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When *The Intelligencer* in Wheeling, W. Va., wanted to jazz up its gray stock pages, it used **Money & Markets** modules and targeted industry briefs to build pages that appeal to readers and advertisers alike. The paper focuses on a locally relevant topic on each day, including coal, steel, gambling, energy and local companies. In *AP Exchange*, the paper uses industry code, keyword and AP Channel searches to find locally relevant content for its briefs packages, as well as story ideas it can develop into bigger projects.

AP's **Money & Markets** print modules can be built to include a sponsor or advertiser slot. With the new pages, *Wheeling* has sold a 52-week ad spot to a big company with local ties and is hoping to land similar advertisements. Managing Editor **John McCabe** says the inclusion of **Money & Markets** in *AP Complete* was a great addition to the paper's service. "The **Money & Markets** content is very appealing visually," he said. "Our advertisers have responded."

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**"AP Complete has been a big help to us in getting a broader perspective on the industries in our area."**

John McCabe  
Managing Editor  
The Intelligencer in Wheeling, W. Va.

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FINANCIAL					THE INTELLIGENCER - Wheeling, W. Va. - 11		
<b>DOW</b>	<b>NASDAQ</b>	<b>S&amp;P 500</b>	<b>6 MO. T-BILLS</b>	<b>30-Y T-BILLS</b>	<b>CRUDE OIL</b>	<b>GOLD</b>	
6,763.29	1,322.85	700.82	44%	3.65%	\$40.15	\$949.00	

**Today**

One part of the auto industry is faring well in this economy, and a profit report is likely to show why. Meanwhile, investors get a fresh look at one gauge of the housing market that has been improving.

**Autozone earnings**

Americans are spending what it takes to keep their cars running instead of buying new ones. That's helping auto-parts retailers like AutoZone. Competitors Advance Auto (AAP) and O'Reilly Automotive (ORLY) already reported strong quarters, setting a high standard for AutoZone to meet, writes Deutsche Bank analyst Mike Baker. He rates the company "hold" with a \$121 price target. Gas prices will continue to be a factor for the company. Lower prices mean people drive more, promoting more spending on maintenance and repairs.

**Wise words and wisecracks**

Berkshire Hathaway Chairman Warren Buffett can sometimes be as entertaining as he is savvy. Here are a few highlights from his often amusing letter to shareholders that was released over the weekend.

"By yearend, investors of all stripes were bloodied and confused, much as if they were small birds that had strayed into a badminton game."

**Houses in contract**

An index that tracks the pending sales of homes improved in December, and economists are uncertain whether that could mean a bottom is forming. Foreclosure sales could be boosting the market as prices keep tumbling, but lower mortgage rates are helping boost sales, as well. Typically there is a one or two month lag between a contract and a done deal. In December, there were 9.4 months of inventory on the market, the lowest level in 16 months, according to Thomson Reuters.

## Busine\$\$Briefs

**COAL NEWS**

**Judge upholds mine shutdown**

SALT LAKE CITY (AP) — A judge has ruled that federal regulators were justified in shutting down major operations at a troubled Utah coal mine owned by a subsidiary of local company Murray Energy Corp. Administrative Law Judge Richard Manning last week found some fault with the Mine Safety and Health Administration's decision but concluded the agency acted responsibly at the West Ridge mine near Price. MSHA said the judge vindicated its position that a section of West Ridge was too dangerous for longwall mining. That section, nearly 3,000 feet deep, experienced several bounces or violent releases of energy from the weight of a mountain above. An early bounce Jan. 31 left a worker with a broken rib.

**Demonstrators target power plant**

WASHINGTON (AP) — Several thousand demonstrators on Monday urged Congress to pass legislation to reduce greenhouse gases, and they targeted the government's own Capitol power plant as a symbol of the problem. An enthusiastic crowd of mostly young people marched from a park near Valley Authority power plant are reporting respiratory problems and about half have experienced increased stress and anxiety, according to a Tennessee Department of Health survey. Public health staff interviewed 368 residents during January visits to homes within 10 miles of the

**College loses \$2 million grant**

GARDEN CITY, Kan. (AP) — Garden City Community College has lost a nearly \$2 million federal grant because of delays in state approval for two new coal-fired power plants in southwest Kansas. Community college officials said Monday that they were told to return the Department of Labor grant that would have trained workers to help build the plants.

**James River Coal posts 4Q loss**

RICHMOND, Va. (AP) — James River Coal's fourth-quarter loss nearly doubled as shipments decreased and costs rose. The Richmond-based company said Friday it lost \$33.6 million, or \$1.26 per share, in the period. By comparison, James River lost \$18.5 million, or \$1.04 per share, a year earlier. Revenue rose to \$140.7 million, from \$124.7 million in 2007.

**North Dakota has plan to store gas**

BISMARCK, N.D. (AP) — North Dakota's oil fields, coal mines and

## Secrets of budgeting

It's time to polish up your penny-pinching skills. We're stuck in the worst recession in a generation, and managing your money is more critical than ever. "Americans are mad about money right now, and we should direct that in positive ways," says Jeff Veager, personal-finance expert and self-proclaimed cheapkale. In a five-day series, The Associated Press will share expert advice on budgeting that goes beyond the basics. Today, we explore some lesser-known tactics.

**Don't over-budget**

Living on a strict budget works fine for many people. But for others "budgets are painful and ineffective," says Ken Robinson of Practical Financial Planning. Instead, pay a set sum into a savings account whenever you get paid. Make it the first thing you do—you'll find it's possible to live off the rest when you don't see extra money.

**Audit the guilt**

That three-speed juicer mocking you? Most of us deal with the occasional case of buyer's remorse. Veager suggests sitting down as a family to conduct a "What the Heck Was I Thinking?" audit. Take out receipts, go over bank statements and credit card bills and see how many purchases you wish you could wipe out. You'll notice some patterns and learn from your mistakes. At the very least it could trigger an alert the next time you start to fork out for the latest tech gadget.

**Fiscal fasting**

Go a week, a few days or even one day without spending a dime. "It made me realize how much money I'm really ripping through," Veager says. You'd be surprised how much you can save, and it opens your eyes to things you can live without. \$1.99 for a Dashi? Don't think so. It also provides a reminder that we can still have fun without spending any money.

Shelia Darr, Chris Bahr - AP

## Slumping chips

Sales of semiconductors could take four years to get back to peak 2008 levels, according to research firm Industry Gather Inc. It took that long for chip sales to rebound from a 30 percent slide during the 2001 recession. Chips perform a variety of functions in electronic devices, which aren't online well.

Micro Devices (AMD), Broadcom Corp. (BRCM) and Intel Corp. (INTC) with a "market underperformer" rating. He says the benchmark Philadelphia Semiconductor Sector index could sink from a current level of around 200 to about 180. Still, he says some names stand out. He rates Nvidia (NVDA) "market outperformer," saying its focus on the

Global semiconductor revenue \$300 billion

The Intelligencer uses **Money & Markets** modules coupled with targeted briefs to bring home stories of local interest. Through **AP Complete**, the paper is receiving more locally relevant content than ever before. For a full view of the stocks pages, [click here](#).

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