

money

AUTO NEWS

GM says it will spend \$1 billion on plant upgrades

Story, D-2

| LOCAL MOVERS | | | REGIONS FNCL | | | BANK/AMERICA CORP | | | FRP HOLDINGS | | | | | | | | |
|--------------|-------|-------|-----------------|-------|-------|-------------------|-------|-------|--------------|-------|-------|------------------|-------|-------|--------------|-------|-------|
| Coach Inc | 35.73 | +1.9% | Wal Mart Stores | 68.42 | +1.9% | Fidelity Nat Info | 78.70 | +1.7% | Regions Fnc | 13.78 | -6.1% | BankAmerica Corp | 22.05 | -4.2% | FRP Holdings | 36.85 | -3.9% |

Formativ bringing 500 jobs

Health-care services company will begin hiring shortly; center to be up and running by May

By Drew Dixon

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Jacksonville Mayor Lenny Curry and JAX Chamber Chairman Darnell Smith held a joint news conference at City Hall Tuesday to announce Formativ Health will bring about 500 jobs to Jacksonville.

The new administrative and operations center for Formativ will be housed in an existing 65,000-square-foot building at 4875 Belfort Road near Butler Boulevard. CEO Dennis Dowling said the company is already recruiting potential workers.

Dowling said most of the jobs will require at least an associate's or bachelor's degree and will range in pay from \$35,000 to \$55,000 in salary per year.

Dowling said the company made the decision relatively quickly to

move to Jacksonville after meeting with JAX Chamber and city leaders in November during the Notre Dame and Naval Academy football game at EverBank Field.

Even though the company considered other cities, Dowling said, Jacksonville just felt right.

"You can't beat personality. And this city has a personality. It has an enthusiasm. It has an excitement. It has a warm, welcoming place to be. It just exhibits that wherever you go and whoever you talk to," Dowling said.

"We went to a couple of other cities, some in Florida," Dowling said.

"Everybody that we interacted with [in Jacksonville] was just accommodating beyond belief and we just want to be part of it."

Dowling also credited Jacksonville's standing in the medical in-



Formativ Health CEO Dennis Dowling (from left), Chief Patient Access Officer June Scarlett and Jacksonville Mayor Lenny Curry were part of Tuesday's announcement of the company's plans. (Drew Dixon/Florida Times-Union)

dustry as well with institutions such as the Mayo Clinic that are already located here.

Formativ Health is an offshoot of the partnership of Northwell Health, New York's largest health care provider, and Pamplona Capital Management. The services that will be provided by Formativ in Jacksonville will include health care operations services such as insurance verification.

Curry credited JAX Chamber of-

officials with closing the deal.

"It's another big win. It's more jobs," Curry said during the City Hall news conference. "It's creating economic opportunity and prosperity for our community."

"When our chamber gets together and decides to go after a company and attract them to Jacksonville — they get the personal touch — we're hard to beat," Curry said.

FORMATIV continues on D-2

A.M. BRIEFING

CSX surpasses 4th quarter forecasts

CSX Corp. (CSX) on Tuesday reported fourth-quarter net income of \$458 million.

The Jacksonville, Florida-based company said it had net income of 49 cents per share. Earnings, adjusted for non-recurring costs, came to 54 cents per share.

The results surpassed Wall Street expectations. The average estimate of 13 analysts surveyed by Zacks Investment Research was for earnings of 49 cents per share.

The freight railroad posted revenue of \$3.04 billion in the period, also topping Street forecasts.

Seven analysts surveyed by Zacks expected \$2.86 billion.

Associated Press

Bank stock losses pull Dow lower

Losses for bank stocks pulled U.S. indexes lower Tuesday and put the Dow Jones industrial average on track for its third straight loss. Bond prices rose, while the dollar's value sank against the British pound and other rivals.

The Dow was down 98 points, or 0.5 percent, to 19,787 as of 2:40 p.m. Eastern time.

That's close to its lowest point of the day. The Standard & Poor's 500 index fell 10, or 0.5 percent, to 2,264, and the Nasdaq composite fell 43, or 0.8 percent, to 5,532.

Associated Press

Wal-Mart to add 10,000 retail jobs

Wal-Mart plans to add about 10,000 retail jobs in the U.S. as it opens new stores and expands existing locations.

The world's biggest retailer said Tuesday that its plans will also generate about 24,000 construction jobs.

The jobs will come from the opening of 59 new, expanded and relocated Wal-Mart and Sam's Club locations as well as e-commerce services that were previously announced.

Wal-Mart is opening fewer stores this year, but still adding jobs as it offers more positions in online grocery pickup, trainers for its new academies for hourly workers and construction jobs for remodels.

The rate is consistent with previous hiring in recent years, says Lorenzo Lopez, a Wal-Mart spokesman.

Media reports have also said, however, that Wal-Mart plans to cut hundreds or even about 1,000 jobs at its corporate headquarters by the end of the month.

Associated Press

DOT: Airline on-time arrivals up

The chances that your flight will be on time and won't get canceled appear to be looking up.

The federal Department of Transportation reported Tuesday that 86.5 percent of U.S. flights in November arrived on time, an improvement over both the previous month and November 2015.

Less than one-third of 1 percent of domestic flights on the busiest 12 airlines were canceled, the lowest rate in any month since the department started keeping comparable records in 1995. The previous low was set in September.

Hawaiian Airlines and Delta Air Lines posted the best rates for on-time arrivals, over 90 percent.

Virgin America, which is now owned by Alaska Airlines' parent, had the worst mark, 81.4 percent.

Associated Press



Tesla has opened a service center in Jacksonville at 7818 Philips Highway. (Photos by Bill Bortzfeld/Florida Times-Union)

Tesla opens Jacksonville service center

With the growth of electric vehicle sales, company opens facility for customers

By Dan Scanlan

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Northeast Florida Tesla owners won't have to expend that many volts to get their electric cars and crossovers serviced now that the Silicon Valley-based company has opened an 18,000-sq-ft-plus service center at 7818 Philips Highway.

The manufacturer of America's best-selling electric cars opened the facility in early December to serve the growing number of Tesla Model S and Model X owners in Northeast Florida as well as Southeast Georgia. Prior to this, the next-closest service center was in Orlando. The center follows last year's opening of a Tesla showroom in the St. Johns Town Center.

Tesla said it has sold more than 180,000 of its roadsters, Model S sedans and new Model X SUVs around the world, but don't break sales figures down by market. With the recent opening of Jacksonville's new sales and service centers, Florida now has 11 stores and five service centers now, showing that the state has become one of its strong markets, company officials said.

Tesla operates more than 100 service centers nationwide, and said owners won't usually face lengthy wait times there since their vehicles



A Model S is seen in the foreground charging while a Model X is being worked on in the background at Tesla's Jacksonville service center at 7818 Philips Highway.

don't have complex engine systems that require lifts or complicated equipment for servicing. And since Tesla provides over-the-air software updates for the vehicles, service technicians can diagnose and fix many issues remotely, company officials said. Tesla technicians can make house calls to the vehicle if it needs hands-on service, while in-person service appointments can be scheduled online or over the phone, Tesla said.

Electric vehicle sales, which include Teslas, are growing in Jacksonville, according to the North Florida Clean Fuels Coalition. As of mid-

September, Jacksonville had 1,065 registered electric cars, up from 15 in 2011. National experts predict at least 35 percent of car sales will be for electric cars by 2040.

Jacksonville is also improving infrastructure for electric cars, with more than 40 charging stations in the city now. As for Tesla-specific high-speed Supercharger facilities in the U.S., the company said it has hundreds, with 14 in Florida alone. A Supercharger can provide up to a 170-mile range in 30 minutes. So Supercharger centers in the Jacksonville area are within the estimated 200- to 300-mile range of a Model S — the Savannah airport, Kingsland Police Department off Georgia 40 and St. Augustine Premium Outlets off I-95.

That said, Tesla is now charging for Supercharging if owners don't charge at home. Teslas ordered after Sunday will receive 400 kilowatt-hours of free Supercharging credits (about 1,000 miles) annually on the anniversary of their vehicles' delivery. But if they travel beyond that annual credit, they will be charged what Tesla called "a small fee" to Supercharge.

For more information on Teslas and its Supercharger recharging network, go to tesla.com.

Dan Scanlan: (904) 359-4549

Shorter workweek is one thing we can learn from Denmark expert



work wanted
candace moody

Scandinavian countries are known for their family friendly, balanced approach to working. I recently had the opportunity to speak to a Danish author now living in Austin, Texas, about how U.S. and Danish workers differ in

their approach to managing their careers.

Soulaima Gourani is a consultant, trainer, and author of several books on careers and success. She's half-Danish, half-Moroccan, and has been recognized as one of the 20 most business-minded people in Nordic countries and named among the European 'Inspiring Fifty' list of inspiring role models. She's worked in multinational companies such as Hewlett-Packard and the A.P. Moller-Maersk Group and holds an MBA from the Copenhagen

Business School, where she taught supply chain management.

Danes are less reliant on their jobs for social status and prestige, according to Gourani. They consider themselves one of the most equal societies in the world. In fact, a recent study indicated that most Danes would not work more hours, even if their (very high) income tax rate was lower. "We are not motivated as much by earning," she says.

The Danes have recently started a national debate about how long a work week should be. Denmark

and Norway log in the fewest work hours in the world, averaging 1,672 hours annually, 8 percent less than the U.S. average of 1,798. One Danish political party has proposed a 30-hour week, down from the traditional 37 hours. They also propose a job sharing model where every job would be performed by two people. This may be a more viable model in Denmark, where 72 percent of the workforce is employed in the service sector. Forty percent of

MOODY continues on D-2

MOODY

Continued from D-1

Danes have completed a university degree, and they are a very productive workforce.

Denmark offers women (and men) the option of a year of paid parental leave after the birth of a child. Only about 7 percent of men take the leave, according to Gourani. She says that although many women do take the full amount, it can be a career mistake; a year is simply too long to be out of the loop. "It's a matter of fact that you cannot just pull the plug for a year," she says. "It simply does not work like that. The company will forget you. Your network will forget you."

There are alternatives to a full-time return, she says. She recommends that women work a couple of hours each day or a couple of days a week while out to keep up with projects or customers. "The other day, I received an 'out of office' message from someone I sent an email to. It came back with this reply: 'Thank you for your mail. I will read it on Friday since I am on maternity leave part-time and only read mails on selected days.' Respect! So yes, work and a baby CAN be combined."

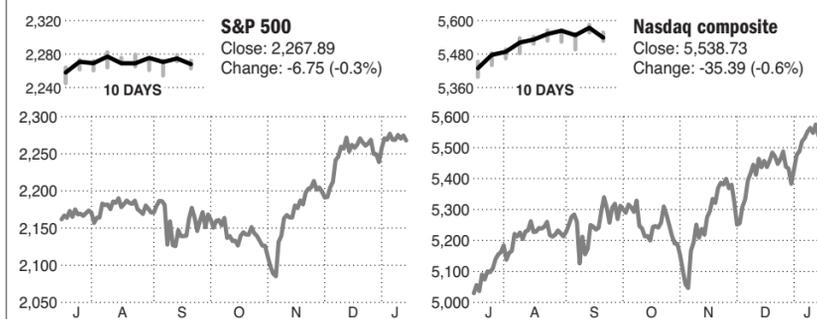
"I am well known in Europe because I show people it's OK to be ambitious," Gourani says. "I speak openly about money and power; it's not typically Danish to do so." Danes tend to dislike displays of personal achievement, but one of Gourani's speaking themes is about "changing your birth lottery" and taking charge of your future - a very American theme. Find Gourani's books at soulaimagourani.dk.

Candace Moody is vice president of communications for CareerSource Northeast Florida. Her column appears every Wednesday in the Times-Union, and she can be reached at cmoody@careersourceneff.com.

| | | | | | | |
|--------------------------------|----------------------------------|--------------------------------------|------------------------------------|------------------------------------|----------------------------------|----------------------------------|
| DOW 19,826.77 -58.96 | NASDAQ 5,538.73 -35.39 | S&P 500 2,267.89 -6.75 | 10-YR T-NOTE 2.33% -0.05 | 30-YR T-BOND 2.93% -0.06 | CRUDE OIL \$52.48 +1.1 | GOLD \$1,212.00 +16.70 |
|--------------------------------|----------------------------------|--------------------------------------|------------------------------------|------------------------------------|----------------------------------|----------------------------------|

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Stocks recap

| | NYSE | NASD | DOW | HIGH | LOW | CLOSE | CHG. | %CHG. | WK | MO | QTR | YTD |
|----------------|-------|-------|-----------|----------|----------|----------|--------|--------|----|----|-----|--------|
| Vol. (in mil.) | 3,457 | 1,671 | 19,826.77 | 19882.99 | 19775.35 | 19826.77 | -58.96 | -0.30% | ▼ | ▼ | ▲ | +0.32% |
| Pvs. Volume | 2,983 | 1,539 | 5,538.73 | 5,538.73 | 5,538.73 | 5,538.73 | -35.39 | -0.63% | ▼ | ▼ | ▲ | +2.89% |
| Advanced | 1338 | 832 | 2,267.89 | 2,267.89 | 2,267.89 | 2,267.89 | -6.75 | -0.30% | ▼ | ▼ | ▲ | +1.30% |
| Declined | 1643 | 2019 | 1684.35 | 1684.35 | 1684.35 | 1684.35 | -14.67 | -0.87% | ▼ | ▼ | ▲ | +0.73% |
| New Highs | 100 | 83 | 23780.10 | 23780.10 | 23663.64 | 23711.34 | -96.64 | -0.41% | ▼ | ▼ | ▲ | +1.22% |
| New Lows | 14 | 24 | 1371.51 | 1371.51 | 1352.32 | 1371.51 | -19.73 | -1.44% | ▼ | ▼ | ▲ | -0.35% |

Local stocks

| NAME | TICKER | PE | CLOSE | CHG | CHG | YTD | Percent | NAME | TICKER | PE | CLOSE | CHG | CHG | YTD | Percent |
|----------------------|--------|-----|--------|-------|-------|--------|---------|----------------------|--------|-----|--------|-------|-------|-------|---------|
| AT&T | T | 16 | 41.11 | +15 | +0.4 | -3.3 | | Keycorp | KEY | 16 | 17.71 | -87 | -4.7 | -3.1 | |
| Adv Micro Dev | AMD | dd | 9.82 | -76 | -7.2 | -13.4 | | LandStar | LSTR | 26 | 84.50 | -2.25 | -2.6 | -0.9 | |
| Aetna Inc | AET | 17 | 121.04 | -1.27 | -1.0 | -2.4 | | Liberty Property | LPT | 18 | 40.11 | -1.2 | -0.3 | +1.5 | |
| Allstate | ALL | 17 | 73.85 | -0.4 | -0.1 | -0.4 | | Lowes Cos | LOW | 19 | 72.38 | +2.3 | +0.3 | +1.8 | |
| Apple Inc | AAPL | 15 | 120.00 | +96 | +0.8 | +3.6 | | Medtronic Inc | MDT | 17 | 75.82 | +7.3 | +1.0 | +6.4 | |
| Asbury Automotive | ABG | 11 | 64.55 | +90 | +1.4 | +4.6 | | Micron Tech | MU | dd | 21.74 | -4.4 | -2.0 | -0.8 | |
| Atlantic Coast Fin | ACFC | 13 | 7.16 | -17 | -2.3 | +5.3 | | Microsoft Corp | MSFT | 26 | 62.53 | -17 | -0.3 | +0.6 | |
| AutoNation Inc | AN | 13 | 51.67 | +35 | +0.7 | +6.2 | | Mondelez Intl | MDLZ | 50 | 44.90 | +30 | +0.7 | +1.3 | |
| BB&T Corp | BBT | 16 | 45.56 | -96 | -2.1 | -3.1 | | Morgan Stanley | MS | 17 | 42.15 | -1.66 | -3.8 | -0.2 | |
| Banco Bibl Viz Arg | BBVA | ... | 6.55 | -0.8 | -1.2 | -3.2 | | Netnet Inc | NNI | 9 | 49.77 | -1.38 | -2.7 | -1.9 | |
| BankAmerica Corp | BAC | 18 | 22.05 | -96 | -4.2 | -0.2 | | Northrop Grumman | NOC | 21 | 228.48 | -1.69 | -0.7 | -1.8 | |
| Barc iPath Vix ST | VXX | q | 21.39 | -0.6 | -0.3 | -16.2 | | PHH Corp | PHH | dd | 14.16 | -3.8 | -2.6 | -6.6 | |
| Barrick Gold | ABX | 39 | 17.24 | +37 | +2.2 | +7.9 | | Parkervision | PRKR | dd | 2.06 | +0.2 | +1.0 | +12.0 | |
| Bonanza Creek Energy | BCEI | dd | 3.00 | +1.01 | +50.8 | +194.1 | | Patriot Transport | PATI | 17 | 26.00 | ... | ... | +18.6 | |
| CSX Corp | CSX | 21 | 38.09 | -71 | -1.8 | +6.0 | | Penney JC Co Inc | JCP | dd | 6.94 | +1.8 | +2.7 | -16.5 | |
| Chesapck Engy | CHK | dd | 7.01 | +0.9 | +1.3 | -0.1 | | Pfizer Inc | PFE | 13 | 32.06 | -4.6 | -1.4 | -1.3 | |
| Cisco Syst | CSCO | 14 | 29.99 | -0.8 | -0.3 | -0.8 | | Procter & Gamble | PG | 23 | 85.21 | +1.20 | +1.4 | +1.3 | |
| Citigroup | C | 16 | 58.38 | -1.25 | -2.1 | -1.8 | | Prudential FncI | PRU | 11 | 103.92 | -1.31 | -1.2 | -0.1 | |
| Coach Inc | COH | 22 | 35.73 | +65 | +1.9 | +2.0 | | Qualcomm Inc | QCOM | 16 | 64.19 | -2.69 | -4.0 | -1.5 | |
| CocaCola Co | KO | 25 | 41.22 | +34 | +0.8 | -0.6 | | Rayonier AdvMatis | RYAM | 8 | 15.70 | -57 | -3.5 | +1.6 | |
| Convergys Corp | CVG | 14 | 25.70 | +0.1 | ... | +4.6 | | Rayonier Inc. | RYN | 46 | 27.46 | -14 | -0.5 | +3.2 | |
| CS Velsh 3xInvrsNGS | DGAZ | q | 3.64 | +0.3 | +0.8 | +20.1 | | RgcycCtrs | REG | 33 | 69.71 | +8.3 | +1.2 | +1.1 | |
| Dirx Jr GoldMin Bull | JNUG | q | 9.20 | +8.3 | +9.9 | +64.9 | | Regions FncI | RF | 18 | 13.78 | -9.0 | -6.1 | -4.0 | |
| Dir Dly Gold Bull3x | NUGT | q | 10.47 | +7.7 | +7.9 | +37.0 | | Rex Energy Corp | REXX | dd | .75 | +2.3 | +44.1 | +58.2 | |
| DryShips Inc | DRYS | 1 | 1.62 | -25 | -13.4 | -56.1 | | Reynolds American | RAI | 27 | 57.68 | +1.71 | +3.1 | +2.9 | |
| EverBank Financial | EVER | 18 | 19.40 | -0.1 | -0.1 | -0.3 | | Rite Aid Corp | RAD | 79 | 8.67 | +0.1 | +0.1 | +5.2 | |
| Exxon Mobil Corp | XOM | 35 | 87.36 | +1.01 | +1.2 | -3.2 | | SPDR S&P500 ETF Tr | SPY | q | 226.25 | -8.0 | -0.4 | +1.2 | |
| FMC Technologies | FTI | 28 | 35.35 | -5.0 | -1.4 | -0.5 | | St Joe Co | JOE | 9 | 17.35 | -3.5 | -2.0 | -8.7 | |
| FRP Holdings | FRPH | 30 | 36.85 | -1.50 | -3.9 | -2.3 | | Sanchez Energy Corp | SN | dd | 13.20 | +1.96 | +17.4 | +46.2 | |
| FedEx Corp | FDX | 17 | 186.05 | -96 | -0.5 | -0.1 | | Sprint Corp | S | dd | 8.65 | +0.4 | +0.5 | +2.7 | |
| Fidelity Natl FincI | FNF | 15 | 33.86 | +21 | +0.6 | -0.3 | | SPDR Financial | XLF | q | 22.95 | -5.6 | -2.4 | -1.3 | |
| FNFV Group | FNFV | ... | 12.75 | -1.5 | -1.2 | -6.9 | | Stein Mart | SMRT | 15 | 3.84 | -1.4 | -3.5 | -29.9 | |
| Fidelity Natl Info | FIS | 22 | 78.70 | +1.33 | +1.7 | +4.0 | | Sun Trust | STI | 15 | 53.88 | -2.09 | -3.7 | -1.8 | |
| Ford Motor | F | 6 | 12.61 | -0.2 | -0.2 | +4.0 | | UPS class B | UPS | 20 | 114.07 | -1.7 | -0.1 | -0.5 | |
| Freeport McMoRan | FCX | dd | 15.06 | -1.3 | -0.9 | +14.2 | | Vale SA | VALE | ... | 9.51 | -0.7 | -0.7 | +24.8 | |
| Gen Electric | GE | 28 | 31.27 | -0.9 | -0.3 | -1.0 | | VanE Vect Gld Miners | VGX | q | 23.36 | +6.2 | +2.7 | +11.7 | |
| General Motors Co | GM | 6 | 37.31 | -0.3 | -0.1 | +7.1 | | VanE Vect JrGoldMin | GDJX | q | 37.91 | +1.25 | +3.4 | +20.2 | |
| Home Depot | HD | 22 | 135.93 | +89 | +0.7 | +1.4 | | Vulcan Matl | VMC | dd | 123.66 | -7.4 | -0.6 | -1.2 | |
| ISHares Brazil | EWZ | q | 36.19 | +2.5 | +0.7 | +8.5 | | Wal Mart Stores | WMT | 15 | 68.42 | +1.29 | +1.9 | -1.0 | |
| ISHares Emerg Mkts | EEM | q | 36.66 | -0.2 | -0.1 | +4.7 | | Weatherford Intl Ltd | WFT | dd | 5.42 | +1.6 | +3.0 | +8.6 | |
| ISHares EAFE ETF | EFA | q | 59.37 | -2.2 | -0.4 | +2.8 | | Web.com Group | WEB | 7 | 19.20 | -3.5 | -1.8 | -9.2 | |
| ISHares Rus 2000 | IWM | q | 134.41 | -1.85 | -1.4 | -0.3 | | Wells Fargo & Co | WFC | 13 | 53.78 | -1.53 | -2.8 | -2.4 | |
| Intel Corp | INTC | 17 | 36.80 | +0.1 | ... | +1.5 | | WestRock Co | WRK | ... | 51.46 | -8.9 | -1.7 | +1.4 | |
| IBM | IBM | 13 | 167.89 | +5.5 | +0.3 | +1.1 | | Weyerhaeuser | WY | 26 | 30.60 | -0.4 | -0.1 | +1.7 | |
| JPMorgan Chase & Co | JPM | 14 | 83.55 | -3.15 | -3.6 | -3.2 | | | | | | | | | |
| Johnson & Johnson | JNJ | 18 | 114.87 | +2.7 | +0.2 | -0.3 | | | | | | | | | |

Interest rates



The yield on the 10-year Treasury rose to 2.56 percent on Tuesday. Yields affect rates on mortgages and other consumer loans.

| PRIME RATE FUNDS | YEST | FED |
|------------------|------|-----|
| 6 MO AGO | 3.75 | .63 |
| 1 YR AGO | 3.50 | .38 |

| TREASURIES | YEST | PVS | NET CHG | WK | MO | QTR | 1YR |
|----------------|------|------|---------|----|----|-----|------|
| 3-month T-bill | .53 | 0.52 | +0.01 | ▲ | ▲ | ▲ | .23 |
| 6-month T-bill | .60 | 0.60 | ... | ▲ | ▲ | ▲ | .35 |
| 52-wk T-bill | .78 | 0.80 | -0.02 | ▼ | ▼ | ▲ | .46 |
| 2-year T-note | 1.15 | 1.20 | -0.05 | ▼ | ▼ | ▲ | .85 |
| 5-year T-note | 1.82 | 1.88 | -0.06 | ▼ | ▼ | ▲ | 1.46 |
| 10-year T-note | 2.33 | 2.38 | -0.05 | ▼ | ▼ | ▲ | 2.04 |
| 30-year T-bond | 2.93 | 2.99 | -0.06 | ▼ | ▼ | ▲ | 2.82 |

| BONDS | YEST | PVS | NET CHG | WK | MO | QTR | 1YR |
|------------------------|------|------|---------|----|----|-----|------|
| AP Muni Bond Idx | 2.54 | 2.54 | ... | ▼ | ▼ | ▲ | ... |
| Barclays Glob Agg Bd | 1.61 | 1.59 | +0.02 | ▼ | ▼ | ▲ | ... |
| Barclays US Aggregate | 2.59 | 2.57 | +0.02 | ▲ | ▲ | ▲ | 2.47 |
| Barclays US Corp | 3.33 | 3.32 | +0.01 | ▼ | ▼ | ▲ | 3.62 |
| Barclays US High Yield | 5.84 | 5.86 | -0.02 | ▲ | ▲ | ▲ | 9.22 |
| Moody's AAA Corp Idx | 3.90 | 3.86 | +0.04 | ▼ | ▼ | ▲ | 3.96 |
| 10-Yr. TIPS | .33 | 0.39 | -0.06 | ▼ | ▼ | ▲ | .66 |

Commodities

The price of oil rose only 0.2 percent, while natural gas prices slumped almost 4 percent. Gold prices fell while silver rose.

| FUELS | CLOSE | PVS. | %CH. | %YTD |
|----------------------|-------|-------|-------|------|
| Crude Oil (bbl) | 52.48 | 52.37 | +0.21 | -2.3 |
| Ethanol (gal) | 1.51 | 1.48 | +0.07 | -6.2 |
| Heating Oil (gal) | 1.65 | 1.65 | -0.17 | -3.3 |
| Natural Gas (mm btu) | 3.41 | 3.42 | -0.20 | -8.4 |
| Unleaded Gas (gal) | 1.60 | 1.61 | -0.70 | -3.9 |

| METALS | CLOSE | PVS. | %CH. | %YTD |
|----------------|---------|---------|-------|-------|
| Gold (oz) | 1212.00 | 1195.30 | +1.40 | +5.4 |
| Silver (oz) | 17.10 | 16.72 | +2.28 | +7.3 |
| Platinum (oz) | 979.10 | 982.40 | -0.34 | +8.6 |
| Copper (lb) | 2.62 | 2.68 | -2.39 | +4.8 |
| Palladium (oz) | 752.40 | 748.55 | +0.51 | +10.2 |

| AGRICULTURE | CLOSE | PVS. | %CH. | %YTD |
|--------------------|--------|--------|-------|-------|
| Cattle (lb) | 1.20 | 1.19 | +0.89 | +0.5 |
| Coffee (lb) | 1.50 | 1.49 | +0.40 | +9.4 |
| Corn (bu) | 3.66 | 3.59 | +1.95 | +3.8 |
| Cotton (lb) | 0.72 | 0.72 | -0.22 | +2.1 |
| Lint (1,000 lb ft) | 334.70 | 316.00 | +0.44 | +5.7 |
| Orange Juice (lb) | 1.74 | 1.83 | -5.21 | -12.4 |
| Soybeans (bu) | 10.69 | 10.43 | +2.21 | +7.3 |
| Wheat (bu) | 4.34 | 4.26 | +1.76 | +6.3 |

(Previous and change figures reflect current contract.)

Foreign Exchange

The dollar rose against the euro, the British pound and the Japanese yen. The dollar fell against the Canadian dollar but rose against the Mexican peso.

| MAJORS | CLOSE | CH. | %CH. | 6MO. AGO | 1YR. AGO |
|-----------------------|--------|--------|--------|----------|----------|
| USD per British Pound | 1.2396 | +0.349 | +2.82% | 1.3206 | 1.4263 |
| Canadian Dollar | 1.3052 | -0.121 | -9.3% | 1.2943 | 1.4540 |
| USD per Euro | | | | | |