.760</b> 1.96	0 4.990	1180.14	-8.9	Fannie mae (FNMA)	3.900	1.660	4.240
2813.31	-8.4	Intermediate	<b>4.580</b> 1.34	0 4.820	1808.52	-9.3	Freddie Mac (FHLMC)	3.890	1.660	4.240
3990.07	-21.9	Long term	<b>5.090</b> 2.90	0 5.310	554.69	-7.9	Muni Master	3.004	0.797	3.191
580.21	-14.1	Double-A-rated	<b>4.120</b> 1.71	0 4.370	394.75	-7.2	7-12 year	2.834	0.793	3.237
775.22	-14.3	Triple-B-rated	<b>5.080</b> 2.17	0 5.320	441.31	-10.3	12-22 year	3.527	1.145	3.753
High Yie	eld Bonds ICE B	ofA			415.84	-14.4	22-plus year	4.200	1.610	4.342
466.50	-10.6	High Yield Constrained	8.330 3.83	0 8.931	Global C	Government J.P	. Morgan†			
440.21	-12.6	Triple-C-rated	<b>14.011</b> 6.95	0 15.197	542.58	-9.5	Global Government	2.450	0.790	2.560
3105.75	-10.6	High Yield 100	<b>7.742</b> 3.27	2 8.427	768.00	-8.4	Canada	3.120	1.280	3.500
405.42	-11.9	Global High Yield Constrained	8.433 4.01	9 9.062	353.80	-12.8	EMU§	2.324	0.271	2.562
309.07	-11.4	Europe High Yield Constrained	6.749 2.30	4 7.457	662.03	-12.9	France	2.110	0.150	2.330
U.S Age	<b>ncy</b> Bloomberg	Fixed Income Indices			475.83	-11.4	Germany	1.460	-0.370	1.740
1717.16	-6.4	U.S Agency	<b>3.640</b> 0.69	0 3.670	286.44	-2.8	Japan	0.650	0.290	0.710
1513.53	-5.5	10-20 years	<b>3.620</b> 0.58	0 3.630	513.86	-13.8	Netherlands	1.810	-0.200	2.030
3466.49	-17.3	20-plus years	<b>4.010</b> 1.95	0 4.190	846.72	-18.4	U.K.	2.910	0.720	2.910
2573.25	-10.8	Yankee	<b>4.470</b> 1.57	0 4.610	764.86	-16.8	Emerging Markets **	7.503	4.516	8.085
		dividual issuer concentrati	ons to 2%; t	ne High Yie		5		,		
** EMBI GI	obal Index				Sour	ces: ICE Data Servio	ces; Bloomberg Fixed Incor	ne Indie	ces; J.P.	.Morgan

#### **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/Over U.S. Tr	easurys, in basis	points
Coupon (%)	Maturity, in years	s Latest(●)	-2 -1	0 1	2	3	4 Previous	Month ago	Year ago	Latest	Prev	Year ago
3.250	<b>U.S.</b> 2	3.466 🔺				٠	3.427	2.897	0.203			
2.750	10	3.107 🔻					3.109	2.642	1.284			
2.750	Australia 2	3.084 🔺				•	3.051	2.440	0.025	-37.4	-38.7	-18.2
1.250	10	3.618 🔻				•	3.679	3.069	1.175	50.5	57.5	-10.5
0.000	France 2	0.965 🔺		•			0.933	0.195	-0.702	-249.3	-250.4	-91.0
2.000	10	2.130 🔺			•		2.128	1.389	-0.067	-98.3	-97.7	-134.7
0.400	Germany 2	1.161 🔺					1.093	0.260	-0.730	-229.7	-234.4	-93.7
1.700	10	1.509 🔺			•		1.506	0.814	-0.417	-160.	-159.9	-169.8
0.000	Italy 2	2.111 🔺			•		2.060	1.403	-0.491	-134	-137.8	-69.8
2.500	10	3.828 🔺				•	3.795	3.050	0.639	71.5	69.1	-64.1
0.005	Japan 2	-0.088 🔺	(	•			-0.088	-0.082	-0.130	-354.6	-352.5	-33.8
0.200	10	0.227 🔻		•			0.243	0.183	0.020	-288.5	-286.1	-126.0
0.000	Spain 2	1.325 🔺		(			1.306	0.534	-0.609	-213.3	-213.1	-81.6
2.550	10	2.712 🔺				•	2.683	1.928	0.293	-40.1	-42.1	-98.7
0.125	<b>U.K.</b> 2	2.893 🔺				•	2.809	1.713	0.118	-56.5	-62.9	-8.9
4.250	10	2.707 🔺				•	2.607	1.861	0.583	-40.6	-49.7	-69.8

Source: Tullett Prebon, Tradeweb ICE U.S. Treasury Close

#### **Corporate Debt**

Prices of firms' bonds reflect factors including investors' economic, sectoral and company-specific

Source: Dow Jones Market Data

n.a.

Tallow,edible,Chicago

Tuesday, August 30, 2022

#### Borrowing Benchmarks | wsj.com/market-data/bonds/benchmarks

#### **Money Rates**

August 30, 2022

Key annual interest rates paid to borrow or lend money in U.S. and international markets. Rates below are a guide to general levels but don't always represent actual transactions.

		ation				Late	Week st ago	—52 Higi	-WEEK— n Low		Lates	Week t ago	—52- High	WEEK— Low
	July in lev		Chg Fron lune '22	n (%) July '21	Federal fu	nds				Libor		-		
<b>U.S. consu</b> All items Core	296	ce inde .276 .646	<b>ex</b> -0.01 0.33	8.5 5.9	Effective rate High Low Bid	2.4500 2.3200 2.3300	2.3300 2.4500 2.3000 2.3300	2.4500 2.3200 2.3300	0.0900 0.0200 0.0500	One month Three month Six month One year	2.56400 3.08214 3.59543 4.15986	2.99686 3.56557	2.56400 3.08214 3.59543 4.15986	0.07525 0.11413 0.14663 0.21950
In	ternati	onalı	ates		Offer		2.3700	2.3700	0.0600	Secured	Overnight	Financ	ing Ra	ate
		Week		Week -	Treasury b 4 weeks		i <b>on</b> 1 <b>0</b> 2.15(	2 2 2 1 0	0.020		2.28	2.28	2.30	0.03
Prime rate	Latest	ago	High	Low	13 weeks 26 weeks	2.88	<b>30</b> 2.74( <b>35</b> 3.11(	2.880	0.035		Latest	Value Traded		Week – Low
U.S.	s 5.50	5.50	5.50	3.25	C/	econda				DTCC GC	F Repo Inc	lex		
Canada Japan	4.70 1.475	4.70 1.475	4.70 1.475	2.45 1.475	Se Fannie Ma		r y ma	Ket		Treasury MBS	2.303 2.331	20.350 28.200		
Policy Rate	es				30-year mor					Notes on d				
Euro zone Switzerland Britain Australia	0.50 0.25 1.75 1.85	0.50 0.25 1.75 1.85	0.50 0.25 1.75 1.85	0.00 0.00 0.10 0.10	30 days 60 days Othe		88 5.143 80 5.190 t-term	5.526	2.371	loans poste U.S. banks, a <b>prime rates</b> practices va	rate is the ba d by at least 7 and is effectiv aren't direct ary widely by I July 28, 2022	'0% of the e July 28 ly compa ocation; l	e 10 larg , 2022. (rable; le <b>Discour</b>	est Other nding nt rate
Overnight	repurch	nase				Lates	Week t ago	— 52- hiah	Week – low	<b>Financing</b>	Rate is as of A	August 29	,2022.	DTCC
U.S.	2.30	2.29	2.31	0.01			ayu	mgn	1011		ndex is Depo hted average			
U.S.	goveri	nmen	t rates		Call money	/ 4.2	<b>25</b> 4.2	5 4.25	2.00	applicable C U.S. dollars.	USIPs. Value Federal-fun	traded is	in billior	ns of
Discount	2.50	2.50	2.50	0.25	<b>Commerci</b> 90 davs	al pape 2.8				Sources: Fe	es as of 5:30 p deral Reserve DTCC: FactSe	; Bureau	of Labo	r
					20 uays	2.0	2.70	J Z.00	0.00		on Informatio			

#### Investment-grade spreads that tightened the most...

Course of				Caroadt		
Symbol	Coupon (%)	Yield (%)	Maturity	Current One	day change	Last week
	1.800	4.48	March 8, '28	119	-9	130
к	4.500			176		n.a.
NYLIFE	3.600	4.15	Aug. 5, '25	68	-7	n.a.
SUMIBK	2.222	4.72	Sept. 17, '31	163	-7	n.a.
BNP	3.375	4.61	Jan. 9, '25	113	-4	119
с	4.400	4.48	June 10, '25	103	-4	106
CF	5.375	5.76	March 15, '44	227	-4	n.a.
TIAAGL	4.900	5.07	Sept. 15, '44	157	-4	161
ed the n	nost					
ACAFP	4.375	5.19	March 17, '25	177	29	168
MS	3.950				26	131
JPM	3.875				11	n.a.
BALN	3.800	4.43	Oct. 7, '24	94	10	n.a.
CS	5.000	5.48	July 9, '27	220	10	214
RY	1.600	4.06	Jan. 21, '25	59	10	n.a.
RTX	7.200	4.24	Aug. 15, '27	97	9	n.a.
DIS	6.200	4.72	Dec. 15, '34	160	8	152
	K NYLIFE SUMIBK BNP C C CF TIAAGL ed the n ACAFP MS JPM BALN CS RY RTX	K         4.500           NYLIFE         3.600           SUMIBK         2.222           BNP         3.375           C         4.400           CF         5.375           TIAAGL         4.900           ed the most         4.900           ACAFP         4.375           MS         3.950           JPM         3.875           BALN         3.800           CS         5.000           RY         1.600           RTX         7.200	K         4.500         5.01           NYLIFE         3.600         4.15           SUMIBK         2.222         4.72           BNP         3.375         4.61           C         4.400         4.48           CF         5.375         5.76           TIAAGL         4.900         5.07           ed the most         5.07           MS         3.950         4.56           JPM         3.875         4.09           BALN         3.800         4.43           CS         5.000         5.48           RY         1.600         4.06           RTX         7.200         4.24	K         4.500         5.01         April 1, '46           NYLIFE         3.600         4.15         Aug. 5, '25           SUMIBK         2.222         4.72         Sept. 17, '31           BNP         3.375         4.61         Jan. 9, '25           C         4.400         4.48         June 10, '25           CF         5.375         5.76         March 15, '44           TIAAGL         4.900         5.07         Sept. 15, '44           ed the most	1.800         4.48         March 8, /28         119           K         4.500         5.01         April 1, '46         176           NYLIFE         3.600         4.15         Aug.5, '25         68           SUMIBK         2.222         4.72         Sept. 17, '31         163           BNP         3.375         4.61         Jan. 9, '25         113           C         4.400         4.48         June 10, '25         103           CF         5.375         5.76         March 15, '44         227           TIAAGL         4.900         5.07         Sept. 15, '44         157           ed the most	1.800         4.48         March 8, ′28         119         -9           K         4.500         5.01         April 1, ′46         176         -8           NYLIFE         3.600         4.15         Aug. 5, ′25         68         -7           SUMIBK         2.222         4.72         Sept. 17, ′31         163         -7           BNP         3.375         4.61         Jan. 9, ′25         113         -4           C         4.400         4.48         June 10, ′25         103         -4           C         4.400         5.07         Sept. 15, ′44         157         -4           C         4.900         5.07         Sept. 15, ′44         157         -4           ed the most

er	Symbol	Coupon (%)	Yield (%)	Maturity	Current One	-day change	Läst week					
n DBS d Motor Credit int Capital		5.875 3.350 6.875	9.66 3.44 5.62	Nov. 15, ′24 Nov. 1, ′22 Nov. 15, ′28	92.625 99.978 106.500	0.69 0.18 0.13	91.500 99.940 107.500					
nd with the biggest price decreases												

#### ...A 99 124.686 55.000 97.250 79.200 8.750 6.800 7.125 7.995 March 15, '32 March 15, '38 March 15, '26 June 1, '36 121.000 53.750 94.000 76.171 -2.05 -2.00 -1.75 -1.49 Sprint Capital Transocean OneMain Finance 5.85 RIG 14.28 9.15 OMF Embarq 11.48 4.389 3.150 5.625 6.000 6.68 7.64 9.23 8.61 93.209 84.500 75.500 80.600 94.674 Ford Motor Credit Teva Pharmaceutical Finance Netherlands Jan. 8, '26 Oct. 1, '26 Aug. 1, '33 -1.29 -1.06 -1.04 86.750 80.550 80.750 Aug. 1, '33 Sept. 30, '34 Navient NAVI Telecom Italia Capital -1.00 ΤΙΤΙΜ

*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 spre ad shown is for Z-spread Note: Data are for the most active issue of bonds with maturities of two years or more

Source: MarketAxess

Mutu	al Fu	Inds				Data provided by	LIPP	ER 🕕	Fund	NAV	Net YT Chg % Re			Net YTI Chg % Re			Net YTD Chg % Ret		NAV	Net YT Chg % Re		Net YT NAV Chg %Re		Net Y NAV Chg %R
			e						FidSerToMarket						2 ShtDurIncmA p	3.91	-0.01 -4.3	8 NHoriz			.3 SmCapAdml		1 VANGUARD II	
Top 250 m	utual-fun	ds listings	for Nasdaq-pu	blished s	share cla	asses by net asse	ets.		GrowthCompanyK6						2 Lord Abbett I			R2020			.1 SmGthAdml	75.85 -0.93 -23		266.68 -3.33 -2
						nd s apply. <b>j</b> -Foot		nd s	InflPrBdIndInsPr				9.73	-0.01 -10.	5 ShtDurInc p	3.91	3.9	R2025	16.75	-0.10 -14.	.2 STBondAdml	10.014		16.49 -0.12 -18
						ution costs apply			IntlldxInstPrem				9.22	-10	Metropolitan		0.01 11 5	R2030 R2040	24.88	-0.1/ -15.	.6 STIGradeAdm .8 STIPSIxAdm		3 MdCpGrAdm 7 MdCpVIAdml	82.03 -0.82 -24 70.82 -0.86 -8
						otnotes p and r a			MidCpInxInstPrem SAIUSLaCpIndxFd						1 TotRetBdl 7 TRBdPlan		-0.01 -11.5	Schwab Funds		-0.24 -17.	TotBdAdml		5 SmValAdml	69.24 -1.02 -9
						Not available du			SeriesBondFd					/.	MFS Funds	0.92	-0.01 -11.5	1000 Inv r		-0.95 N		9.8610 1 19.75 -0.02 -10		9.7410
			a. <b>NE</b> -INOT relea		Lipper; a	ata under review	. NN-Fund	1 not	SeriesOverseas					-0.53 -10.		26.92	-0.07 -19.5					27 50 -0 20 -18	3 TotIntlinstidx	r 110.33 -0.79 -18
tracked. Na		un t exist i	at start of perio	DO.					SerLTTreBdIdx		+0.02 -21				MES Funds Cl		0.07 17.5	TSM Sel r	68.64	-0.77 N	A TotStAdml	97 35 -1 10 -16	6 TotltlInstPlld	r 110.36 -0.79 -18
L									SmCpldxInstPrem				9.60	-0.03 -2.	Growthl		-1.12 -25.8		nds		TxMCan4dml	206 21 2 22 16	2 TotSt	97.32 -1.10 -10
			Tuesday,	August 3	30, 2022				TMktldxInstPrem						Valuel		-0.45 -9.4	EqIdxInst	28.63	-0.32 -16.	.3 TxMIn r	13.09 -0.09 -19		NSTL FDS
		Net YT			Net Y	TD		Net YTD	TotalMarketIndex			3 IncomeA1		-0.02 -6.	¹ Northern Fund	ds		VANGUARD A	DMIRA	L	USGroAdml	113.96 -1.09 -32	4 Balinst	41.60 -0.28 -14
Fund	NAV	Chg % Re	t Fund	NAV	Chg %	Ret Fund	NAV		USBdldxInstPrem			3 FrankTemp/F			Stkldx	NA	NA	500Adml		-4.09 -15.		53.01 -0.60 -6	5 DevMktsIndIns	
American Ce	ntury Inv	-	AggBdInst	9.97	:	11.0 EmMktCor	a 21.00	-0.14 -15.3	<b>Fidelity Freed</b>	om		IncomeAdv		-0.02 -6.	Nuveen cri			BalAdml		-0.28 -14.		70.63 -0.66 -13	0 DevMktsInxIns	
Ultra		-0 67 -24	9 CorBdInst	10.22			13.05	-0.09 -17.8	FF2020	13.53	-0.07 -14	1 FrankTemp/F		1 0 4 . 22	HYMunBd	15.72	-0.07 NA	CAITAdml		-0.01 -7.		62.97 -0.31 -8	9 ExtndInst	108.06 -1.35 -2
American Fu		0.07 24.	BlackRock Fu			IntSmCo	17.13	-0.10 -20.9	FF2025	12.40	-0.07 -14	Browth A		-1.04 -22. -0.83 -13.				CapOpAdml r			_ weinnaami	71.80 -0.50 -13		124.09 -1.31 -24 10.45 -0.01 -0
AmcpA		-0.25 -25.	7 HiYldBd Inst		-0.04 -:		17.91	-0.13 -15.6	FF2030		-0.10 -15	Guaganhaim			LIYCPSU		-0.13 NA	DivAppIdxAdm EMAdmr		-0.36 -12.	< vvnusrAumi	76.61 -0.87 -5	.3 Instldx	338.45 -3.74 -1
AMutIA	49.16	-0.51 -6.	7 BlackRock Fu	inds A		LgCo	28.42	-0.32 -15.6	FF2035		-0.11 -16	./ TotDtnRdEdClin			Parnassus Fds			EgIncAdml		-1.09 -4.			InctDluc	338.45 -3.75 -1
BalA	29.09	-0.24 -12.	0 GIbIAlloc	16.84	:	14.1 US CoreEq1	31.22	-0.38 -13.7	FF2040		-0.08 -17	.6 Harbor Fund		0.01 12.	ParnEqFd		-0.53 -17.0	ExplrAdml		-0.99 -20.	5 DivdGro	34.80 -0.35 -8	5 InctTStDluc	70.84 -0.80 -10
BondA	11.82	-0.01 -10.	1 BlackRock Fu	ınds III		US CoreEq2			Freedom2030 K	15.43	-0.10 -15			-0.73 -29.	PGIM Funds C			ExtndAdml		-1.35 -21.	oIntival	35.03 -0.23 -15	⁸ MidColoct	57.67 -0.64 -10
CapIBA			4 iShS&P500ldx					-0.59 -12.9	Idx2030InsPre		-0.10 -15	⁰ Harding Loev			HighYield		-0.03 NA	GNMAAdml	9.61		6 LifeCon	19.89 -0.08 -13	¹ MidColstDl	284.43 -3.16 -10
CapWGrA			6 BlackRock Fu			US SmCpV			Fidelity Invest		0.40.45	IntlEq	22.80	-0.14 N	TotalReturnBond		-0.01 NA	GrwthAdml	124.08	-1.31 -24.	7 LifeGro	37.03 -0.29 -15	9 PoalEstaInstl	
EupacA			7 EqtyDivd		-0.16			-0.47 -5.8	Balanc	25.64	-0.19 -15	Invesco Fund			AllAsset		81.0	HIthCareAdml r		-0.68 -8.		28.44 -0.17 -14		91.44 -1.25 -1
FdInvA			1 StratIncOpptyIn		-0.01			-0.56 -8.8	BluCh	128.57	-1.01 -30	^{.0} EqIncA	10.33	-0.06 -8.	TotRt	NA	NA -0.01 NA	THCOLAUTIET	5.22	-0.03 -9.	5 PrmcpCor	28.94 -0.31 -13	⁹ SmCapIstPI	263.92 -3.61 -1
GwthA			4 Bridge Builde		0.01	Dodge & Co		0.54 0.1	Contra	14.02	-0.16 -24	³ Invesco Fund			DIMCO Funda		-0.01 INP	InfProAd	25.66	-0.03 -6.	5 STAR	26.56 -0.16 -16	³ STIGradeInst	10.08!
HI TrA			B CoreBond		-0.01 -			-0.54 -8.1		14.07	-0.10 -24	.3 DevMktY .0 JHF III DispV	35.11	-0.19 -25.	IncomeFd		-0.02 -7.3	IntlGrAdml		-0.97 -30.	.6 TgtRe2020 6 TgtRe2025	27.17 -0.13 -12	⁴ STIPSIxins	25.00 -0.05 -0
ICAA IncoA	42.42 23.40		4 CorePlusBon 2 Intl Ea		-0.01 -1			-0.14 -7.2 -0.01 -9.1		26 5/	-0.07 -10	.2 DispValMCI	al or out	0.00 0			0.02 7.3	^o ITBondAdml	10.48	10.	.6 TgtRe2020	17.50 -0.10 -14 32.73 -0.21 -14	TotBdInst	9.8610
IntBdA			6 LargeCapGrow					-0.30 -11.1		10.26	-0.51 -27	.2 John Hancoc	25.04 ·	-0.28 -9.	Income		-0.02 -7.1	ITIGradeAdml	8.59	-0.02 -12.	.0 TgtRe2030	20.19 -0.15 -15	3 TotBdInst2	9.7410
N PerA			5 LargeCapOlow					-1.96 -8.5				.7 BondR6		-0.01 -11.			0102 713	LarCapAd LTGradeAdml	92.02	-1.00 -16.	.8 TgtRe2040	25.28 -0.28 -15	⁸ TotBdInstPl	9.8610 t 29.64 -0.03 -9
NEcoA			MunicipalBon					1.70 0.7	Magin			.9 JPMorgan I (		-0.01 -11.	IncomeFd		-0.02 -7.0				.7 TgtRe2045	23.75 -0.20 -16	3 TotStinct	97.37 -1.10 -10
NwWrldA			3 Calamos Fun		0.01	TotRetBdl	9.30	8.8				.6 CoreBond	10.52	N	Price Funds			MuHYAdml	201.00	-2.91 -10.	.8 TgtRe2050	39.16 -0.34 -16	5 ValueInst	53.01 -0.60 -0
SmCpA			5 MktNeutl		-0.03				OTC		-0.15 -27		22.27		BIChip	125.30	-1.13 -29.5	MulntAdml	13.40	-0.02 -7	.3 TgtRe2060	40.11 -0.35 -16	5 WCM Focus F	unds
TxExA			1 Columbia Cla			EdgewoodGrl						.2 LaCpGwth	48.65		DivGro	65.26	-0.65 -11.5	MulTAdml			.6 TgtRet2055			s 19.52 -0.17 -29
WshA			B DivIncom I		-0.30			//0	SAIUSQtyldx			.9 JPMorgan R			Growth	72.46	-0.71 -31.8	Mul tdAdml	10.70		.3 TgtRetInc		7 Western Asse	
Artisan Fund			Dimensional				em 138.66	-1.54 -15.5	SrsEmrgMkt			.8 CoreBond	10.54	N		88.07	-0.88 -15.4	¹ MuShtAdml	15.58	1.	.3 Wellsl	25.99 -0.13 -9		11.12 -0.01 /
IntlVal Inst	36.11	-0.25 -14.	8 5GlbFxdInc	10.04		-6.2 Contrafund						3 CorePlusBd	7.44	N	LgCapGow I	52.78	-0.45 -28.2	PrmcpAdml r	143.24	-1.53 -15.	.5 Welltn	41.58 -0.29 -13		9.87 -0.02 1
<b>Baird Funds</b>			EmgMktVa	27 70								6 Lord Abbett	Α		MidCap	91.89	-0.72 -21.7	RealEstatAdm	132.38	-1.93 -18.	.5 Wndsrll	39.81 -0.37 -13		

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## **SEC Accuses Mogul of Fraud**

Suit charges insurance businessman Lindberg took \$75 million using a web of structures

#### By MARK MAREMONT AND LESLIE SCISM

The Securities and Exchange Commission sued insurance magnate Greg Lindberg, alleging that he and a lieutenant defrauded insurers out of more than \$75 million through a series of undisclosed related-party transactions and advisory fees paid to a Malta entity.

We allege a massive fraudulent scheme, involving unique financial structures and various complex investments," said Osman Nawaz, chief of the SEC Division of Enforcement's Complex Financial Instruments Unit, in a news release Tuesday accompanying the complaint.

The SEC's civil action is the first government allegation of fraud against Mr. Lindberg, a North Carolina entrepreneur who bought several insurers and proceeded to loan at least \$2 billion of their assets to en-



* * * *

Greg Lindberg faces a retrial in March on charges of a bribe attempt. A spokeswoman said the civil suit was a 'weak case.'

Carolina insurers have since been placed into rehabilitation, a type of receivership akin to reorganization under federal bankruptcy law, by that state's regulators while another in Bermuda is in liquidation.

Mr. Lindberg in July was released from federal prison after an appeals court overturned

tities he controlled. Four North his 2020 conviction on a separate, criminal matter, ruling that the district court judge erred in his jury instructions.

That case, in which Mr. Lindberg was accused of attempting to bribe North Carolina's insurance commissioner to obtain more favorable regulatory treatment, is tentatively scheduled for retrial in March.

Mr. Lindberg has denied wrongdoing in the criminal case. Referring to the SEC civil

S spokeswoman for Mr. Lindberg, called it "piling on," say-🗄 ing it was evidence of a "weak case," in a statement Tuesday. Ms. Estrich said the Lindberg team showed the SEC millions of pages of documents and bank records and "they zeroed in on a handful of transactions representing less than 1.5% of that period's transaction volume." Mr. Lindberg, she added, "intends to fight the false allegations that have been made against him, and to strengthen and support his insurance companies and the policy holders.

The SEC, in the lawsuit filed Tuesday in federal court in North Carolina, said Mr. Lindberg and a co-defendant, Christopher Herwig, a former chief investment officer for the North Carolina insurers, had declined to testify during its investigation, citing their Fifth Amendment right against self-incrimination.

Claire Rauscher, a lawyer for Mr. Herwig, said, "We will vigorously defend against the allegations."

## **Fund Investors Seen** Exposed to a Loss

#### BY TED BUNKER

StraightPath Venture **Partners** LLC fund investors don't actually own the shares that the firm obtained to cover their investments in its nine funds, a court-appointed receiver said this week.

Now facing civil fraud charges from the Securities and Exchange Commission, StraightPath attracted some 2,200 investors and at least \$410 million by offering the chance to acquire shares in private companies ahead of their expected initial public offerings. But the SEC said in May that the firm didn't have all the shares it needed to cover those investments, and that it had commingled funds and used the cash to make Ponzi-like payments to earlier investors.

The firm and four individual defendants in the case have denied the SEC's allegations. Melanie Cyganowski, a former bankruptcy court judge who was named StraightPath's receiver in June, said the individual defendants have sought remittances—but didn't receive

any—from StraightPath funds for legal costs involving a Justice Department probe as well as the SEC case.

A lawyer for the defendants. Scott Sherman of Nelson Mullins Riley & Scarborough LLP in Atlanta, didn't respond to a request to comment. Justice Department and SEC representatives also didn't respond to requests to comment.

Three of the four individual StraightPath defendants have contributed to a roughly \$15 million escrow account to cover any shortfall in shares. But Ms. Cyganowski said that amount may not be enough.

In naming Ms. Cyganowski as receiver, the U.S. District Court for the Southern District of New York asked her to find a way to return as much investor cash as she could.

In a status report to the court Monday, Ms. Cyganowski said it may take the rest of the vear to sort out a jumble of investments and investors. noting that the firm didn't compile a single listing of some 600 participants in its latest fund before she took over.

## **Chinese Auto Businesses Aim for Hong Kong IPOs**

#### BY DAVE SEBASTIAN

Two Chinese new-economy companies operating in the automotive sector are planning initial public offerings in Hong Kong, testing a market that has largely struggled this year.

Leapmotor, a Chinese electric-vehicle company, is aiming to raise \$1.5 billion from its Hong Kong listing, according to people familiar with the matter. The Hangzhou, China-based company, which counts U.S. venture-capital firm Sequoia Capital as one of its backers, filed an updated prospectus with the stock exchange on Monday, after it had passed its listing hearing.

That will make it just the

latest Chinese electric-vehicle maker to sell shares. Li Auto Inc., NIO Inc. and XPeng Inc. are all listed in Hong Kong and the U.S., although their performance so far this year will offer little encouragement to ex-Leapmotor. ecutives at XPeng's U.S.-listed shares have fallen 63%; NIO is down by 37%, and Li Auto is 9.3% lower. The \$1.5 billion offer could make Leapmotor Hong Kong's

third-largest IPO this year, according to Dealogic data. Chinese state-owned travel retailer China Tourism Group Duty Free Corp. listed in Hong Kong on Aug. 25 after raising \$2.1 billion. Tianqi Lithium Corp., a Chinese lithium pro-

The Wa

ducer, closed a \$1.7 billion Hong Kong listing last month. Hong Kong's new listing

market has been tepid this year. New and secondary stock listings raised \$7.24 billion, down 79% from the same period a year earlier, according to Dealogic data. Shares of some companies that made their debut over the summer opened below their IPO prices.

There have been success stories. CTG Duty Free's IPO attracted long-term investors and sovereign-wealth funds, with an order book that was oversubscribed. But some investors say they have passed on companies that were seeking to go public recently, partly

businesses and because they think going public in a volatile market environment suggests an immediate need for funding.

Leapmotor said it wants to put more focus on the mid- to high-end segment of China's new-energy-vehicle market. It aims to launch seven batteryelectric-vehicle models by 2025. Zhejiang Leapmotor Tech-

nology Co., as the company is formally known, has been adding production capacity. It brought to market a coupe, a minicar and a midsize sportutility vehicle. It also launched a type of sedan in May 2022. The company is expected to

be followed to the market by

because of the quality of the Tuhu Car, a Chinese automotive-services company backed by Tencent Holdings Ltd. Tuhu refiled its IPO paperwork with Hong Kong's stock exchange on Monday, after the filing it had

made earlier this year lapsed. Tuhu is planning to raise up to \$400 million from its offering, according to people familiar with the matter. The company posted a loss equivalent to \$137.8 million for the first six months of the year, narrower than the same period last year.

Leapmotor and Tuhu's offering sizes and timeline could still change depending on investor demand.

Jing Yang contributed to this article. Share-price performance of China's electric-vehicle makers this year



# Journal CIO work Summit

September 20, 2022 | 11:00 a.m. -2:45 p.m. ET | Online Event

#### SPEAKERS

Lori Beer Global CIO JPMorgan & Co.

Mike Cannon-Brookes Co-Founder and Co-CEO Atlassian

Ali Ghodsi Co-Founder and CEO Databricks

Wafaa Mamilli Chief Information and Digital Officer Zoetis

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#### OVERVIEW

Inflation, rising interest rates and geopolitical uncertainty have stalled rapid growth across the majority of the tech sector, with an exception. Enterprise technology firms in artificial intelligence, cybersecurity and cloud computing have demonstrated more business resiliency. As CIOs move beyond the demands of remote and hybrid work, how can they become equipped to play an enhanced role in shaping corporate culture, tracking and reducing energy consumption, and executing digital transformation projects amidst this next wave of global change and challenges?

At the CIO Network Summit, you'll hear from business leaders at the heart of enterprise technology innovation and from the CIOs who are leading business transformation of their own.

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