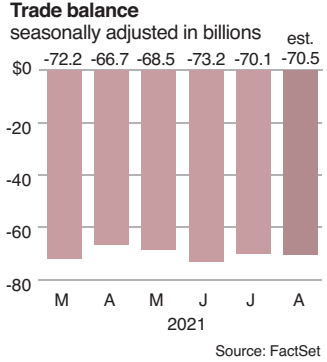


Today

Out of balance

The Commerce Department serves up its latest snapshot of the nation's trade gap today. The gap between the value of goods and services the U.S. sells abroad and what it buys narrowed by \$70.1 billion in July from the previous month as economic growth overseas helped boost American exports, while imports declined. Economists project the trade gap widened in August by \$70.5 billion. Between January and July, the U.S. trade deficit totaled \$141.7 billion, 6% below the same period last year.



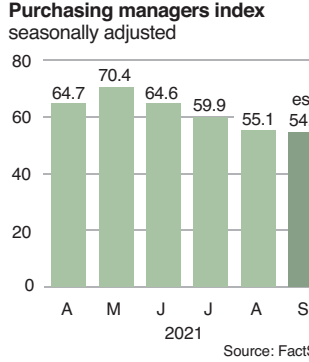
On a roll

Wall Street expects another solid quarterly snapshot from PepsiCo. Analysts predict the food and beverage company will report today that its third-quarter earnings and revenue increased from a year earlier. That would echo the company's results in the first half of this year. PepsiCo has been expanding its offerings, focusing more on healthier snacks and zero-calorie beverages.



Economic bellwether

Financial information company IHS Markit issues its monthly index of U.S. services sector firms today. The index is based on monthly surveys of a variety of companies, including hotel and restaurant operators, and financial services, communication and transportation firms. Economists predict the September reading slipped to 54.4. That would be the index's fourth straight monthly decline after it hit an all-time high of 70.4 in May. Readings above 50 indicate that the services sector is expanding.



Closing price for Monday, October 4, 2021

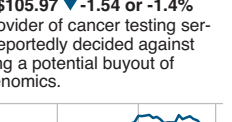
Story Stocks

Technology companies led a broad slide for stocks on Wall Street Monday, as rising bond yields and energy prices stoked investors' concerns about higher inflation. The S&P 500, the Dow Jones Industrial Average and the tech-heavy Nasdaq all fell.

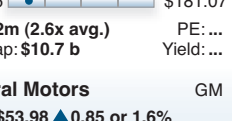
Tesla TSLA
Close: \$781.53 ▲6.31 or 0.8%
The electric vehicle maker's third-quarter deliveries beat Wall Street forecasts.



Guardant Health GH
Close: \$105.97 ▼1.54 or -1.4%
The provider of cancer testing services reportedly declined against pursuing a potential buyout of NeoGenomics.



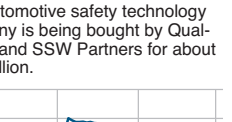
General Motors GM
Close: \$53.98 ▲0.85 or 1.6%
Activist investor Engine No. 1 reportedly took a stake in the auto maker.



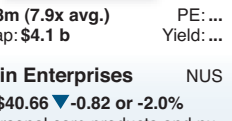
Veoneer VNE
Close: \$36.19 ▲1.64 or 4.8%
The automotive safety technology company is being bought by Qualcomm and SSW Partners for about \$4.5 billion.



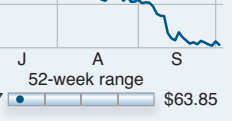
Nu Skin Enterprises NUS
Close: \$40.66 ▼0.82 or -2.0%
The personal care products and nutritional supplements company warned investors about weak third-quarter revenue.



JELD-WEN Holding JELD
Close: \$24.90 ▼0.95 or -3.7%
The maker of doors and windows trimmed its forecast for revenue growth because of supply and labor problems.



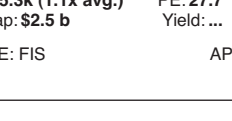
Facebook Inc FB
Close: \$245.00 ▼16.78 or -6.8%
Facebook shares skidded after one of the company's former employees said on '60 Minutes' Sunday that the social media giant favors its own interests over the public good.



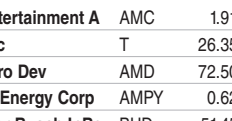
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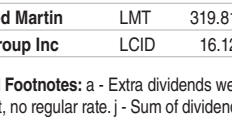
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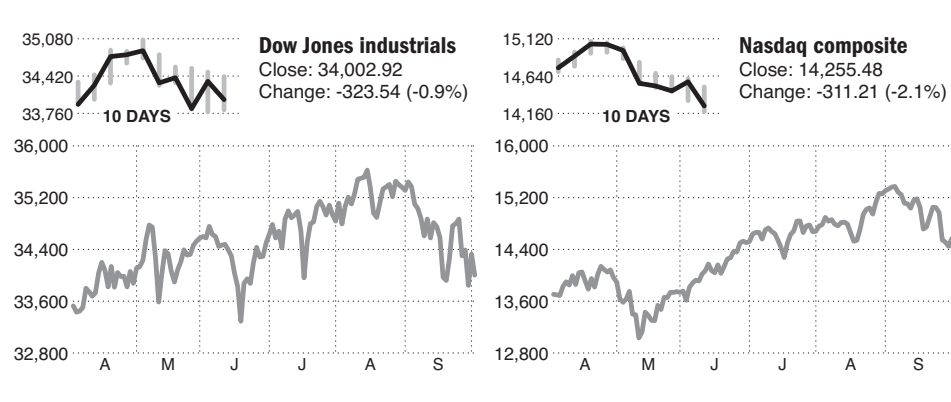
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Money & Markets



Index	High	Low	Close	Chg	%Chg	YTD
DOW	34,410.28	33,821.58	34,002.92	-323.54	-0.94%	+11.10%
DOW Trans.	14,395.71	14,164.98	14,210.00	-40.71	-0.29%	+13.62%
DOW Util.	888.56	872.22	885.70	+12.88	+1.48%	+2.44%
NYSE Comp.	16,362.43	16,130.23	16,198.56	-125.19	-0.77%	+11.52%
NASDAQ	14,499.74	14,181.69	14,255.48	-311.21	-2.14%	+10.61%
S&P 500	4,355.51	4,278.94	4,300.46	-56.58	-1.30%	+14.49%
S&P 400	2,695.92	2,659.04	2,667.23	-16.41	-0.61%	+15.63%
Wilshire 5000	45,362.75	44,538.32	44,737.20	-625.55	-1.38%	+13.38%
Russell 2000	2,240.85	2,210.61	2,217.47	-24.16	-1.08%	+12.29%

Stocks Recap

	NYSE	NASD
Vol. (in mil.)	4,007	3,892
Pvs. Volume	3,740	3,723
Advanced	904	832
Declined	1578	2599
New Highs	101	85
New Lows	68	186

Interest rates



The yield on the 10-year Treasury note rose to 1.48% Monday. Yields affect rates on mortgages and other consumer loans.

TREASURIES	LAST	PVS	NET CHG	1YR AGO
3-month T-bill	.04	.04	...	.09
6-month T-bill	.06	.05	+0.01	.11
52-wk T-bill	.09	.08	+0.01	.12
2-year T-note	.27	.27	...	.13
5-year T-note	.95	.93	+0.02	.28
7-year T-note	1.27	1.26	+0.01	.48
10-year T-note	1.48	1.47	+0.01	.70
30-year T-bond	2.05	2.05	...	1.48

CONSUMER RATES	NAT'L AVG	WK AGO	6MO AGO	1YR AGO
48 month new car loan	3.58 ▼	3.72	3.72	4.04
Money market account	0.07 =	0.07	0.08	0.10
1 year CD	0.29 =	0.29	0.29	0.33
\$30K Home equity loan	6.46 ▲	6.45	6.45	4.71
30 year fixed mortgage	3.11 ▼	3.13	3.03	3.28
15 year fixed mortgage	2.37 ▼	2.40	2.33	2.53

Commodities

Energy futures rose, with U.S. crude oil climbing 2.3% to a 7-year high, as OPEC and allied oil producers stuck to a plan for cautious production increases. Gold and silver prices closed higher.

FUELS	CLOSE	PVS	%CHG	%YTD
Crude Oil (bbl)	77.62	75.88	+2.29	+60.0
Ethanol (gal)	2.21	2.21	...	+54.0
Heating Oil (gal)	2.44	2.38	+2.26	+64.3
Natural Gas (mm btu)	5.77	5.62	+2.62	+127.1
Unleaded Gas (gal)	2.31	2.25	+2.60	+62.1

METALS	CLOSE	PVS	%CHG	%YTD
Gold (oz)	1766.20	1757.00	+0.52	-6.7
Silver (oz)	22.62	22.51	+0.48	-14.1
Platinum (oz)	960.20	972.10	-1.22	-10.7
Copper (lb)	4.25	4.19	+1.26	+20.9

AGRICULTURE	CLOSE	PVS	%CHG	%YTD
Cattle (lb)	1.23	1.20	+1.84	+8.6
Coffee (lb)	2.00	2.04	-1.81	+56.2
Corn (bu)	5.41	5.42	-0.14	+11.7
Cotton (lb)	1.07	1.07	+0.38	+36.9
Lumber (1,000 bd ft)	633.90	622.70	+1.41	-27.6
Orange Juice (lb)	1.36	1.34	+1.68	+10.3
Soybeans (bu)	12.36	12.47	-0.86	-6.0
Wheat (bu)	7.57	7.55	+0.17	+18.1

Wanted: data privacy

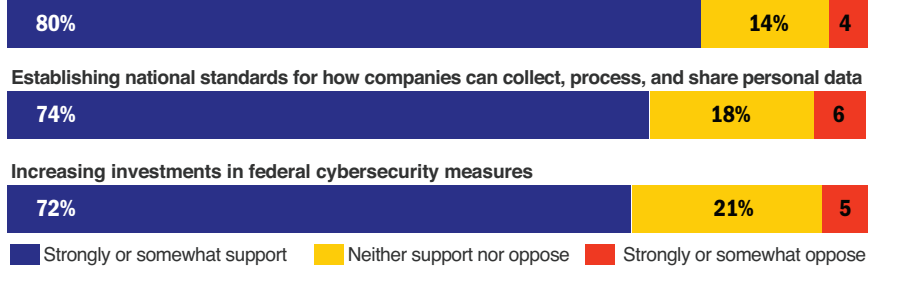
TikTok's recent run-in with European regulators is another reminder that not a day seems to pass without a report of personal data collected online being sold, stolen or abused. It's so bad that more than three in five Americans don't trust tech companies to keep their social media activity or locations private. Half don't even believe their private text conversations are secure.



privacy as a national security issue. Federal privacy legislation has been stalled for years amid heavy industry lobbying – even as casualties mount from ransomware attacks and other identity theft sources that enable unemployment insurance, tax refund and other scams. California, Virginia and Colorado allow people to opt out from data collection and force businesses to delete their personal information. But advocates say these laws are no substitute for comprehensive federal privacy legislation, as the European Union has. It recently opened investigations into TikTok's handling of children's personal data and data transfers to China.

So says a poll of 1,004 adults done in June by The Associated Press with the NORC Center for Public Affairs Research. The vast majority want federal intervention. The poll found nearly three-quarters of Americans favor national standards for how companies can collect, process and share personal data – and see data collection and force businesses to delete their personal information. But advocates say these laws are no substitute for comprehensive federal privacy legislation, as the European Union has. It recently opened investigations into TikTok's handling of children's personal data and data transfers to China.

Do you support the federal government taking each of the following measures to help protect the data privacy and security of individuals?



Sources: AP-NORC; MeriTalk Frank Bajak; Jenni Sohn • AP

Company Spotlight Facing challenges

Facebook shares skidded after one of the company's former employees said on '60 Minutes' Sunday that the social media giant favors its own interests over the public good. Data scientist Frances Haugen was identified as the woman who anonymously filed complaints with federal law enforcement that the Menlo Park, California-based company's own research shows how it magnifies hate and misinformation.



"Facebook, over and over again, has shown it chooses profit over safety," she said. Haugen said a 2018 change to the content flow contributed to more divisiveness and ill will in a network ostensibly created to bring people closer together. Facebook's annual revenue has more than doubled from \$56 billion in 2018 to a projected \$119 billion this year. Facebook and its Instagram and WhatsApp platforms were down across wide swathes of the world Monday.

Facebook (FB)	Monday's close: \$326.23, -16.78	Total return	1-yr	3-yr*	5-yr*
52-WEEK RANGE	\$245 - \$384	FB	25.5%	27.5	20.4
Price-earnings ratio: 24	(Based on past 12-month results)	Market value: \$919.8 billion			

Stocks of Local Interest

NAME	TICKER	52-WK RANGE	◇CLOSE	LO	HI	CLOSE	CHG	%CHG	WK	MO	QTR	%CHG	%RTN	P/E	DIV
AMC Entertainment A	AMC	1.91	72.62	36.77	-1.69	-4.4	▼	▼	▼	▼	▼	+1634.4	+708.1	...	...
AT&T Inc	T	26.35	33.88	27.25	+0.09	+0.3	▲	▲	▲	▲	▲	-5.3	+2.0	2.08	...
Adv Micro Dev	AMD	72.50	122.49	100.34	-2.11	-2.1	▼	▼	▼	▼	▼	+9.4	+25.5	35	...
Amplify Energy Corp	AMPY	0.62	5.78	3.23	-2.52	-43.8	▼	▼	▼	▼	▼	+146.6	+523.9	0.40	...
Anheuser-Busch InBev	BUD	51.45	79.67	56.40	-1.0	-0.2	▼	▼	▼	▼	▼	-19.3	+5.8	20	1.0e
Apple Inc	AAPL	107.32	157.26	139.14	-3.51	-2.5	▼	▼	▼	▼	▼	+4.9	+22.9	38	0.88
Bank of America	BAC	23.12	44.04	43.34	+2.6	+0.6	▲	▲	▲	▲	▲	+43.0	+79.3	19	0.84
Benchmark Elec	BHE	19.67	32.56	27.06	-2.3	-0.8	▼	▼	▼	▼	▼	+0.2	+35.8	34	0.66
Berkshire Hath A	BRK/A	297.817	445.000	412.540	-2.338	-0.6	▼	▼	▼	▼	▼	+18.6	+28.6	33	...
Bottomline Tech Inc	EPAY	36.05	55.09	38.22	-1.15	-2.9	▼	▼	▼	▼	▼	-27.5	-6.8	62	...
Brist Myr Sqb	BMV	56.75	69.75	58.93	-5.8	-1.0	▼	▼	▼	▼	▼	-5.0	-2.1	1.96	...
Carnival Corp	CCL	12.11	31.52	25.34	-7.5	-2.9	▼	▼	▼	▼	▼	+17.0	+64.8	...	...
CocaCola Co	KO	47.30	57.56	52.99	-0.3	-0.1	▼	▼	▼	▼	▼	-3.4	+9.7	28	1.68
Colerra Energy Inc	CTRA	14.28	23.10	22.77	+5.2	+2.3	▲	▲	▲	▲	▲	+39.9	+27.8	33	0.44
Con Edison	ED	65.56	83.93	73.22	+1.62	+2.3	▲	▲	▲	▲	▲	+1.3	-2.7	22	3.10
ContextLogic Inc	WISH	5.26	32.85	4.85	-5.0	-9.3	▼	▼	▼	▼	▼	-73.4	...	...	...
Dover Corp	DOV	108.00	176.46	155.99	-0.89	-0.6	▼	▼	▼	▼	▼	+23.6	+45.4	31	2.00f
Elbit Systems	ESLT	110.69	149.87	142.75	-3.28	-2.2	▼	▼	▼	▼	▼	+9.1	+16.0	26	1.47f
Eversource Energy	ES	76.64	96.66	84.92	+3.08	+3.8	▲	▲	▲	▲	▲	-1.8	+0.0	23	2.11f
Exxon Mobil Corp	XOM	31.11	64.93	61.72	+7.9	+1.3	▲	▲	▲	▲	▲	+49.7	+81.5	3.48	...
Facebook Inc	FB	244.61	384.33	326.23	-16.78	-4.9	▼	▼	▼	▼	▼	+19.4	+29.6	24	...
Ford Motor	F	6.95	16.46	14.35	+1.9	+1.3	▲	▲	▲	▲	▲	+63.3	+112.6	17	...
Gen Electric	GE	48.88	115.32	104.90	-9.2	-0.9									