

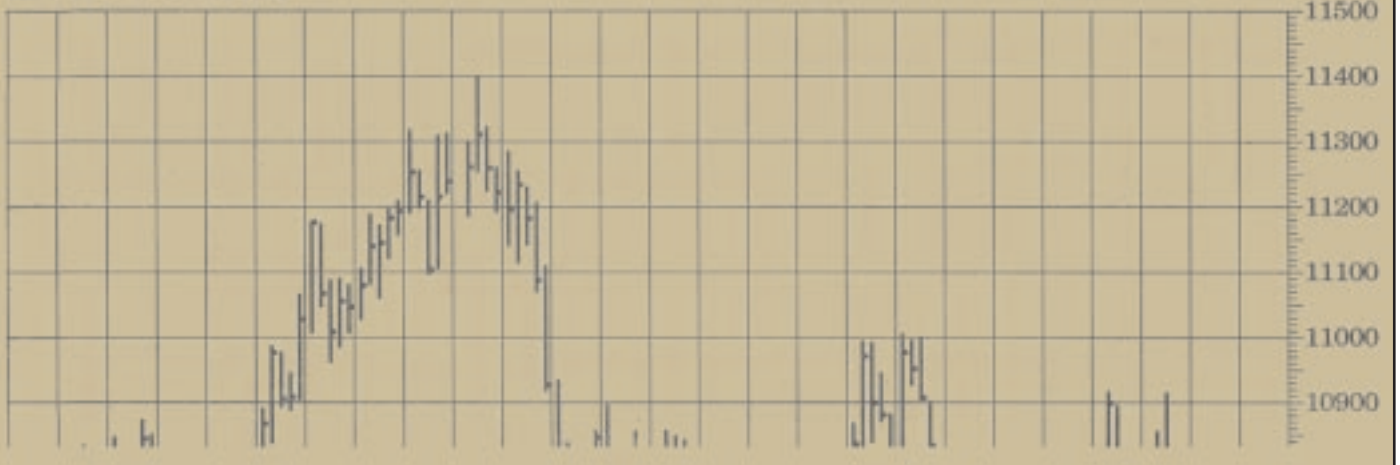


Investing in Markets

The past twenty years has seen the creation of many new sophisticated financial instruments, such as derivatives, which have helped drive the economy. Financial derivatives are mathematical instruments whose value is derived from the value of something else, and while some view them as risky, their purpose is to lessen risk by sharing it with others.

2964.66	1241.06	Computer	1392.24	1308.08	1347.84	-	21.23	-
1230.06	426.47	Telecommunications	464.02	442.59	454.01	-	3.91	-
NEW YORK STOCK EXCHANGE								
677.58	576.42	Composite	646.47	639.33	646.09	+	6.54	+
851.94	739.53	Industrials	789.16	781.82	788.63	+	6.40	+
519.96	422.79	Utilities	436.83	428.29	436.69	+	7.92	+
477.51	353.51	Transportation	441.01	437.54	439.04	-	1.88	-
638.91	442.71	Finance	639.38	630.32	638.91	+	8.45	+
OTHERS								
1036.40	842.53	Amex Composite	879.18	863.73	877.59	+	13.56	+
813.71	668.77	Russell 1000	696.80	688.60	695.98	+	7.45	+

Industrials



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