

# Money Matters Why booking travel on your phone is a bad idea

By Sam Kemmis  
NerdWallet

Since the first iPhone launched 15 years ago, consumer shopping habits have slowly but relentlessly shifted toward mobile devices. According to a survey of 3,250 U.S. consumers from Pymnts.com, a website dedicated to analyzing the role of payments in new tech, the majority of travel service purchases (51.4%) were made on a mobile device in February 2022.

It seems that shopping for travel on a computer will eventually go the way of the horse and buggy. Indeed, some travel shopping services, such as the travel search engine Hopper, offer only in-app shopping for certain bookings, leaving desktop users high and dry.

However, while buying a flight on a phone is more convenient, it could be more costly.

## WATCH OUT FOR DRIP PRICING

The rise in mobile shopping in the past decade has coincided with a change in how travel brands earn revenue. Add-on fees, including baggage fees on flights and resort fees with lodging, have become more common and pricey.

A 2021 study in the journal Marketing Science found that shoppers tend to make suboptimal decisions under these "drip pricing" situations, that is, when hidden fees are tacked on throughout the checkout process. Shoppers tend to compare initial prices across competitors, which are low, rather than the higher final price.

"When firms employ a drip pricing strategy, the initial price is almost always lower than a competitor's all-in price," said Shelle Santana, assistant professor of marketing at Bentley



University and one of the study's authors, in an email interview. "But once they start to add on amenities such as a checked bag, seat options, etc., that difference in price across firms diminishes and sometimes reverses."

Anyone who has shopped for airfare on a budget airline such as Spirit or Frontier knows exactly how this "drip pricing" plays out. Yet what surprised Santana and her colleagues was how unwilling customers were to compare alternatives, even after the final price had risen.

Basically, shoppers tend to get to the final checkout screen and grudgingly accept whatever fees have been added on. They assume it will be too much hassle to start over and find another option, even if doing so would save them money.

## THE WRONG TOOL FOR THE JOB

Shopping on mobile devices is quick and easy for simple purchases, like paying a bill. Yet shopping for travel is far from simple, and usually requires switching between several tabs and apps to find the best deal.

Consider the common decision of whether to purchase a flight with either cash or reward miles. This involves several steps. First, you'll need to search on the airline app or website for award availability. Then, you'll search on a third-party flight tool, for estimated cash fares before determining the value of the redemption in miles versus dollars. Once you've determined the best option, you'll then need to navigate through the entire checkout process from both cash and award flight options to determine the

true final price.

Maybe some Gen Zers can manage this task on a mobile device. But for many, it's too daunting.

Indeed, a 2018 study in the Journal of Marketing followed nearly a million sessions on a shopping website and found that shoppers who switched from a phone to computer completed their transactions at a higher conversion rate. Interestingly, this higher conversion rate effect was even more true for higher priced or risky products.

So, even if you like scrolling for flights on your phone, or if you feel overwhelmed by the mobile-based options, follow the advice of the experts who prefer booking travel — which can be both expensive and risky — using a computer.

AP

For the week ending Friday, November 4, 2022

# Money&Markets Extra

## Combined Stocks

on the New York Stock Exchange and Nasdaq. Stocks in bold changed 10% or more from the previous week's close and are worth \$5 or more.

| WK HIGH | WK LOW | WK NAME    | CLOSE  | WK CHG  | YTD %CHG | WK HIGH | WK LOW | WK NAME      | CLOSE  | WK CHG | YTD %CHG | WK HIGH | WK LOW | WK NAME     | CLOSE  | WK CHG | YTD %CHG | WK HIGH | WK LOW | WK NAME     | CLOSE  | WK CHG | YTD %CHG |
|---------|--------|------------|--------|---------|----------|---------|--------|--------------|--------|--------|----------|---------|--------|-------------|--------|--------|----------|---------|--------|-------------|--------|--------|----------|
| 8.69    | 8.21   | ADT Inc    | 8.49   | -21     | +1.0     | 36.85   | 35.52  | ConAgra      | 35.98  | -33    | -5.4     | 3.06    | 2.29   | Invitae     | 2.46   | +10    | -83.9    | 96.65   | 93.03  | RaythTch    | 95.22  | +14    | +10.6    |
| 27.17   | 25.50  | AES Corp   | 26.46  | +16     | +8.9     | 28.00   | 19.82  | ConAgra      | 20.48  | -635   | -73.1    | 32.41   | 30.35  | InvitHm     | 31.03  | +98    | -31.6    | 63.46   | 59.95  | RlyInch     | 63.01  | +7.0   | -12.0    |
| 68.12   | 64.20  | AFLAC      | 67.18  | +23.9   | +15.1    | 138.49  | 125.57 | ConocoPhl    | 132.32 | +515   | +63.3    | 3.43    | 2.72   | IronStce    | 2.74   | +44    | -64.6    | 5.13    | 3.93   | Redfin      | 4.02   | +55    | -89.5    |
| 8.57    | 7.81   | AGNC Inv   | 8.35   | +17     | -44.5    | 84      | 67     | ContxLag     | 69     | -04    | -77.9    | 24.33   | 19.85  | IVERIC      | 20.94  | -25.0  | +25.2    | 22.74   | 21.28  | RegionsFn   | 22.46  | +61    | +3.0     |
| 7.43    | 5.42   | AMC Ent    | 5.65   | -96     | -79.2    | 74.19   | 73.87  | ContfRescs   | 74.15  | +18    | -65.7    | 1300.83 | 125.59 | JPMorgCh    | 130.68 | +4.60  | -17.5    | 7.15    | 5.49   | RiotBlck    | 5.79   | -126   | -74.1    |
| 5.43    | 4.07   | ASET Tch   | 5.44   | +12     | -30.5    | 23      | 14     | CoreSci n    | 16     | -04    | -98.2    | 8.21    | 7.45   | JetBlue     | 7.59   | -17    | -46.7    | 8.80    | 7.99   | RithmCap    | 8.38   | -10    | -21.8    |
| 18.80   | 18.07  | AT&T Inc   | 18.32  | -16     | -25.5    | 68.01   | 31.07  | Corning      | 32.89  | +40    | -11.7    | 175.16  | 168.94 | JohnJn      | 171.48 | -3.39  | +2       | 36.45   | 31.01  | RivvaAu A   | 31.99  | +249   | -69.1    |
| 101.23  | 95.35  | AbbottLab  | 98.07  | -14.2   | -30.3    | 33.43   | 63.95  | Corteva      | 65.37  | -65    | -38.3    | 64.24   | 57.11  | JohnContl   | 63.81  | +5.11  | -21.5    | 12.76   | 11.32  | RobindA     | 12.28  | +7.8   | -39.0    |
| 148.08  | 143.03 | AbbVie     | 145.28 | -2.33   | -70.3    | 6.96    | 6.29   | Coty         | 6.93   | +20    | -34.0    | 31.29   | 29.54  | JnphHtkw    | 30.12  | -7.1   | -15.7    | 7.18    | 6.19   | RoktCo      | 6.31   | +40    | -54.9    |
| 381.99  | 245.17 | Abiomed    | 373.99 | +115.93 | 64.1     | 18.22   | 16.47  | Coumpng      | 17.06  | +6     | -41.9    | 52.16   | 47.79  | KKR         | 51.33  | +195   | -31.1    | 59.12   | 44.50  | Roku        | 49.59  | -4.96  | -78.3    |
| 1.24    | .65    | AcordTh h  | .78    | +12     | -64.4    | 68      | .39    | CreatMn h    | .44    | +04    | -79.9    | 09      | .07    | Kalera      | .08    | -01    | -93.3    | 97.36   | 91.91  | RossStrs    | 93.88  | +147   | -17.9    |
| 74.01   | 71.45  | ActivsBliz | 71.96  | -89     | -8.2     | 8.52    | 7.55   | CrescPIE g   | 8.26   | +67    | +54.7    | 14.71   | 10.54  | Kanzhun     | 14.00  | -3.26  | -59.9    | 56.45   | 45.80  | RylCarb     | 54.70  | +2.03  | -28.9    |
| 1.03    | .70    | AcusMId h  | .91    | +18     | -73.2    | 85.43   | 66.60  | Crocs        | 85.38  | +135.7 | -33.4    | 77.17   | 68.82  | Kellogg     | 69.86  | -6.93  | -8.4     | 46.94   | 39.54  | Roblox      | 40.58  | +5.20  | -60.7    |
| 325.58  | 278.23 | Adobelnk   | 285.75 | -39.93  | -49.6    | 168.48  | 126.42 | CrownStld    | 127.56 | -360.9 | -37.7    | 39.15   | 36.26  | KeurDPrp    | 36.98  | -2.57  | -3       | 13.46   | 11.01  | Rumble A n  | 13.06  | +1.54  | -22.3    |
| 63.93   | 58.03  | AMD        | 62.19  | +18     | -56.8    | 85.43   | 75.17  | CrownHld     | 75.07  | +6.96  | -32.1    | 18.56   | 17.33  | Keycorp     | 18.23  | +13    | -21.2    | 6.17    | 4.48   | SabreCorp   | 4.61   | -95    | -46.3    |
| 1.47    | .77    | AegleBio   | 1.11   | +19     | -76.6    | 2164    | 2025   | Kimco        | 2142   | +31    | -13.1    | 2164    | 2025   | Kimco       | 2142   | +31    | -13.1    | 60      | 28     | SaleT h     | 39     | +08    | -45.6    |
| 4.71    | 4.42   | Aegon      | 4.68   | +08     | -5.3     | 1848    | 1767   | KindMorg     | 1817   | +40    | +14.6    | 1848    | 1767   | KindMorg    | 1817   | +40    | +14.6    | 165.70  | 136.04 | Salesforce  | 139.77 | -23.25 | -45.0    |
| 21.68   | 15.56  | AffirmHld  | 16.12  | -42.0   | -84.0    | 3.90    | 3.37   | Kinross g    | 3.86   | +20    | -33.6    | 3.90    | 3.37   | Kinross g   | 3.86   | +20    | -33.6    | 54.03   | 50.01  | Schmbrg     | 53.10  | +2.65  | -7.3     |
| 2.60    | 2.34   | Agenus     | 2.44   | -11     | -24.2    | 30.88   | 26.38  | Kohls        | 27.10  | -3.39  | -45.1    | 81.08   | 77.99  | Schwab      | 79.05  | -1.14  | -6.0     | 81.08   | 77.99  | Schwab      | 79.05  | -1.14  | -6.0     |
| 46.24   | 40.81  | Agnico g   | 43.41  | -1.76   | -18.3    | 7.07    | 6.09   | KosmosEn     | 6.82   | +61    | +97.1    | 52.09   | 43.72  | Sea Ltd     | 44.01  | -5.53  | -80.3    | 52.09   | 43.72  | Sea Ltd     | 44.01  | -5.53  | -80.3    |
| 113.80  | 91.27  | Airbnb o   | 96.99  | -19.12  | -42.3    | 39.04   | 30.98  | DellaAir     | 32.76  | -1.91  | -16.5    | 51.07   | 47.47  | SeagateT    | 51.12  | -3.3   | -54.8    | 51.07   | 47.47  | SeagateT    | 51.12  | -3.3   | -54.8    |
| .14     | .09    | Akerna     | .10    | +00     | -94.2    | 47.79   | 45.62  | Kroger       | 46.40  | -3.7   | -25.2    | 24.20   | 17.19  | SentinOne   | 17.64  | -5.78  | -65.1    | 36.40   | 31.33  | Shopify s   | 32.15  | -2.04  | -0.4     |
| .94     | .33    | AkshoHld   | .46    | -11     | -72.3    | 1.03    | 1.13   | Denismn g    | 1.18   | +09    | -13.9    | .32     | .18    | Sientra     | .20    | -01    | -94.0    | 36.40   | 31.33  | Shopify s   | 32.15  | -2.04  | -0.4     |
| 8.20    | 3.70   | AlamosGld  | 8.11   | -03     | +5.8     | 2.70    | 2.38   | DesktPm      | 2.49   | -13    | -49.7    | 6.24    | 6.00   | SiriusXM    | 6.16   | -01    | -3.6     | .32     | .18    | Sientra     | .20    | -01    | -94.0    |
| 21.70   | 20.30  | Albion     | 21.26  | +88     | -6.2     | 9.86    | 9.35   | DeustkPb     | 9.72   | -08    | -22.2    | 1.08    | .92    | Skilz       | .98    | -07    | -0.4     | 6.24    | 6.00   | SiriusXM    | 6.16   | -01    | -3.6     |
| 43.52   | 36.51  | Alcoa Cp   | 42.40  | +3.01   | -28.8    | 78.77   | 66.55  | DevernE      | 71.48  | -4.53  | -62.3    | 10.8    | .92    | Skilz       | .98    | -07    | -0.4     | 10.65   | 8.88   | Snaplnc A   | 9.14   | +94    | -80.6    |
| 11.23   | 10.61  | AlgonPw    | 11.06  | +06     | -23.5    | 123.96  | 111.59 | DezCom s     | 114.89 | -5.99  | -14.4    | 2.56    | 2.20   | SNDL rs     | 2.32   | +03    | -59.9    | 2.56    | 2.20   | SNDL rs     | 2.32   | +03    | -59.9    |
| 28.22   | 25.13  | AllyFincl  | 25.68  | -2.31   | -46.1    | 102.36  | 92.31  | DigitalRIT   | 96.77  | -4.62  | -43.5    | 16741   | 129.36 | Snowflake   | 132.31 | -27.38 | -60.9    | 16741   | 129.36 | Snowflake   | 132.31 | -27.38 | -60.9    |
| 96.35   | 83.45  | Alphab t C | 86.70  | -9.88   | -40.1    | 15.82   | 13.03  | DisneyNetw h | 13.35  | -20.5  | -58.8    | 6.47    | 5.01   | SoFTech     | 5.18   | -27    | -7.2     | 6.47    | 5.01   | SoFTech     | 5.18   | -27    | -7.2     |
| 96.03   | 83.34  | Alphab t A | 86.58  | -9.71   | -40.2    | 108.84  | 98.11  | Disney       | 99.58  | -6.37  | -35.7    | 3.00    | 1.36   | SonnetBrs   | 1.54   | +38    | -73.4    | 3.00    | 1.36   | SonnetBrs   | 1.54   | +38    | -73.4    |
| 7.06    | 3.94   | Alicea     | 4.73   | -1.93   | -70.8    | 50.25   | 39.63  | DocuSign     | 40.68  | -7.87  | -73.2    | 3.34    | 1.67   | SonomeP     | 1.69   | -24    | -62.9    | 3.34    | 1.67   | SonomeP     | 1.69   | -24    | -62.9    |
| 60.39   | 57.47  | AltrndMl   | 57.47  | -2.63   | -11.4    | 70.80   | 66.34  | DomEngn      | 67.13  | -2.28  | -14.5    | 1.68    | 1.41   | SorrentoT h | 1.46   | -16    | -68.6    | 1.68    | 1.41   | SorrentoT h | 1.46   | -16    | -68.6    |
| 46.67   | 44.31  | Altria     | 45.50  | -81     | -4.0     | 56.98   | 42.18  | DoorDash     | 51.57  | +45.1  | -65.4    | 66.64   | 63.88  | SouthernCo  | 64.91  | -14.8  | -5.4     | 66.64   | 63.88  | SouthernCo  | 64.91  | -14.8  | -5.4     |
| 104.87  | 88.04  | Amazon s   | 90.98  | -12.43  | -45.4    | 49.88   | 45.97  | Dow Inc      | 49.03  | +1.55  | -13.6    | 38.00   | 35.48  | SwstAir     | 37.98  | +85    | -13.4    | 38.00   | 35.48  | SwstAir     | 37.98  | +85    | -13.4    |
| 11.69   | 10.71  | Amcor      | 11.16  | -59     | -7.1     | 22.19   | 20.42  | Dropbox      | 21.40  | -62    | -12.8    | 7.06    | 6.41   | SwstnErgy   | 6.81   | +23    | +46.1    | 7.06    | 6.41   | SwstnErgy   | 6.81   | +23    | +46.1    |
| 14.54   | 13.20  | AmAirlines | 14.11  | +11     | -21.4    | 64.26   | 56.83  | DuPont       | 61.93  | +4.37  | -23.3    | 24.88   | 21.14  | SpiritAero  | 23.43  | +26    | -45.6    | 24.88   | 21.14  | SpiritAero  | 23.43  | +26    | -45.6    |
| 11.19   | 8.90   | AmAxle     | 9.50   | -15     | -51.3    | 95.39   | 91.44  | DukeEngy     | 93.61  | -39    | -10.8    | 36.70   | 6.58   | SprotSilv   | 7.20   | +47    | -10.2    | 36.70   | 6.58   | SprotSilv   | 7.20   | +47    | -10.2    |
| 11.69   | 10.04  | AEagleOut  | 11.33  | +08     | -55.3    | 150.88  | 132.36 | EOG Rescs    | 142.23 | +85.4  | +60.4    | 80.30   | 70.70  | StantBlkD   | 74.64  | -3.87  | -60.4    | 80.30   | 70.70  | StantBlkD   | 74.64  | -3.87  | -60.4    |
| 90.64   | 87.23  | AEP        | 89.57  | +17     | +7       | 42.52   | 39.30  | EQG Corp     | 41.08  | +20    | +88.4    | 93.80   | 82.97  | Starbucks   | 91.86  | +47    | -21.5    | 93.80   | 82.97  | Starbucks   | 91.86  | +47    | -21.5    |
| 150.63  | 136.77 | AmExp      | 144.72 | -5.72   | -11.5    | 159.09  | 146.76 | Eaton        | 158.69 | +8.41  | -8.2     | 47      | 17     | StarygP     | 26     | -03    | -97.4    | 47      | 17     | StarygP     | 26     | -03    | -97.4    |
| 58.65   | 56.11  | AmintGrp   | 57.92  | +1.12   | +1.9     | 159.09  | 131.04 | Ecoban       | 134.75 | -23.02 | -46.6    | 13.87   | 12.79  | Stellantis  | 13.54  | -03    | -27.8    | 13.87   | 12.79  | Stellantis  | 13.54  | -03    | -27.8    |
| 1.39    | 1.04   | AmVirtCl   | 1.16   | -22     | -97.1    | 107.68  | 259.84 | EdwLISci     | 106.11 | +19.6  | -19.6    | 14.16   | 11.38  | Stent Inc   | 11.89  | -1.49  | -37.3    | 14.16   | 11.38  | Stent Inc   | 11.89  | -1.49  | -37.3    |
| 27.68   | 25.84  | Amgen      | 26.04  | -4.77   | +19.6    | 13.75   | 12.28  | ElectAan     |        |        |          |         |        |             |        |        |          |         |        |             |        |        |          |

InsiderQ&A

A serial social entrepreneur



**Daniel Lubetzky**  
former CEO  
Kind

To entrepreneur Daniel Lubetzky, founder of Kind snacks, kindness is more than just being nice.

"If somebody is nice, they're not going to bully. But if they're kind, they're going to stand up to the bully," he said. "Kindness requires the strength of action."

It's a lesson Lubetzky learned from his father, a Latvian Jew who survived the Holocaust and was deeply touched by small acts of kindness, like the care shown by the Japanese-American soldiers who liberated him.

Lubetzky launched Kind in 2004, honoring his father with the name. The health-conscious brand transformed the snack category; Lubetzky sold it to Mars in 2020 for an estimated \$5 billion.

Lubetzky, who was born in Mexico, is investing in new brands like Somos Foods,

which aims to bring authentic Mexican recipes to U.S. groceries. He's also active in nonprofits like Starts with Us, which tries to overcome U.S. political and cultural division.

Lubetzky discussed his career with The Associated Press.

**How do you describe yourself?**  
I think of myself as a serial social entrepreneur, meaning someone that loves noticing opportunities for how to create stuff that doesn't already exist that will be both economically sustainable and socially impactful. First and foremost, this is a business. But there's an added reason for being. It's not just to make money. It's also to try to have a positive impact in society, however small that may be.

**What makes a successful entrepreneur?**

You have to have the creative vision to identify a problem and come up with a creative idea for how to solve it. And then the execution, the wherewithal, guts and chutzpah to just go out and do it. And that's a very hard combination. If you have the first but not the second, you can be an inventor. If you have the second, you could be a good business manager. If you have both, you can be an entrepreneur.

**You tend to tackle really intractable issues, like the culture wars or the Israeli-Palestinian conflict. Why?**  
The way we're educated, we're taught to process and to become factory line workers and to become professionals. But we're not encouraged to dream about what's possible and to recognize our power to do things that people thought were not possible. What's

happening in our country today affects every single person of us, and it's going to require every single one of us to be part of the solution.

**You've worked with a lot of entrepreneurs. What is your advice to them?**  
I do recommend they think about how they see the world from their vantage point, what's missing, whether it's a social element that they want to fix or a business opportunity or product or service. And then you need to target that and say, "Can I do it better?" It's an incredible ride, but it's a roller coaster ride. You need to have a temperament where you're not going to easily give up.

*Interviewed by Dee-Ann Durbin Edited for clarity and length.*

Weekly Mutual Funds

30 Best Funds One Month

| FUND                          | TICKER | PCT RETURN |      |       |       | MIN INIT |
|-------------------------------|--------|------------|------|-------|-------|----------|
|                               |        | 1WK        | 1MO  | 1YR   | 5YR*  |          |
| ProFunds UltSciOilGasInv      | ENPIX  | 3.2        | 27.2 | 94.3  | 7.4   | 15000    |
| Rydex EngySvcsInv             | RYVIX  | 4.2        | 23.9 | 22.1  | -9.1  | 2500     |
| Kinetics SpOf&CrpRstlnst d    | LSHUX  | 6.9        | 20.5 | 48.4  | 22.5  | 100k+    |
| Kinetics ParadigmNoLoad d     | WWNPX  | 6.9        | 19.4 | 34.7  | 21.0  | 2500     |
| ProFunds UltDow30Inv          | UDPIX  | -0.4       | 16.9 | -24.1 | 8.4   | 15000    |
| Kinetics SmCptlOppsNLD d      | KSCOX  | 5.6        | 16.8 | 35.8  | 23.3  | 2500     |
| Fidelity Select NaturalRes    | FNARX  | 3.8        | 15.3 | 43.0  | 9.3   | NA       |
| Fidelity Select Energy        | FSENX  | 3.0        | 15.1 | 66.0  | 9.8   | NA       |
| Fidelity Advisor EnergyI      | FANIX  | 3.0        | 15.0 | 64.9  | 9.8   | NA       |
| Vanguard EngyldxAdmrl         | VENAX  | 2.7        | 14.7 | 64.7  | 10.6  | 100k+    |
| Guinness Atkinson GblEngy     | GAGEX  | 3.3        | 14.4 | 35.1  | 4.3   | 5000     |
| INVESCO EngyA m               | INENAX | 3.2        | 11.9 | 55.4  | 6.2   | 1000     |
| BlackRock AICpEngyRslnvA m    | BACAX  | 3.2        | 11.6 | 45.7  | 7.1   | 1000     |
| ProFunds RsngrRtsOpplInv      | RRPIX  | 2.0        | 11.5 | 58.4  | 0.4   | 15000    |
| Rydex IvNAS100x2StrH b        | RYVNX  | 12.5       | 11.2 | 69.3  | -34.1 | 2500     |
| Fidelity Select Defense&Aero  | FSDAX  | 4.3        | 10.5 | -1.5  | 4.6   | NA       |
| Rydex EngyInv                 | RYEIX  | 2.6        | 10.5 | 47.6  | 5.8   | 2500     |
| Rydex IvGvLnBdStrInv          | RYJUX  | 2.7        | 10.5 | 50.9  | 1.9   | 2500     |
| Schwartz VIFod                | RCMFX  | 1.9        | 10.3 | 19.6  | 14.8  | 2500     |
| FrankTemp NatrResA m          | FRNFX  | 3.2        | 10.1 | 28.1  | 4.6   | 1000     |
| TCW RltvVIDivAprcn b          | TGIGX  | 1.0        | 10.1 | -5.1  | 7.3   | 2000     |
| INVESCO Bsn                   | ACEHX  | 1.7        | 10.0 | 2.2   | 6.6   | NA       |
| Williston BsnMdnrAmrStkA m    | ICPAX  | 2.4        | 9.9  | 25.3  | 3.2   | 1000     |
| Third Avenue Vallns           | TAVFX  | -0.7       | 9.7  | 2.7   | 5.0   | 10000    |
| Rydex SPSOC60PrValH b         | RYAZX  | 0.4        | 9.6  | -12.1 | 4.3   | 2500     |
| PIMCO RAEPULSSmall            | PCFVJ  | -1.7       | 9.4  | -18.3 | 8.3   | 100k+    |
| Heartland ValPluSInv m        | HRVIX  | 0.8        | 9.1  | -10.7 | 7.9   | 1000     |
| PGIM Investments JenNatResA m | PGNAX  | 3.1        | 9.1  | 25.5  | 10.5  | 1000     |
| Hennesy CrmrStrGrInv b        | HFCGX  | 1.8        | 8.9  | -4.1  | 7.6   | 2500     |
| Kinetics InternetNoLoad d     | WWWFX  | 3.3        | 8.9  | -28.1 | 10.7  | 2500     |

30 Best Funds One Year

| FUND                          | TICKER | PCT RETURN |      |      |       | MIN INIT |
|-------------------------------|--------|------------|------|------|-------|----------|
|                               |        | 1WK        | 1MO  | 1YR  | 5YR*  |          |
| ProFunds UltSciOilGasInv      | ENPIX  | 3.2        | 27.2 | 94.3 | 7.4   | 15000    |
| Rydex IvNAS100x2StrH b        | RYVNX  | 12.5       | 11.2 | 69.3 | -34.1 | 2500     |
| Fidelity Select Energy        | FSENX  | 3.0        | 15.1 | 66.0 | 9.8   | NA       |
| ProFunds UltShrNat100Inv      | USPIX  | 8.8        | 7.6  | 65.2 | -34.7 | 15000    |
| Fidelity Advisor EnergyI      | FANIX  | 3.0        | 15.0 | 64.9 | 9.8   | NA       |
| Vanguard EngyldxAdmrl         | VENAX  | 2.7        | 14.7 | 64.7 | 10.6  | 100k+    |
| ProFunds RsngrRtsOpplInv      | RRPIX  | 2.0        | 11.5 | 58.4 | 0.4   | 15000    |
| INVESCO EngyA m               | INENAX | 3.2        | 11.9 | 55.4 | 6.2   | 1000     |
| Rydex IvGvLnBdStrInv          | RYJUX  | 2.7        | 10.5 | 50.9 | 1.9   | 2500     |
| Kinetics SpOf&CrpRstlnst d    | LSHUX  | 6.9        | 20.5 | 48.4 | 22.5  | 100k+    |
| Rydex EngyInv                 | RYEIX  | 2.6        | 10.5 | 47.6 | 5.8   | 2500     |
| BlackRock AICpEngyRslnvA m    | BACAX  | 3.2        | 11.6 | 45.7 | 7.1   | 1000     |
| Fidelity Select NaturalRes    | FNARX  | 3.8        | 15.3 | 43.0 | 9.3   | NA       |
| AQR MgdFtsStratI              | ANQMX  | 1.6        | 1.3  | 36.6 | 5.6   | 100k+    |
| Rydex IvNAS100StrInv          | RYAIX  | 6.2        | 6.1  | 36.5 | -15.8 | 2500     |
| Kinetics SmCptlOppsNLD d      | KSCOX  | 5.6        | 16.8 | 35.8 | 23.3  | 2500     |
| Guinness Atkinson GblEngy     | GAGEX  | 3.3        | 12.4 | 35.1 | 4.3   | 5000     |
| Kinetics ParadigmNoLoad d     | WWNPX  | 6.9        | 19.4 | 34.7 | 21.0  | 2500     |
| INVESCO MLPAlpHaPlusA m       | MLPLX  | 1.1        | 8.4  | 33.4 | 2.5   | 1000     |
| Leuthold GrizzlyShrt          | GRZXX  | 3.1        | 2.8  | 33.3 | -15.8 | 10000    |
| ProFunds UltBearInv           | URPIX  | 4.5        | -3.6 | 31.7 | -26.3 | 15000    |
| Rydex IvDynSP500H b           | RYPX   | 6.8        | -0.3 | 29.0 | -26.3 | 2500     |
| FrankTemp NatrResA m          | FRNFX  | 3.2        | 10.1 | 28.1 | 4.6   | 1000     |
| Fidelity GblCmntyStk          | FFGCX  | 1.8        | 5.8  | 26.0 | 11.9  | NA       |
| PGIM Investments JenNatResA m | PGNAX  | 3.1        | 9.1  | 25.5 | 10.5  | 1000     |
| Williston BsnMdnrAmrStkA m    | ICPAX  | 2.4        | 9.9  | 25.3 | 3.2   | 1000     |
| INVESCO MLPAlpHaA m           | MLPAX  | 0.9        | 6.4  | 25.0 | 4.2   | 1000     |
| Vanguard EngyAdmrl            | VELGX  | 2.0        | 5.3  | 23.8 | 1.1   | 50000    |
| ProFunds UltLnAmrEq           | UBPIX  | 4.3        | 1.3  | 23.4 | -13.6 | 15000    |
| Deutsche LtnAmrEqS            | SLAFX  | 6.5        | 7.8  | 22.7 | 9.2   | 2500     |

30 Biggest Funds

| FUND                            | ASSETS (in billions) | TICKER | PCT RETURN |      |       |           |
|---------------------------------|----------------------|--------|------------|------|-------|-----------|
|                                 |                      |        | 1WK        | 1MO  | 1YR   | RANK 5YR* |
| Vanguard 500 Index Admiral      | \$371                | VFIAX  | -3.3       | -0.4 | -18.2 | 1         |
| Vanguard Total Stock Instl      | 278                  | VTSAX  | -3.3       | -0.6 | -20.6 | 9.1       |
| Vanguard Total Intl Stock Idx   | 148                  | VGTSX  | 2.3        | 0.8  | -23.3 | 0.0       |
| Vanguard Instl Index Plus       | 135                  | VIIIX  | -3.3       | -0.4 | -18.2 | 0.7       |
| American Growth Fd of America   | 99                   | AGTHX  | -3.5       | -3.9 | -33.8 | 9.6       |
| Vanguard Institutional Index    | 98                   | VINIX  | -3.3       | -0.4 | -18.2 | 9.7       |
| American Balanced               | 89                   | ABALX  | -1.3       | 0.0  | -13.6 | 5.3       |
| Fidelity Contrafund             | 85                   | FCNTX  | -4.1       | -4.0 | -30.6 | 8.3       |
| American Income Fd of America   | 74                   | AMECX  | -0.3       | 2.0  | -7.3  | 5.1       |
| American Washington Mutual      | 69                   | AWSHX  | -1.2       | 2.7  | -7.8  | 9.3       |
| Dodge & Cox Stock               | 65                   | DODGX  | -1.3       | 3.7  | -9.3  | 9.3       |
| American Investment Co. Amer    | 64                   | AIVSX  | -2.0       | 0.3  | -17.6 | 7.0       |
| American Capital Income Bldr    | 58                   | CAIBX  | 0.0        | 1.4  | -9.6  | 6.2       |
| American Fundamental Investor   | 54                   | ANCFX  | -1.5       | 0.7  | -18.5 | 3.9       |
| American New Perspective        | 46                   | ANWPX  | -0.8       | -0.9 | -30.3 | 6.7       |
| American CapWorld Growth/Inc    | 45                   | CWIGX  | 0.1        | 0.9  | -21.2 | 3.6       |
| PIMCO Total Return Instl        | 43                   | PTTRX  | -0.6       | -3.0 | -17.3 | 0.7       |
| Vanguard Windsor II Admiral     | 39                   | VWNAX  | -2.0       | 1.7  | -14.2 | 9.1       |
| Dodge & Cox International Stock | 34                   | DODXF  | 2.4        | 1.6  | -14.9 | 13.2      |
| Fidelity Growth Company         | 33                   | FDGRX  | -4.4       | -3.3 | -37.1 | 0.0       |
| Fidelity Blue Chip Growth       | 32                   | FBGRX  | -5.4       | -6.6 | -40.4 | 11.2      |
| FrankTemp Income                | 30                   | FKINX  | -0.5       | 0.5  | -6.2  | 4.3       |
| American AMCAP                  | 29                   | AMCPX  | -3.7       | -4.1 | -32.2 | 5.1       |
| Fidelity Balanced               | 29                   | FBALX  | -2.4       | -1.5 | -19.8 | 7.7       |
| American SmallCap World         | 24                   | SMCWX  | -0.8       | -0.7 | -35.8 | 4.8       |
| Fidelity Low-Priced Stock       | 23                   | FLPSX  | -0.4       | 3.6  | -7.7  | 7.8       |
| American Bond Fund of America   | 23                   | ABNDX  | -0.8       | -2.6 | -15.8 | -0.1      |
| Fidelity Magellan               | 22                   | FMAGX  | -4.9       | -4.3 | -29.1 | 7.8       |
| Fidelity Puritan                | 22                   | FPURX  | -2.1       | -0.9 | -18.9 | 6.0       |
| Vanguard Total Stock Index      | 18                   | VTSMX  | -3.3       | -0.6 | -20.6 | 9.6       |

Mutual fund listings

For the week ending Friday, November 4, 2022

| FUND             | NAV   | WKLY CHG | %RETN/1-YR | RANK 3-YR | FUND             | NAV    | WKLY CHG | %RETN/1-YR | RANK 3-YR | FUND          | NAV    | WKLY CHG | %RETN/1-YR | RANK 3-YR | FUND            | NAV    | WKLY CHG | %RETN/1-YR | RANK 3-YR |
|------------------|-------|----------|------------|-----------|------------------|--------|----------|------------|-----------|---------------|--------|----------|------------|-----------|-----------------|--------|----------|------------|-----------|
| AB               | 13.32 | +0.3     | -8.0/E     | -9/D      | IntlProfSciInv   | 10.71  | -12      | -13.2/D    | +7/C      | ShrtDurrncA m | 3.80   | -0.1     | -6.4/C     | -7/B      | LTTEAdmrl       | 10.08  | +0.5     | -14.1/B    | -2/A      |
| DiversMunicipal  | 6.98  | -0.7     | -13.6      | -3.5      | IntlCoreEqInv    | 12.52  | +0.2     | -21.4/B    | +6/B      | ShrtDurrncF b | 3.80   | -0.1     | -6.4/B     | -6/B      | LfStrCnstrGrInv | 18.77  | -1.9     | -17.8/E    | -2/D      |
| LgCbPdAdV        | 60.50 | -3.16    | -30.5/B    | +7.8/B    | IntlRfStSciInv   | 3.42   | -0.1     | -27.4/C    | -9.3/E    | Overseas      | 47.09  | -1.8     | -31.0/C    | +1/B      | LfStrGrInv      | 35.19  | -3.9     | -20.4/D    | +3.0/D    |
| LgCpGrAdV        | 67.95 | -3.54    | -30.3/B    | +8.0/B    | Puritan          | 20.11  | -4.4     | -18.9/D    | +6.5/A    | MFS           | 20.11  | -4.4     | -18.9/D    | +6.5/A    | StlStrncInv     | 14.01  | -1.3     | -16.5/C    | +4/B      |
| AMG              | 22.18 | -1.9     | -9.1/D     | +9.2/B    | PuritanK         | 20.09  | -4.4     | -18.8/D    | +6.6/A    | GrAm m        | 119.33 | -6.66    | -34.3/C    | +4.5/D    | BCCGr           | 106.88 | -8.22    | -41.8/E    | +4/E      |
| YacktmanI        | 22.18 | -1.9     | -9.1/D     | +9.2/B    | SmCpOpps         | 11.64  | -2.9     | -21.6/D    | +7.1/B    | GrAlcIA m     | 20.95  | -2.7     | -20.7      | +2.9      | Comm&TelInv     | 106.41 | -8.20    | -45.9/E    | +1/A      |
| FocInst d        | 49.15 | -1.95    | -26.1/B    | +4.6/D    | TotalBond        | 9.10   | -0.7     | -15.8/A    | -2.6/A    | GrI           | 129.09 | -7.20    | -34.2/C    | +4.8/D    | CptlApp         | 31.52  | -1.70    | -13.8/B    | +7.7/A    |
| FocRetail m      | 47.51 | -1.89    | -26.2/B    | +4.4/D    | TilMktIdxInvPrm  | 105.64 | -3.61    | -20.0/D    | +8.1/C    | IntEqR6       | 26.41  | +3.7     | -21.4/B    | +1.8/A    | CptlOpp         | 35.94  | -1.29    | -18.9/C    | +8.4/B    |
| AllSPrg          | 46.03 | -4.4     | -6.1/B     | +8.1/B    | USBDIdxInvPrm    | 9.88   | -0.9     | -9.2/D     | -3.8/C    | ValIA m       | 69.24  | -3.40    | -18.3/C    | +8.6/B    | DivGr           | 63.52  | -1.41    | -10.3/A    | +9.3/A    |
| SPMCPValInv      | 46.03 | -4.4     | -6.1/B     | +8.1/B    | Value            | 13.19  | -1.1     | -9.0/D     | +11.7/A   | EqInc500      | 33.46  | -2.3     | -4.3/B     | +7.7/C    | EqInc           | 63.60  | -4.59    | -41.4/E    | +15/E     |
| American Century | 9.17  | -0.4     | -3.5/B     | +5.2/E    | Fidelity Advisor | 98.77  | -5.01    | -42.2/E    | +8.1/B    | GrStk         | 88.61  | -1.71    | -18.1/C    | +11.4/A   | HthSci          | 9.16   | +0.3     | -1.6/A     | +2.2/A    |
| EqIncInv         | 9.16  | -0.4     | -3.7/B     | +5.0/E    | GrowthOpps       | 28.04  | -1.05    | -30.2/B    | +4.6/D    | InsFlngRt     | 42.45  | -3.26    | -41.7/E    | +5.1      | InsLgCpCorGr    | 54.27  | -1.59    | -27.2/A    | +3.3/D    |
| GrInv            | 35.49 | -2.13    | -33.2/C    | +7.2/B    | NewslnsA m       | 29.17  | -1.09    | -30.1/B    | +4.8/D    | InsSmCpStk    | 25.45  | -8.1     | -25.9/A    | +5.5/C    | LgCpValInstl    | 47.11  | -3.44    | -36.0/D    | +5.3/D    |
| HeritagelInv     | 17.85 | -0.69    | -34.4/C    | +5.4/B    | StgInc           | 10.65  | -0.9     | -13.6/C    | -8/B      | MdCpVal       | 89.96  | -2.50    | -26.6/A    | +3.5/D    | McGrVldxAdm     | 75.91  | -2.71    | -32.0/C    | +5.7/B    |
| IntEqR6          | 15.93 | -1.0     | -2.4/C     | +7.7/B    | StgIndl          | 10.65  | -0.9     | -13.6/C    | -8/B      | MidCpVal      | 89.96  | -2.50    | -26.6/A    | +3.5/D    | McPvldxAdm      | 69.29  | -4.3     | -7.6/C     | +7.4/C    |
| SellInv          | 89.03 | -5.39    | -38.8/B    | +8.4/B    | TotalBond        | 9.08   | -0.7     | -15.9/B    | -2.6/A    | MidCpVal      | 31.39  | -0.5     | -6.0/B     | +10.2/A   | McPvldxAdm      | 248.75 | -4.95    | -20.5/D    | +6.9/B    |
| UltravInv        | 53.54 | -3.51    | -32.2/C    | +10.3/A   | Fidelity Select  | 15.59  | -6.3     | -28.3/E    | +4.0/E    | NewHorizes    | 48.02  | -3.08    | -43.7/E    | +4.8/C    | McPvldxAdm      | 54.95  | -1.0     | -20.5/D    | +6.9/B    |
| American Funds   | 13.48 | -1.2     | -15.7/A    | +2.8/A    | Biotechnology    | 60.48  | +1.76    |            |           |               |        |          |            |           |                 |        |          |            |           |