

S&P 500 ▲ +51.78
851.81

NASDAQ ▲ +87.67
1,472.02

DOW ▲ +396.97
8,443.39

6-MO T-BILLS .44% ■ ...

30-YR T-BONDS ▲ +.09
3.75%

CRUDE OIL ▲ +4.57
\$54.50

EURO ▲ +.0375
1.2877

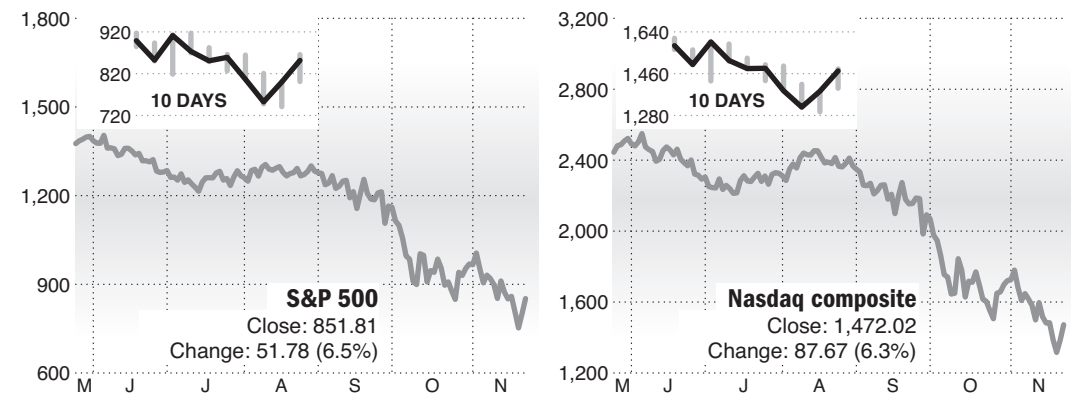
GOLD ▲ +27.70
\$819.40

Money&Markets

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Local Stocks

NAME	DIV	PE	LAST	CHG
ABB Ltd	...	17	27.37	...
AT&T Inc	1.60	16	32.68	+10
AbtLab	1.44	22	54.19	-56
ActionPr h	...	3	.56	+04
AdamsEx e	1.03	...	11.50	-12
Altria s	1.16	14	20.52	+40
AEP	1.64	11	39.74	+18
Anheusr	1.32	22	61.74	+07
Apple Inc	...	36	175.16	+504
BP PLC e	2.92	9	66.45	+11
BkofAm	2.56	9	21.53	-87
BkNYMel	.96	16	35.68	-137
Boeing	1.60	11	64.29	-18
BostonSci	12.50	+15
BrMySq	1.24	19	20.60	-18
BrwnBrn	.28	14	17.68	-02
CBRL Grp	.72	7	21.80	-21
Citigrp	1.28	...	16.40	-42
CocaCl	1.52	19	51.29	-19
Daimler e	3.18	...	60.47	+13
Disney f	.35	14	30.08	-82
DowChm	1.68	12	34.21	+11
DukeEngy f	.92	13	17.18	+07
EKodak	.50	6	13.89	-06
ExxonMbl f	1.60	11	86.95	-132
FPL Grp	1.78	18	64.66	-19
FamilyDir	.50	15	23.01	+49
FedExCp f	.44	21	75.00	+03
FedSignl	.24	...	11.91	+12
FordM	4.47	+05
GenElec	1.24	13	27.10	+19
GnMotr	1.00	...	10.24	+12
HawaiEI	1.24	18	24.55	-33
Heinz f	1.66	18	47.74	+27
HewlettP	.32	14	44.00	+56
HomeDp	.90	11	22.32	-22
Honwillntl	1.10	15	50.58	+27
HuntBnk m	.53	27	5.32	-17
Intel f	.56	18	20.71	+05
IBM f	2.00	16	121.50	+196
IntlSpdw f	.12	23	39.11	-26
JohnJn f	1.84	16	65.25	+13
LockhdM	1.68	14	102.62	+114
Lowe's f	.34	11	20.09	-13
McdNlds	1.50	27	57.36	+17
Merck	1.52	16	36.60	-85
Microsoft	.44	15	26.03	+05
Motorola	.20	...	7.10	+04
NatGrid e	3.27	...	66.04	+25
NatSemi	.24	18	20.21	+43
NY Times	.92	12	14.88	-35
NobilyH	.50	18	15.00	...
PallCorp f	.52	24	38.92	+40
Pennney	.80	8	37.30	+61
PepsiCo f	1.70	19	66.62	-15
Pfizer	1.28	16	17.39	-36
PhilMor n	1.84	19	51.85	+38
ProctGam f	1.60	19	62.91	-76
ProgressEn	2.46	24	41.25	-18
RegionsFn	1.52	5	9.64	-67
RubyTues	...	8	5.29	+09
SearsHdgs	...	18	74.01	+23
Sensient	.72	16	27.22	-11
Skyline	.72	...	22.16	-46
SouthFncl m	.04	...	3.42	-21
SouthCo f	1.68	15	35.16	-16
TECO f	.80	11	20.03	-12
Techntrl	.35	8	14.11	-71
TelMexL s r	.83	...	23.98	...
3M Co	2.00	14	69.85	+39
TimeWarn	.25	14	14.49	-20
UniFirst	.15	15	46.94	+09
VerizonCm b	1.72	18	35.43	-32
Wachovia m	1.50	7	13.89	-99
WalMart f	.95	18	56.91	+31
Walgrn	.38	15	31.70	+25
Wendys	.50	31	27.18	+28
Whripl	1.72	8	62.47	-22
Xerox	.17	20	13.46	-02



StocksRecap

	NYSE	NASD	HIGH	LOW	CLOSE	CHG.	%CHG.	WK	MO	QTR	YTD
Vol. (in mil.)	7,652	2,567	8599.02	8048.09	8443.39	+396.97	+4.93%	▲	▲	▼	-36.35%
Pvs. Volume	9,277	3,057	3346.01	3122.75	3300.13	+177.38	+5.68%	▲	▲	▼	-27.80%
Advanced	2844	2198	379.14	361.74	370.40	+4.06	+1.11%	▲	▲	▼	-30.45%
Declined	375	715	5404.95	4959.79	5313.76	+353.97	+7.14%	▼	▼	▼	-45.45%
New Highs	1	3	1480.41	1397.19	1472.02	+87.67	+6.33%	▼	▼	▼	-44.50%
New Lows	108	267	865.60	801.20	851.81	+51.78	+6.47%	▲	▲	▼	-41.99%
			479.26	441.50	474.51	+33.00	+7.47%	▼	▼	▼	-44.71%
			438.98	407.46	436.80	+30.26	+7.44%	▼	▼	▼	-42.98%
			8565.58	7926.09	8438.52	+512.46	+6.47%	▼	▼	▼	-43.06%

Bear taking no prisoners

This is an "equal opportunity" bear: stocks of all sizes, from all sectors, are getting smacked. In the technology-driven bear market of 2000 to 2002, some sectors held up better than others. "It is more across the board this time," says Liz Ann Sonders, chief investment strategist at Charles Schwab. "This bubble was a larger credit-debt-housing bubble, so it's having a broader impact on the economy, and it's a global problem."

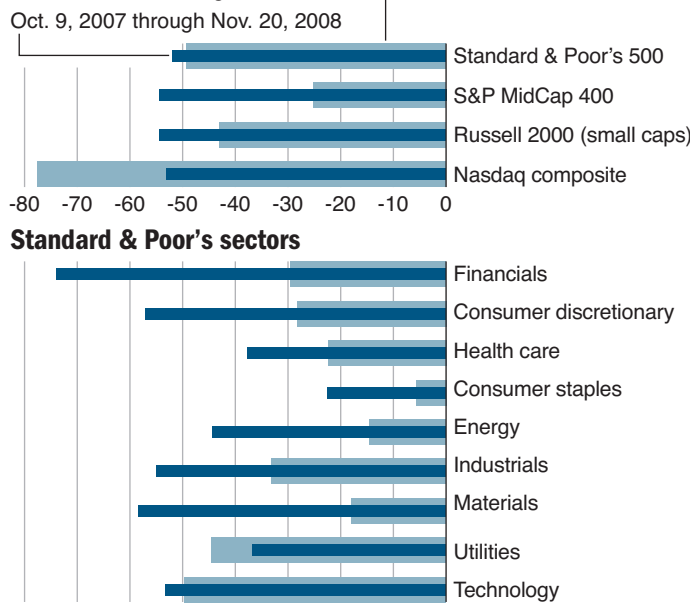
Hedge funds and other institutions are being forced to sell assets to pay back loans. The broad selling has also hit commodities and overseas stocks. Traders weren't as highly leveraged in the last bear market, says David Kelly, chief market strategist of JPMorgan Funds Management. "When the market gets into an extreme bear condition, a lot of the logic that determines the winners and losers goes out the window," he says. "This is not a market in which people are valuing assets carefully. It's a market in which everyone is trying to raise cash."

Spending is more of a worry this time, which is why so many sectors are getting hurt. Consumer spending fell 3.1 percent in the third quarter, the worst decline in 28 years, according to the Bureau of Economic Analysis. The slowdown is even hurting the traditionally defensive consumer staples sector, though it's still the best performer in

Declines during last bear vs. current bear

The drop in the S&P 500 is about the same now as then. This time, the pain is severe across many sectors, though financials are faring the worst.

March 24, 2000 through Oct. 9, 2002



Standard & Poor's sectors are getting walloped. Steve DeSanctis, strategist for Merrill Lynch, notes mid-caps were priced reasonably in March of 2000 so they had less distance to fall. This time around, "mid-caps started much more expensive than large caps," he says.

In this bear, stocks of all sizes

Shaila Dani, Elizabeth Gramling • AP

Interestrates



Bonds fell, sending yields up, on a \$36 billion auction of 2-year notes and worries the government will have to borrow to bail out banks.

PRIME RATE	FED FUNDS
4.00	1.00
5.00	2.00
7.50	4.50

TREASURIES	YEST	PVS	NET CHG	WK	MO	QTR	1YR
3-month T-bill	.01	.01	...	▼	▼	▼	3.22
6-month T-bill	.44	.44	...	▼	▼	▼	3.38
1-year T-note	.84	.82	+0.02	▼	▼	▼	3.19
2-year T-note	1.19	1.05	+0.14	—	▼	▼	3.07
5-year T-note	2.20	1.98	+0.22	▼	▼	▼	3.40
10-year T-note	3.33	3.17	+0.16	▼	▼	▼	4.00
30-year T-bond	3.75	3.66	+0.09	▼	▼	▼	4.43

BONDS	YEST	PVS	NET CHG	WK	MO	QTR	1YR
Lehman Long T-Bd Idx	3.96	3.85	+0.11	▼	▼	▼	4.40
Bond Buyer Muni Idx	6.06	6.01	+0.05	▲	▲	▲	4.84
Lehman US Aggregate	5.28	5.27	+0.01	▼	▼	▲	4.96
Lehman US High Yield	22.03	21.56	+0.47	▲	▲	▲	9.70
Moodys AAA Corp Idx	5.82	5.69	+0.13	▼	▼	▲	5.42
Lehman Comp T-Bd Idx	2.22	2.08	+0.14	▼	▼	▼	3.61
Lehman US Corp	8.60	8.43	+0.17	▲	▼	▲	5.59

Commodities

Gold and other commodities surged, buoyed by a weakening dollar and a rally on Wall Street. The dollar fell and stocks rose after the government unveiled a plan to rescue struggling Citigroup Inc.



FUELS	CLOSE	PVS.	%CH.	%YTD
Crude Oil (bbl)	54.50	49.93	+9.15	-43.2
Ethanol (gal)	1.64	1.58	+3.80	-30.8
Heating Oil (gal)	1.78	1.70	+4.71	-32.6
Natural Gas (mm btu)	6.89	6.48	+6.33	-7.9
Unleaded Gas (gal)	1.14	1.06	+7.55	-54.0

METALS	CLOSE	PVS.	%CH.	%YTD
Aluminum (lb)	0.82	0.80	+2.50	-23.4
Copper (lb)	1.67	1.57	+6.37	-44.9
Gold (oz)	819.40	791.70	+3.50	-1.9
Platinum (oz)	866.40	825.70	+4.93	-43.3
Silver (oz)	10.36	9.48	+9.28	-30.0

AGRICULTURE	CLOSE	PVS.	%CH.	%YTD
Cattle (lb)	0.87	0.85	+2.35	-9.4
Coffee (lb)	1.12	1.09	+2.75	-17.7
Corn (bu)	3.55	3.39	+4.72	-22.2
Cotton (lb)	0.44	0.41	+7.32	-35.3
Lumber (1,000 bd ft)	197.60	197.90	-0.15	-15.7
Orange Juice (lb)	0.76	0.77	-1.30	-47.2
Soybeans (bu)	8.84	8.40	+5.24	-26.3
Wheat (bu)	5.38	4.99	+7.82	-39.2

Foreign Exchange

The dollar fell against other major European currencies but rose against the Japanese yen after the government unveiled a \$20 billion plan to rescue struggling Citigroup, sparking a rally in stock prices.

MAJORS	CLOSE	CHG.	%CHG.	6MO. AGO	1YR. AGO
USD per British Pound	1.5115	+0.038	+2.24%	1.9794	2.0612
Canadian Dollar	1.2377	-0.046	-4.01%	.9886	.9893
USD per Euro	1.2877	+0.035	+2.91%	1.5775	1.4838
Japanese Yen	96.85	+1.48	+1.53%	104.17	108.18
Mexican Peso	13.4815	-0.359	-2.66%	10.3950	10.9776

EUROPE/AFRICA/MIDDLE EAST	CLOSE	CHG.	%CHG.	6MO. AGO	1YR. AGO
Israeli Shekel	3.9920	-0.015	-0.4%	3.3333	3.8639
Norwegian Krone	6.9800	-0.299	-4.30%	5.0020	5.4082
South African Rand	10.0780	-0.474	-4.64%	7.6687	6.8125
Swedish Krona	8.0000	-0.4818	-6.02%	5.9032	6.2613
Swiss Franc	1.1988	-0.0255	-2.13%	1.0241	1.1020

ASIA/PACIFIC	CLOSE	CHG.	%CHG.	6MO. AGO	1YR. AGO
Australian Dollar	1.5433	-0.0756	-4.90%	1.0411	1.1422
Chinese Yuan	6.8279	-0.0038	-0.06%	6.9444	7.4002
Hong Kong Dollar	7.7517	+0.0009	+0.01%	7.8064	7.7751
Indian Rupee	49.918	+3.74	+7.5%	42.735	39.675
Singapore Dollar	1.5095	-0.0233	-1.54%	1.3594	1.4423
South Korean Won	1461.00	-32.50	-2.22%	1045.25	930.23
Taiwan Dollar	33.45	+0.03	+0.09%	30.58	32.43