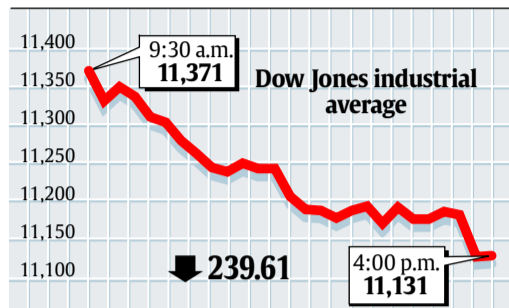


Tuesday, July 29, 2008

## Moneyline

### Monday markets



Index	Close	Change
Nasdaq composite	2264.22	↓ 46.31
Standard & Poor's 500	1234.37	↓ 23.39
Treasury bond, 30-year yield	4.62%	↓ 0.07
Treasury note, 10-year yield	4.01%	↓ 0.09
USA TODAY Internet 50	128.96	↓ 2.79
e-Business 25	100.87	↓ 1.63
e-Consumer 25	221.92	↓ 6.71
Oil, light sweet crude, barrel	\$124.73	↑ 1.47
Euro (dollars per euro)	\$1.5752	↑ 0.0056
Yen per dollar	107.41	↓ 0.49

Sources: USA TODAY research, MarketWatch.com

▶ Market scoreboard with currencies, 4B

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### Merrill Lynch selling troubled assets

Merrill Lynch says it will sell most of its troubled asset-backed securities and terminate hedges linked to bond insurers, essentially wiping clean some of its riskiest positions. The world's largest brokerage says that the sales will trigger a third-quarter write-down of \$5.7 billion, but that it plans to raise \$8.5 billion in new capital through a public offering. Temasek Holdings, Singapore's sovereign wealth fund, will purchase \$3.4 billion of common stock as part of the deal. Merrill Lynch also says it will buy 750,000 shares of common stock in the public offering by executive management.

### Audit questions Blackwater contracts

Private security contractor Blackwater Worldwide and its affiliates may have misrepresented their size to win more than \$100 million in government contracts set aside for small businesses, a Small Business Administration inspector general's audit shows. The report Monday found that during fiscal years 2005-07, Blackwater's airline affiliate won more than \$107 million in contracts set aside for companies with revenue of less than \$25.5 million or with fewer than 1,500 employees. The report questions whether Blackwater could meet those thresholds. Blackwater declined to comment.

### Verizon's quarterly profit up

Verizon reported a second-quarter profit of \$1.88 billion, or 66 cents a share, a slight improvement from the \$1.68 billion, or 58 cents, it earned in the same period last year. Revenue rose 3.7% to \$24.1 billion. Verizon Wireless, which Verizon operates in partnership with Vodafone, added 1.5 million subscribers, leaving it with 68.7 million customers overall. The land-line business, which is rapidly losing customers as people go wireless, lost 920,000 lines during the quarter.

### Oracle broadens lawsuit against SAP

Oracle amended its lawsuit against German software giant SAP Monday, claiming SAP executives were warned that its TomorrowNow unit was engaged in corporate theft before SAP bought TomorrowNow. Oracle sued SAP last year, accusing its TomorrowNow software maintenance services business of illegally using customer log-ins to steal copyrighted materials from Oracle's website.

By Eric Nordwall from staff and wire reports

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### USA TODAY Snapshots®

**Consumers change food-buying habits**

Have you started buying more generic-brand grocery items to cope with rising food prices in the past six months?

Yes 56% No 44%

Source: AARP Bulletin survey of 1,009 adults ages 45 to 49. Margin of error ±3 percentage points.

By Jae Yang and Alejandro Gonzalez, USA TODAY



For sale: Porter and Kelly Burns are selling this home.

### Close to Home

## Lower prices, big inventory

Home sales are down in Bend, Ore., a popular resort and retirement community, so buyers have a wide selection. 7B

Sprint

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# Credit card gripes flood Fed

## Proposal on unfair lending draws 33,000 responses

By Kathy Chu USA TODAY

Consumers are filing a record number of comments — mostly complaints — about credit cards with the Federal Reserve, adding momentum to efforts to reform the industry.

The comments respond to a rule that the Fed has proposed to curb "unfair and deceptive" lending. The public has until Aug. 4 to weigh in. Already, nearly 33,000 consumers, advocates and industry groups have done so — by far the most responses ever received on a credit card proposal, the Fed says. It plans to issue a final rule later this year.

The rule would clamp down on common credit card practices, such as raising interest rates on existing debt, applying payments to lower-rate balances first and calculating finance charges based on

two months of card activity, rather than one month. In May, Fed Chairman Ben Bernanke said "improved disclosures alone cannot solve all of the problems consumers face in trying to manage their credit card accounts." He spoke after the Fed received more than 2,000 comments from consumers — a fraction of the current amount — on a separate but related rule to clarify credit card terms.

Barry Burke, a business owner in Plano, Texas, wrote to the Fed two months ago, after his bank nearly tripled his interest rate, to 21.99%, and hit him with a \$39 fee. He had paid his bill two days late, he says, because the bank hadn't sent him a statement.

"The banks are out of control," Burke wrote. Even as the economy stumbles, card issuers are expected to reap a record \$19.1 billion this year from late fees, over-the-limit charges and other penalties, up 5.5% from last year, according to R.K. Hammer, a consulting firm.

"Consumers are getting tired of getting bleep

bleep bleeped by credit card companies," says Linda Sherry of Consumer Action, an advocacy group.

Ken Clayton, a senior vice president at the American Bankers Association, says banks "understand why people are concerned, and we're listening."

The danger, Clayton says, is that "limiting our ability to manage risk may drive up prices for all consumers. People that are perceived as riskier may see their access to credit dry up."

But Christopher Brendler, an analyst at Stifel Nicolaus, says credit card reform could help by "level (ing) the playing field" for companies that don't use "hair-trigger repricing practices."

Customers who want to comment on the Fed's proposal can go to [www.federalreserve.gov](http://www.federalreserve.gov). Click on the "FOIA" link in the bar at the bottom of the page; then under "Proposals for Comment," choose "Regulation AA — Unfair or Deceptive Acts or Practices (R-1314)."

Consumers can also e-mail their comments to [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov).



## Cover story

# Yahoo CEO sees one direction: Forward

### Tech giant has taken a beating since Microsoft bid

By Jon Swartz USA TODAY

SAN FRANCISCO — Yahoo CEO Jerry Yang is understandably relaxed, as a man who just dodged a bullet. But he isn't ready to breathe too easy.

"Look, I think we cannot go back to business as usual," Yang said during a 40-minute phone interview last week. "The last six months have been a test for Yahoo, but we are stronger for it and ready to move forward."

Since January, Yang and the rest of Yahoo's nine-member board have been hammered by investors and Wall Street analysts for snubbing takeover offers from Microsoft, including one for \$47.5 billion. Yang now is girding for an annual shareholders meeting in San Jose on Friday. It had loomed as D-Day, before an 11th-hour settlement with activist investor Carl Icahn, who owns 5% of Yahoo's shares and had vowed to displace the board with his handpicked group.

Yang took over as CEO last year to engineer a turnaround at the Internet pioneer he co-founded. He replaced Terry Semel, who was ousted after six years. Icahn and other critics say Yang and the Yahoo board backed themselves into a corner because of the way they handled — some, including Icahn, say bungled — Microsoft's takeover bid despite an economic slowdown and Yahoo's struggles to compete with Google.

Yang and Yahoo Chairman Roy Bostock dispute the characterization. In separate interviews, they say the

Please see COVER STORY next page ▶

Yahoo CEO Jerry Yang photo by Paul J. Richards, AFP/Getty Images

# Cost at pump dips as demand, oil prices fall

\$3.85 a gallon possible this summer, but a hurricane could change that

By John Waggoner USA TODAY

The average gasoline price fell below \$4 a gallon last week for the first time in eight weeks, the result of declining demand from U.S. consumers and moderating crude oil prices.

The average price of regular gasoline fell to \$3.955 a gallon last week, down 10.9 cents from a week earlier, the government's Energy Information Administration said Monday. Diesel fuel fell by a similar amount to \$4.603. The record nationwide gas price was \$4.114, set the week of July 7, according to EIA.

Don't expect to see prices below \$3 any time soon. Tom Kloza, chief oil analyst for the Oil Price Information Service, expects average gas prices to fall to about \$3.85 later this summer. The wholesale price of gasoline is now \$3 to \$3.20, Kloza says. Gas at the retail level typically sells for 60 to 70 cents a gallon more than the wholesale price, so he expects pump prices to fall further.

Pushing prices down: ▶ **Lower crude oil prices.** A barrel of West Texas light sweet crude cost \$124.73 Monday, well below its high of \$145.29, set July 3. Crude oil prices account for 74% of gasoline prices.

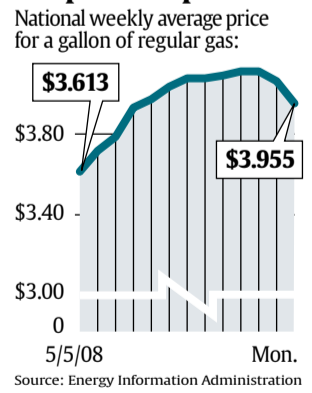
The price of ethanol, which makes up about 10% of reformulated gasoline, has also fallen, Kloza says, from about \$3 a gallon to \$2.50.

▶ **Tumbling demand.** Drivers in the USA logged 9.6 billion fewer miles in May than in May 2007, the government reported Monday. It was the third-largest monthly drop in 66 years.

"We're using a bit less, and now we're paying a bit less," OPIS' Kloza says.

Oklahoma had the lowest average gas price per gallon, at \$3.69, according to travel organization AAA, which uses daily data from 85,000 filling stations provided by OPIS. Alaska had the most expensive gas in 50 states, at \$4.64 a gallon. California had the most expensive gas in the Lower 48, averaging

### Gas price drops



\$4.32 a gallon. Crude oil prices may well rise by the end of the year, says Evan Smith, co-manager of U.S. Global's Global Resources fund. "This is just a normal correction in a long-term bull market in crude oil," Smith says. Growth in

▶ **Drivers drive less, and schools consider 4-day weeks.** Stories, 2A

emerging markets, particularly in India and China, is still a powerful source of demand, even if U.S. drivers cut back.

Unrest in non-OPEC countries, such as Nigeria, could push prices higher. Militants in that country sabotaged two oil pipelines Monday, driving crude prices for September delivery up \$1.47 a barrel. A major hurricane in the Gulf of Mexico also could send oil prices higher.

"We could always have a spike to \$150 a barrel," Smith says.

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# Close to Home

A weekly look at a local housing market

# Bend, Ore.

Low prices, big inventory and lovely surroundings invite buyers

By Christine Dugas  
USA TODAY

It's a great time to buy a home in Bend, Ore., a popular resort and retirement community.

The median home price peaked at \$396,000 in May of 2007 and earlier this year hit a low of \$270,000. Now the median price, at \$315,000, is still a bargain.

Interest rates also have been fairly low and buyers have a huge selection, says Tom Greene, president of the Central Oregon Association of Realtors.

But not many home buyers have been taking advantage of the lower prices. In fact, home sales in Bend have fallen. That's mostly due to the weak economy and worries that the country might tumble into a recession, Greene says.

"Many people are fearful that they might lose their jobs," he says. And during tough times, he adds, families may hold off on buying a second home for vacations or retirement.

Fortunately, Bend's economy is based on more than just tourism. "That's a bright spot here," Greene says.

Bend has developed a diversified economy, says Roger Lee, executive director of Economic De-



## Most expensive

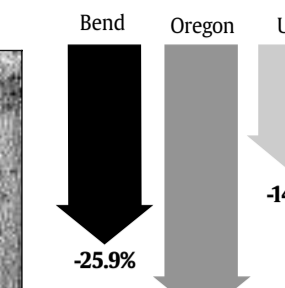
Porter and Kelly Burns are selling a chateau-style home built in 2006 on a cul-de-sac in a gated community with 1.2 acres and views of a championship golf course.

- **Price:** \$6 million.
- **Bedrooms:** 5.
- **Bathrooms:** 7 full baths.
- **Size:** 10,881 square feet.
- **Features:** Eight fireplaces, including a two-sided stone fireplace; basement wine cellar, den, great room, game room, media room, exercise room, large hot tub on a deck adjacent to the master suite, outside terrace with a fire pit and a fountain.



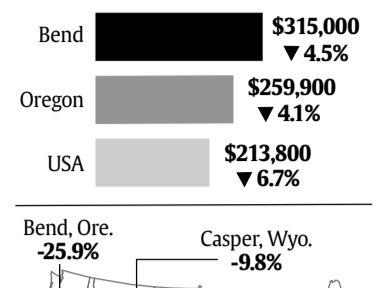
## Monthly sales volume

Change from one year ago:



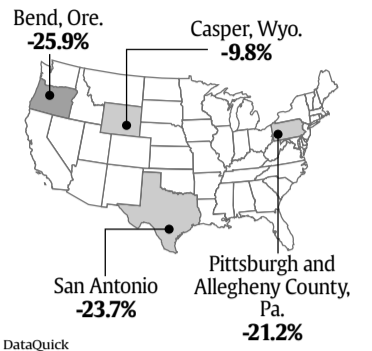
## Median home price

Change from one year ago:



## Comparing sales volume

The four most-recent cities in the USA TODAY's Close to Home series and their one-year change in monthly sales volume when originally published:



Sources: Central Oregon Association of Realtors, DataQuick Information Systems, National Association of Realtors.

By Bob Laird, USA TODAY

## Median-price home

This house, built in 1947, is on the market.

- **Price:** \$315,000.
- **Bedrooms:** 3.
- **Bathrooms:** 1.
- **Size:** 1,108 square feet.
- **Features:** Gas log fireplace in great room, bamboo flooring, patio, detached garage.

Find prices of recently sold homes in your neighborhood, or any neighborhood, at [realestate.usatoday.com](http://realestate.usatoday.com)

Coming next week: Las Vegas

velopment for Central Oregon. Although many are small companies, local businesses include health care providers, aircraft manufacturers, alternative energy companies and microbrew-

eries.

"For a decade, the job creation has been in the annual 4% to 5% range, which is phenomenal," Lee says. That has recently dropped to 1% to 2%. "But the fact

that there are still people moving here and that we do have job creation going on, that will help us eat up the home inventory that's out there," he says.

Greene predicts that Bend will rebound, because the features that drove up home prices before the housing market collapsed haven't changed. The city is in the foothills of the Cascade Mountains and is a gateway to outdoor

sports — from mountain biking and hiking to fishing and white-water rafting. Even those who aren't so energetic, Greene says, like to take scenic drives on Cascade Lakes Highway.

# Nasdaq & AMEX

Continued from page 6B

High	Low	Stock	Last Change
3.85	1.82	GrtBasG	3.50 -0.06
38.63	11.96	GreenBstA	19.38 +1.32
9.25	25.00	GreenMts	9.25 +0.00
9.65	4.85	GreyWol	8.97 +0.18
52.59	24.88	GulfStad	43.21 +2.04
25.62	10.16	GulfPortE	14.00 +0.32
47.69	25.99	Gymbre	36.47 -1.70

High	Low	Stock	Last Change
91.33	68.05	ISR2KGN	75.97 -1.14
38.63	11.96	ISR2KYN	69.48 -1.20
31.76	13.32	ISR2KYN	72.12 -1.19
34.75	21.57	ISR2JTL	22.95 -0.53
81.03	55.17	ISR2EST	60.33 -1.21
29.54	14.00	ISR2HBM	14.63 -0.71
128.56	56.09	ISR2SNV	69.49 -3.32
48.94	21.43	ISR2RKM	27.39 -0.93
115.05	57.41	ISR2SNV	74.35 -2.74
57.03	26.83	ISR2JBR	31.42 -0.62
52.69	33.33	ISR2ENY	42.76 -1.15
73.25	35.55	ISR2SNG	60.14 -0.98
56.50	46.62	ISR2PHM	50.34 -0.91
89.64	59.71	ISR2BMS	75.46 -0.25
49.50	35.50	ISR2JOC	68.45 -0.35
89.68	50.43	ISR2JOC	66.72 +0.13
62.54	45.58	ISR2S30	46.90 -0.71
60.71	41.86	ISR2JUM	45.63 -1.08
38.78	27.56	ISR2CON	31.10 -0.57
4.48	2.10	ISR2IDEX	7.85 -0.49
93.85	43.03	ISR2HUM	93.35 +0.18
11.03	5.74	ISR2LPH	11.03 -0.57
29.19	28.56	ISR2LIBA	27.62 -1.25
42.02	27.11	ISR2LIBC	26.59 -0.80
23.00	12.72	ISR2LWMTA	13.98 -0.39
25.94	14.03	ISR2LWMTA	15.26 -0.21
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23.00	12.72	ISR2LWMTA	13.98 -0.39
25.94	14.03	ISR2LWMTA	15.26 -0.21
9.75	9.00	ISR2LIBV	9.13 -0.02
2.95	1.70	ISR2LIBA	1.84 -0.10
11.80	6.25	ISR2LWMTA	10.00 -0.05
2.19	1.70	ISR2LIBA	2.19 -0.10
44.19	28.56	ISR2LIBA	27.62 -1.25