

July 25, 2008

MARKET LEVELS

	Friday*	Last week	Dec. 31, 2007	One year ago
Dow Jones Industrial Avg	11,342	11,497	13,266	13,474
S&P 500	1,254	1,261	1,458	1,483
NASDAQ	2,298	2,263	2,652	2,599
Russell 2000	709	693	766	791
DJ STOCK Europe 600 (K)	262	261	365	375
Nikkei Index (¥)	13,305	12,804	15,306	17,702
Fed Funds Target	2.00%	2.00%	4.25%	5.13%
2-Year Treasury Yield	2.64%	2.64%	3.05%	4.58%
10-Year Treasury Yield	4.07%	4.09%	4.03%	4.79%
U.S. \$ / Euro	1.57	1.58	1.46	1.37
U.S. \$ / British Pound	1.99	2.00	1.98	2.05
Yen / U.S. \$	107.68	106.96	111.71	118.68
Gold (\$/oz)	\$928.65	\$955.00	\$833.92	\$662.00
Oil	\$123.70	\$128.88	\$95.98	\$74.95

*Levels reported as of 11am Pacific Daylight Savings Time

MARKET RETURNS

Year-to-date (1/1/08-6/30/08)

Dow Jones Indus. Avg.	-14.50%
S&P 500	-14.63%
NASDAQ	-13.36%
Russell 2000	-7.45%
MSCI World Index	-14.13%
DJ STOCK Europe 600	-22.73%

Year-to-date (1/1/08-6/24/08)

90 Day T-Bill	1.47%
2-Year Treasury	2.43%
10-Year Treasury	2.00%
ML High Yield Index	-2.06%
JPM EMBI Global Diversified	0.24%
JP Morgan Global Hedged	0.81%

RECAP OF THE WEEK'S ECONOMIC RELEASES

July 21	Leading Indicators — The leading index fell 0.1% in June and the May index was revised down to a decline of 0.2% (originally reported as a 1% increase).
July 24	Existing Home Sales — Existing home sales fell 2.8% to 4.86 million units at an annual rate in June. Every region in the country fell except the West, which rose just 1.0%. The month's supply of unsold homes, the key measure of the inventory glut, rose to 11.1, just below its record 11.2 level. Prices declined by 3.4% over the last year (June to June), as measured by the median sales price.
July 28	Durable Goods — New orders for durable goods rose 0.8% in June. The key measure of future business investment activity, new orders of nondefense capital goods excluding aircraft, rose 1.4% during the month after falling 0.1% in May.

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Business Efficiency and Ethics D. Chorafas, 2014-12-17 *Business Efficiency and Ethics* presents both the theory of business efficiency and ethics and a wealth of case studies based on practical experience. This unique perspective offers a framework for identifying this behaviour and reestablishing appropriate business behavior standards. Stress Testing for Risk Control Under Basel II Dimitris N. Chorafas, 2011-04-08 The Consultative paper issued by the Basel Committee on Banking Supervision Basel II cites the failure of bankers to adequately stress test exposures as a major reason for bad loans. Sample quotes from this crucial document: Banks should take into consideration potential future changes in economic conditions when assessing individual credits and their credit portfolios and should assess their credit risk exposures under stressful conditions. The recent disturbances in Asia and Russia illustrate how close linkages among emerging markets under stress conditions and previously undetected correlations between market and credit risks as well as between those risks and liquidity risk can produce widespread losses. Effective stress testing which takes account of business or product cycle effects is one approach to incorporating into credit decisions a fuller understanding of a borrower's credit risk. Written for professionals in financial services with responsibility for IT and risk measurement management and modeling. Dimitris Chorafas explains in clear language the testing methodology necessary for risk control to meet Basel II requirements. Stress testing is the core focus of the book covering stress analysis and the use of scenarios, models, drills, benchmarking, backtesting and post mortems, creditworthiness, wrong way risk and statistical inference, probability of default, loss given default and exposure at default, stress testing, expected losses, correlation coefficients and unexpected losses, stress testing related to market discipline and control action and pillars 2 and 3 of Basel II. Written in clear straightforward style with numerous practical examples. Based on five years of development and research. Focuses on stress, probability of default, stress loss given default, stress exposure at default. The Changing Role of Central Banks D. Chorafas, 2013-09-04 *The Changing Role of Central Banks* derives lessons from current economic and financial challenges as well as failures in confronting them. Through this approach it brings under perspective political and social reactions to major economic problems of the last ten years, particularly those pertaining to money and initiatives taken by central banks. **Banks, Bankers, and Bankruptcies Under Crisis** D. Chorafas, 2014-07-17 *Banks, Bankers, and Bankruptcies Under Crisis* uses case studies of failed banks, banks that would have failed without taxpayer intervention and in some cases banks obliged to merge under government pressure to better understand global banking today. **FCC Record** United States. Federal Communications Commission, 2003 *Sovereign Debt Crisis* D. Chorafas, 2011-06-13 Restructuring the balance sheets of Western governments, banks and households is an important issue in the recovery after the recent crisis. Chorafas' latest book focuses on sovereign debt, sovereign risk and the developing economic and financial business climate and explains why the year of the big crisis may fall in the middle of this decade. *Kiplinger's Personal Finance*, 2005-05 The most trustworthy source of information available.

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Endowment Investment Approach to Minimize Volatility and Increase Control Daniel Wildermuth,2012-07-31 In *Wise Money* bestselling personal finance author Daniel Wildermuth reveals the investing worlds biggest secret for increasing returns and decreasing volatilityendowment investing He provides investors of all levels all the information insight and methods they need to replicate the success endowment investors have been enjoying for years **Report of Securities Transactions**

New Jersey. Division of Investment,2001 **Capitalism Without Capital** Dimitris N. Chorafas,2009-07-08 *Capitalism Without Capital* explores the events which took place in the financial markets from September 2008 to March 2009 including the dramatic historical week at Wall Street of September 15 2008 This book follows on the heels of another book by Dimitris N Chorafas *Financial Boom and Gloom* which addresses the abysmal descent of the banking industry from July 2007 to August 2008 Had this book been written at the tail end of 2008 its central theme would have been that credit is what the crisis is all about In the year 2009 the keyword is trust While confidence is at a very low point capitalism is left without capital and this is impacting upon the real economy like a sledgehammer It transpires that many complex financial instruments are actually backed by assets that are nearly or fully worthless These include housing loans that may never be paid back corporate loans with rising default rates a great amount of poorly understood and incorrectly valued structured products *Capitalism Without Capital* explains why the economic crisis and credit crunch which continues unabated in 2009 have seen the destruction of the American dream as well as of the dreams of the citizens of Britain and other Western nations This book begins by introducing the reader to the background concepts of macroeconomic crises the notions of money supply interest rates and inflation damage created by high leverage need for well balanced and careful credit allocation potential after effects of ever rising household debt and the abuses of the market economy s freedoms It also explains what can be expected from dozens of summits as well as the central banks recent policy of throwing public money at the problem Cover

The Stanger Report ,1991 *Risk* ,2007-07 *Kiplinger's Personal Finance* ,2005-05 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Fuel Investigation** United States. Congress. House. Committee on Interstate and Foreign

Commerce,1948 Pt 2 Investigates high prices of crude oil and alleged monopolistic practices of major petroleum companies

Revenue Raising Provisions in the Administration's Fiscal Year 1998 Budget Proposal United States. Congress. House. Committee on Ways and Means,1998 **Annual Report** California. Department of Financial Institutions,2001 *Global*

Financial Stability Report ,2006

AMCHAM Journal American Chamber of Commerce of the Philippines,1978

Reviewing **Ric Report Merrill Lynch**: Unlocking the Spellbinding Force of Linguistics

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