

Standard & Poor's NetAdvantage User Guide

Version 1.0

Your single source for business and investment information



• *Industry Surveys*



• *Stock Reports*



• *Company descriptions and financials*



• *Mutual Fund Research*

Standard & Poor's NetAdvantage User Guide

Version 1.0

August 2004

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SITE DESIGN AND NAVIGATION

Standard & Poor's NetAdvantage Home Page Features

Link to www.standardandpoors.com

Keyword Search Tool

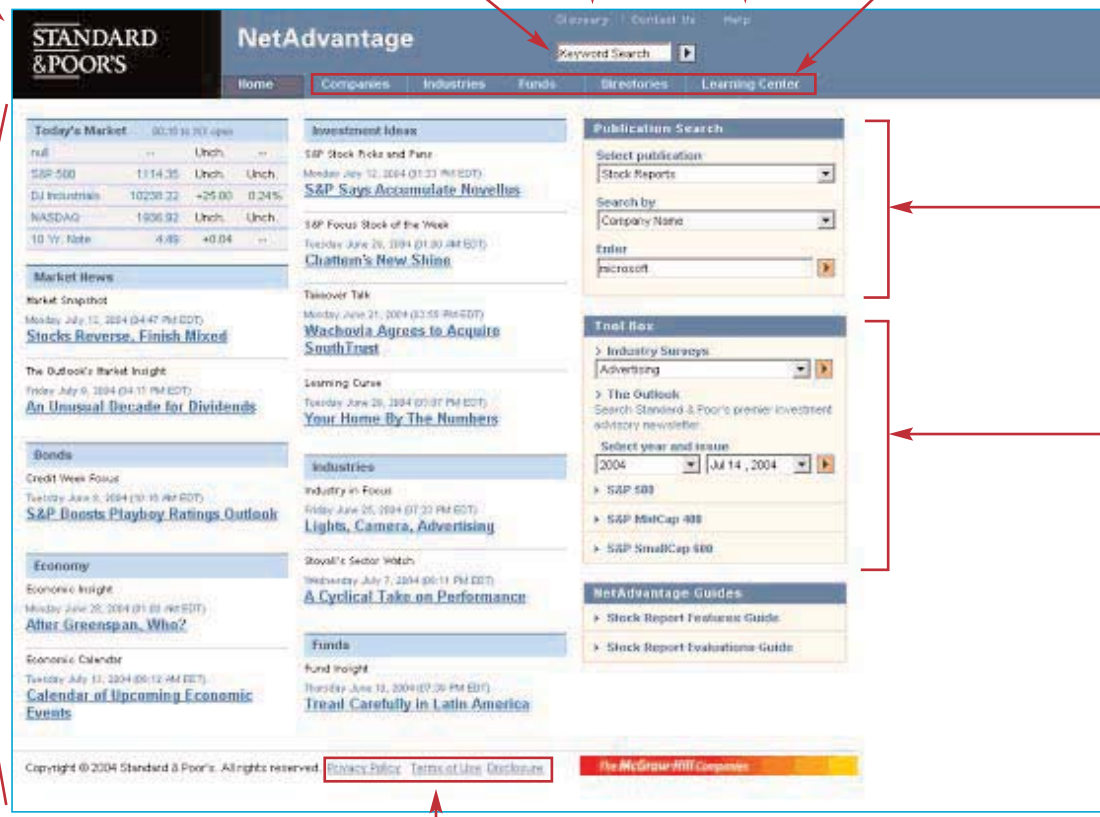
Glossary and Help

Tabs linking to content main pages

Standard & Poor's regular features and commentary appear in the first two columns

Publication Search tools

Quick links to *Industry Surveys*, *The Outlook* and S&P Indexes



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SITE DESIGN AND NAVIGATION

“Companies” Main Page: Features

› NOTE: Click on the **Companies** tab to access this page

Publication Search Tools

Advanced Search Tools for Companies and Stocks

Access to *The Outlook* newsletter

Standard & Poor's features and commentary relating to companies and stocks

Standard & Poor's premium research available in the “Companies” section includes: Stock Reports, Bond Reports, The Register of Corporations, Directors & Executives, Corporation Records, *The Outlook* and Company Profiles.

SITE DESIGN AND NAVIGATION

“Industries” Main Page: Features

> **NOTE:** Click on the **Industries** tab to access this page

The screenshot shows the Standard & Poor's NetAdvantage website interface. At the top, there is a navigation bar with the 'Industries' tab highlighted. Below the navigation bar, the page is divided into several sections:

- Left Sidebar:** A vertical list of menu items including 'Industry Surveys', 'Global Supplements', 'Sub-Industry Review', 'Industry in Focus', 'Stovall's Sector Watch', 'Economic Insight', 'Economic Calendar', and 'Trends And Projections'. A red box highlights the first three items, with an arrow pointing to the text 'Industry Research Search Tools'.
- Main Content Area:** Titled 'Industry Research', it contains several interactive sections:
 - 'Select' section with a dropdown menu for 'Industry Surveys' (set to 'Advertising').
 - 'Global Supplements' section with a 'Select Region' dropdown (set to 'Europe') and a 'Select Industry' dropdown (set to 'Admedia').
 - 'Sub-Industry Reviews' section with a dropdown menu (set to 'Advertising').
 - 'Search by Company' section with radio buttons for 'Industry Survey' and 'Sub-Industry Review', and a 'Search by' dropdown (set to 'Ticker') with an adjacent input field.
- Right Column:** Contains several featured articles and sections:
 - 'Industry in Focus' with the article 'Lights, Camera, Advertising' (dated Friday, June 25, 2004).
 - 'Economic Insight' with the article 'After Greenspan, What?' (dated Monday, June 28, 2004).
 - 'Stovall's Sector Watch' with the article 'A Cyclical Take on Performance' (dated Wednesday, July 7, 2004).
 - 'Trends & Projections' section at the bottom.

Red arrows and boxes highlight these key features. A red box on the right side of the page highlights the 'Industry in Focus', 'Economic Insight', and 'Stovall's Sector Watch' sections, with an arrow pointing to the text 'Standard & Poor's Features and Commentary on industries, sectors, and the economy.' Another red arrow points from the 'Trends & Projections' section to the text 'Access to the Standard & Poor's Trends & Projections monthly Newsletter'.

Standard & Poor's premium research available in the “Industries” section includes: *Industry Surveys, Industry Surveys: Global Supplements, Sub-Industry Reviews (Monthly Investment Reviews) and Trends & Projections.*

SITE DESIGN AND NAVIGATION

“Funds” Main Page: Features

> **NOTE:** Click on the **Funds** tab to access this page

The screenshot shows the Standard & Poor's NetAdvantage website. The navigation menu includes 'Home', 'Companies', 'Industries', 'Funds', 'Directories', and 'Learning Center'. The 'Funds' tab is selected. The main content area is divided into several sections:

- Fund Research:** A search box with a dropdown menu for 'Filter' and an 'Advanced Search' section with a 'Fund Screener' dropdown.
- Fund Commentary:** A section with a 'Fund Strategy' article titled 'While the Sweet Small Caps Are...' and a 'Fund Spotlight' article titled 'Bottom Fishing in a High Quality Pool'.
- Fund Screens:** A list of popular mutual fund screens, including 'Top Performing U.S. Equity Funds', 'Top Performing International Equity Funds', 'Top Performing U.S. Fixed Income Funds', 'Top Performing U.S. Money Funds', and 'Largest U.S. Equity Funds'.

Red arrows point from the following text labels to the corresponding sections in the screenshot:

- 'Fund research search tools' points to the 'Fund Research' section.
- 'Standard & Poor's Features and Commentary on mutual funds.' points to the 'Fund Commentary' section.
- 'Popular Mutual Fund Screens' points to the 'Fund Screens' section.

Standard & Poor's premium research available in the “Funds” section includes:
Mutual Fund Reports.

SITE DESIGN AND NAVIGATION

“Directories” Main Page: Features

› NOTE: Click on the **Directories** tab to access this page

The screenshot displays the Standard & Poor's NetAdvantage website. The top navigation bar includes the Standard & Poor's logo, the NetAdvantage title, and a search bar. Below the navigation bar, there are tabs for Home, Companies, Industries, Funds, Directories, and Learning Center. The Directories tab is highlighted. A red arrow points from the text above to the Directories tab. Below the navigation bar, there is a search section for Security Dealers. This section is enclosed in a red box and contains two search tools: a basic search by Company Name and an Advanced Search tool. A red arrow points from the text on the right to the Advanced Search tool. The footer of the page includes copyright information and the McGraw-Hill Companies logo.

Search tools for
*Security Dealers of
North America*

Standard & Poor's premium research available in the “Directories” section includes:
Security Dealers of North America.

STANDARD & POOR'S NETADVANTAGE

Using the Publication Search Tools

- › Use the **Publication Search** tools on the Home page and the Companies, Industries, Funds, and Directories main pages to access Standard & Poor's premium research reports. For example, if you are interested in viewing the Standard & Poor's Stock Report on Microsoft Corporation (Nasdaq: MSFT):
 - (1) From the Home page select the publication that you are interested in from the first drop down menu (i.e. Stock Reports)
 - (2) Select Company Name or Ticker from the second drop down menu
 - (3) Enter the appropriate information in the text box and click on the orange arrow. Note: If you do not know the exact spelling of the company, fund etc. that you are looking for, enter the first few letters of the ticker or name in the text box. The search engine will retrieve all results that begin with the letters that you have entered. For example, if you type "micros", you will return results for Micros Systems, Microstrategy, etc. in addition to Microsoft.

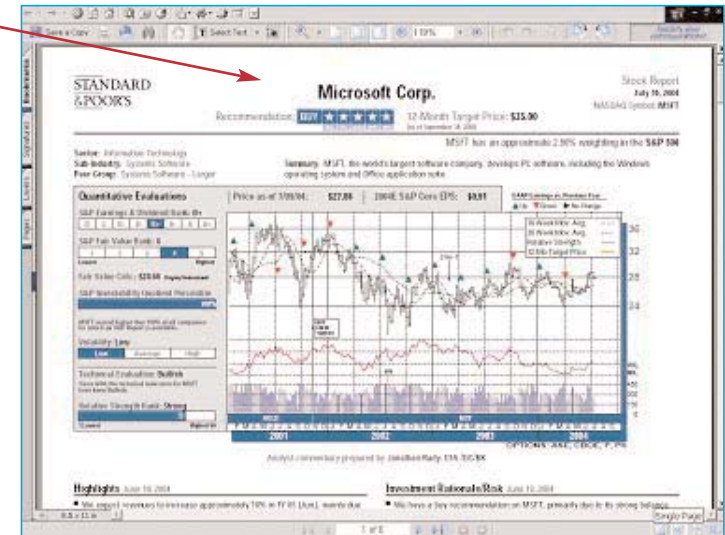
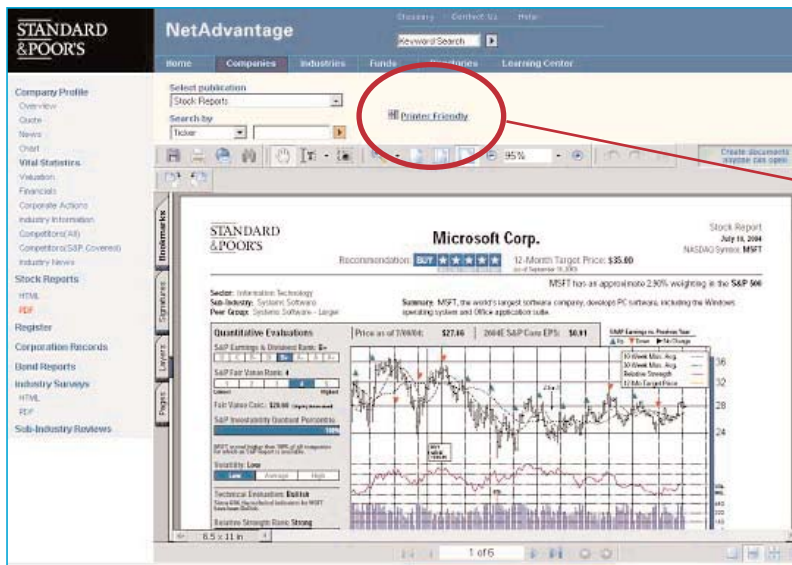
The screenshot shows the Standard & Poor's NetAdvantage website. The 'Publication Search' tool is highlighted with a red circle and numbered 1, 2, and 3. The search results for 'Microsoft' are visible in the main content window.

The publication that you have chosen will appear in the main content window. All related Standard & Poor's premium research reports are available via the links on the left hand navigation bar. To facilitate viewing of the research online, you can open the report in a new browser by clicking on the "Printer Friendly" command.

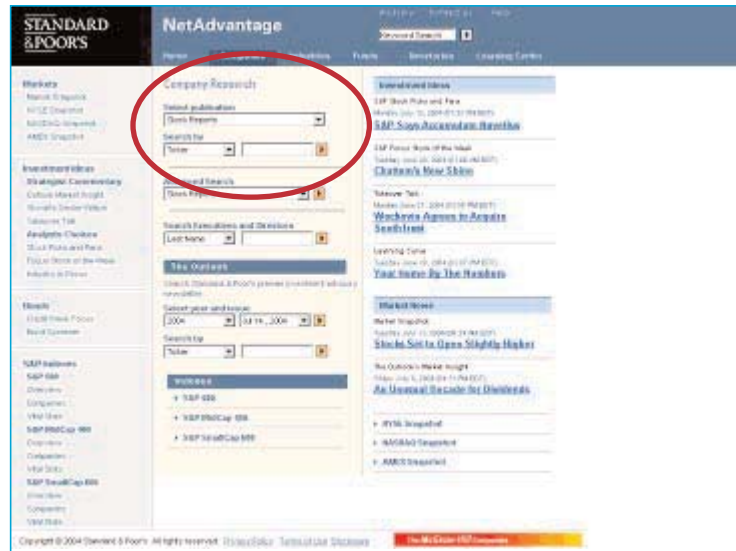
STANDARD & POOR'S NETADVANTAGE

Using the Publication Search Tools (continued)

Other Standard & Poor's premium research reports on Microsoft



The Publication Search tools on the Companies, Industries, Funds and Directories main pages function in a similar manner:



STANDARD & POOR'S NETADVANTAGE

Using the Keyword Search Tool

› The **Keyword Search** tool is available at the top of every page and enables you to retrieve Standard & Poor's premium research reports that contain specific items of text. Input the appropriate keywords in the text box and click on the arrow at right. A list of search results sorted by relevance will be returned. Advanced text search options are also available. The keyword search tool is powered by Google.

The screenshot shows the Standard & Poor's NetAdvantage website interface. At the top, there is a navigation bar with the Standard & Poor's logo and the word "NetAdvantage". Below the navigation bar, there are several menu items: Home, Companies, Industries, and a "Keyword Search" button which is circled in red. The main content area is divided into several sections: "Today's Market", "Investment Ideas", "Publication Search", "Market News", "Bonds", "Economy", and "Funds". Each section contains various news items and links to related content.

Keyword Search results list . . .

Advanced Keyword Search

The screenshot shows the Standard & Poor's NetAdvantage website interface with the Keyword Search tool used. The search results are displayed in a list format. The search term "Microsoft" is entered in the search box, and the results are sorted by relevance. The first result is "Microsoft Corp." with a link to "Page 1". The second result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The third result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The fourth result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The fifth result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The sixth result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The seventh result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The eighth result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The ninth result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1". The tenth result is "COMPANY DESCRIPTION Page 1" with a link to "Page 1".

STANDARD & POOR'S NETADVANTAGE

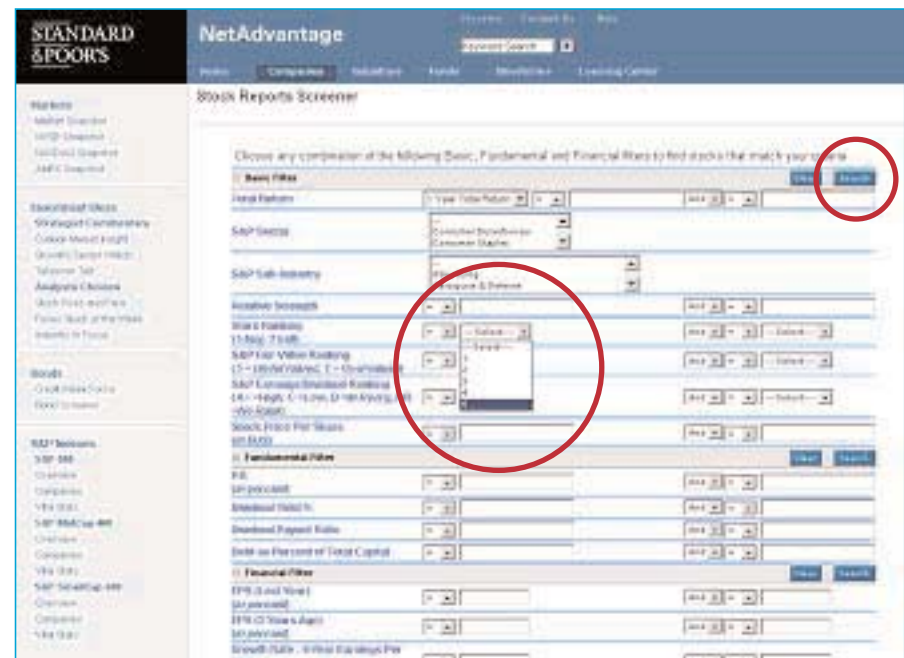
Using the Advanced Search Tools

➤ To identify a list of stocks, bonds, funds, companies, executives or security dealers that meet a set of common criteria, use the **Advanced Search** tools that can be found on the “Companies” “Funds” or “Directories” main pages.

To conduct an Advanced Search from the “Companies” main page, select a publication from the “Advanced Search” drop down menu and click on the orange arrow at right:



When the screening tool appears, use the drop down menus and input boxes to set your search parameters (ex. S&P Stars Ranking = 5). Click the “Search” button to run your advanced search.



STANDARD & POOR'S NETADVANTAGE

Using the Advanced Search Tools *(continued)*

› The result screen will list all of the companies that satisfy the search criteria that you have selected.

NOTE:

- (1) To edit the search criteria you have chosen click on the “Edit Search” button
- (2) To conduct a new search click on the “New Search” Button
- (3) Use the drop down menu to change the number of records displayed on the results page.
- (4) The total number of records that your search returned is listed in the upper right. If the number of records is excessive, use the “Edit Search” command to return to the screening tool and refine your search criteria.
- (5) Click on the Company name to view the Standard & Poor’s report.
- (6) Use the tabs to change the data points displayed in the search results list.
- (7) Click on the column headings to sort the search results.

Company Name	Ticker	S&P Sector	S&P Subindustry	Last Closing Price	S&P STARS Rating	Total Return % 1 Yr	Total Return % 5 Yr	P/E	LT as % of Total Capital
1-800-CONTACTS	CTAC	Consumer Discretionary	Internet Retail	13.41	3	-37.47	10.27	N.A.	21.08
1-800-FLOWERS.com/A	FLWS	Consumer Discretionary	Internet Retail	7.61	N.A.	-1.31	N.A.	28.20	6.23
21st Century Insurance Group	TW	Financials	Property & Casualty Insurance	12.96	N.A.	-6.39	-5.44	12.90	N.A.
3Com Corp	COMS	Information Technology	Communications Equipment	5.21	3	26.41	2.73	N.A.	N.A.
3D Systems	TDSC	Industrials	Industrial Machinery	11.49	N.A.	55.40	15.88	N.A.	41.37
3DO Company	THDOQ	Information Technology	Home Entertainment Software	N.A.	N.A.	-98.52	-83.54	N.A.	N.A.
3M Co	MMM	Industrials	Industrial Conglomerates	97.65	3	37.14	16.94	23.80	18.03
4Kids Entertainment	KDE	Consumer Discretionary	Movies & Entertainment	22.99	N.A.	20.90	21.37	21.78	N.A.
7-Eleven Inc	SE	Consumer Staples	Food Retail	17.14	3	66.05	11.18	19.50	83.61
800 America.com Inc	ACCO	Consumer Discretionary	Internet Retail	8.00	N.A.	N.A.	N.A.	N.A.	N.A.
99(Cents) Only Stores	NDN	Consumer Discretionary	General Merchandise Stores	15.35	2	-56.04	-4.18	26.90	0.31
A.S.V. Inc	ASVI	Industrials	Construction, Farm Machinery & Heavy Trucks	29.66	N.A.	104.16	5.56	31.10	2.48
A.C. Moore Arts & Crafts	ACMR	Consumer Discretionary	Specialty Stores	24.50	N.A.	26.27	-59.39	26.60	N.A.
A.D.A.M. Inc	ADAM	Health Care	Health Care Services	2.19	N.A.	53.28	-33.88	38.50	0.47
A/Si Dampski Tom AQS	TRMD	Energy	Oil & Gas Refining, Marketing, Transportation	25.11	N.A.	292.52	N.A.	14.90	40.83
AACN Inc	AACN	Industrials	Building Products	19.14	N.A.	0.52	28.66	19.30	N.A.
AAR Corp	AIR	Industrials	Aerospace & Defense	10.00	N.A.	47.82	-12.40	90.90	N.A.

STANDARD & POOR'S INDUSTRY SURVEYS

Search Tips:

› Users can access specific Standard & Poor's **Industry Surveys** as follows:

- (1) Using the drop down tools on the Home page and the Industries main page. Select the Industry Survey that you are interested in and click on the orange arrow to view it.
- (2) Searching by Company Name or Ticker using the Publication Search Tools or the "Search by Companies Tool" on the Industries main page. Users will access the Industry Survey related to a specific company.

HOME PAGE:

INDUSTRIES MAIN PAGE:

STANDARD & POOR'S INDUSTRY SURVEYS

Search Tips: *(continued)*

➤ Using the Publication Search tools, select **Industry Survey** from the first drop down menu, select Company Name or Ticker from the second drop down menu and enter the appropriate information in the input box below. Click on the orange arrow to run the search.

The screenshot shows the Standard & Poor's NetAdvantage website. The 'Publication Search' section is highlighted with a red box. It includes a 'Select publication' dropdown menu set to 'Industry Survey', a 'Search by' dropdown menu set to 'Ticker', and a search input box containing 'JST'. An orange arrow button is located to the right of the search box. Below the search box is a 'Tool Box' section with a dropdown menu set to 'Industry Surveys' and another orange arrow button. The page also features various market news and investment ideas sections.

The **Search by Company** tool on the Industries main page works in a similar manner:

The screenshot shows the Standard & Poor's NetAdvantage website. The 'Search by Company' section is highlighted with a red box. It includes a 'Search by Company' dropdown menu set to 'Industry Survey', a 'Search by' dropdown menu set to 'Ticker', and a search input box containing 'JST'. An orange arrow button is located to the right of the search box. The page also features various industry research and economic insight sections.

(3) Finally, users may access a list of *Industry Surveys* by clicking on the “Industry Surveys” link located on the Industries main page in the upper left. Click on “PDF” or “HTML” to view an Industry Survey in a particular file format.

STANDARD & POOR'S INDUSTRY SURVEYS

Search Tips: *(continued)*

STANDARD & POOR'S NetAdvantage

Home Comparisons **Industries** Funds Directories Learning Center

Keyword Search

Industry Surveys

- Global Supplements
- Sub-Industry Review
- Industry in Focus
- Shovel's Sector Watch
- Economic Insight
- Economic Calendar
- Trends And Projections

Industry Research

Select

Industry Surveys
Advertising

Global Supplements
Select Region
Europe

and Industry
Airlines

Sub-Industry Reviews
Advertising

Search by Company

Industry Survey
 Sub-Industry Review

Search by
Ticker

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Industry in Focus
Friday, June 25, 2004 09:33 PM EDT
Lights, Camera, Advertising

Economic Insight
Monday, June 28, 2004 01:09 AM EDT
After Greenspan, What?

Shovel's Sector Watch
Wednesday, July 7, 2004 02:11 PM EDT
A Cyclical Take on Performance

Trends & Projections

STANDARD & POOR'S NetAdvantage

Home Comparisons **Industries** Funds Directories Learning Center

Keyword Search

Search by
Ticker

Industries Home

Industry Surveys

- Global Supplements
- Sub-Industry Review
- Industry in Focus
- Shovel's Sector Watch
- Economic Insight
- Economic Calendar
- Trends And Projections

Browse All Industries

Advertising	Jan 2004	HTML	PDF
Aerospace & Defense	Apr 2004	HTML	PDF
Agriculture	Apr 2004	HTML	PDF
Airlines	May 2004	HTML	PDF
Alcoholic Beverages & Tobacco	Apr 2004	HTML	PDF
Apparel & Footwear	Mar 2004	HTML	PDF
Automobiles & Auto Parts	Jan 2004	HTML	PDF
Banking	Nov 2003	HTML	PDF
Biotechnology	Jan 2004	HTML	PDF
Brewing & Soft Drinks	May 2004	HTML	PDF
Chemicals: Basic	Jul 2004	HTML	PDF
Chemicals: Specialty	Oct 2003	HTML	PDF
Communications Equipment	Jan 2004	HTML	PDF
Computer Commercial Services	Jan 2004	HTML	PDF
Computer Consumer Services & the Internet	Mar 2004	HTML	PDF
Computer Hardware	Jan 2004	HTML	PDF
Computer Networking	Dec 2003	HTML	PDF
Computer Software	Apr 2004	HTML	PDF

STANDARD & POOR'S THE OUTLOOK

Search Tips:

› Standard & Poor's popular investment advisory newsletter, *The Outlook*, is published 48 times per year. Users can access this publication from both the Home page and the Companies main page.

From the HOME PAGE, use the drop down menus to select the date of the issue that you are interested in viewing. The most recent edition of *The Outlook* is always listed as the default option. Click on the orange arrow to view the report.

From the Companies main page you can also retrieve issues of *The Outlook* that reference a particular company by entering a company name or ticker in the search tool:

The screenshot shows the Standard & Poor's NetAdvantage Home page. The 'Tool Box' section is highlighted with a red box. It contains two main sections: 'Industry Surveys' with a dropdown menu set to 'Advertising' and an orange arrow button, and 'The Outlook' with a search box containing 'Standard & Poor's premier investment advisory newsletter', a 'Select year and issue' dropdown menu set to '2004' and 'Jul 14, 2004', and an orange arrow button.

The screenshot shows the Standard & Poor's NetAdvantage Companies page. The 'The Outlook' search tool is highlighted with a red box. It contains a search box with 'Standard & Poor's premier investment advisory newsletter', a 'Select year and issue' dropdown menu set to '2004' and 'Jul 14, 2004', and an orange arrow button. Below the search box, there are two dropdown menus: 'Company Profile' and 'Ticker', both with orange arrow buttons.

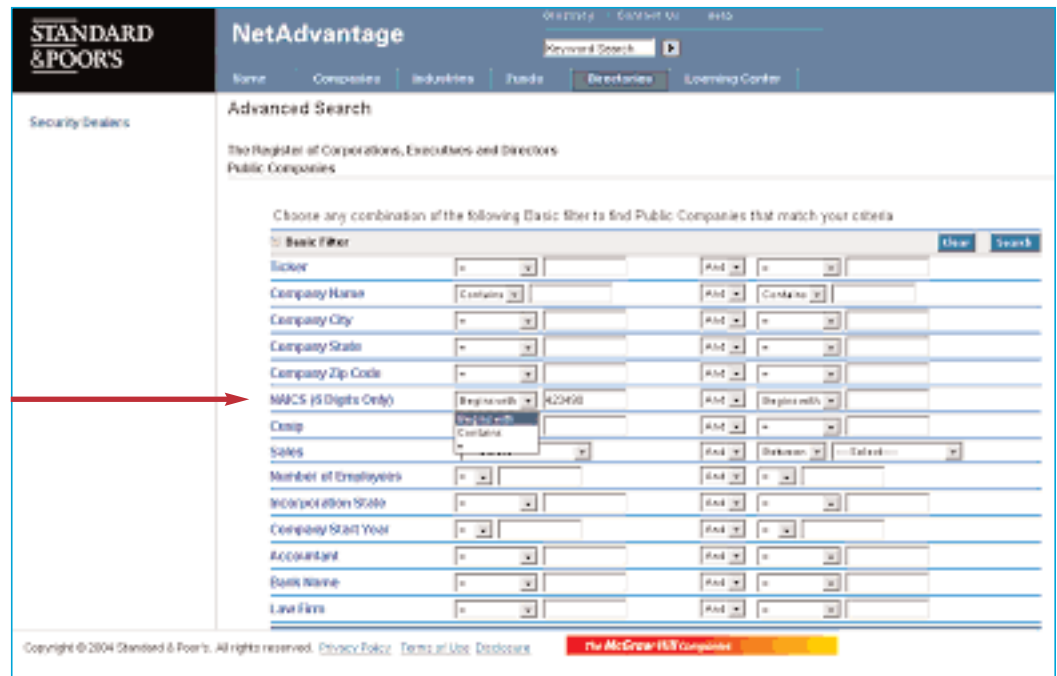
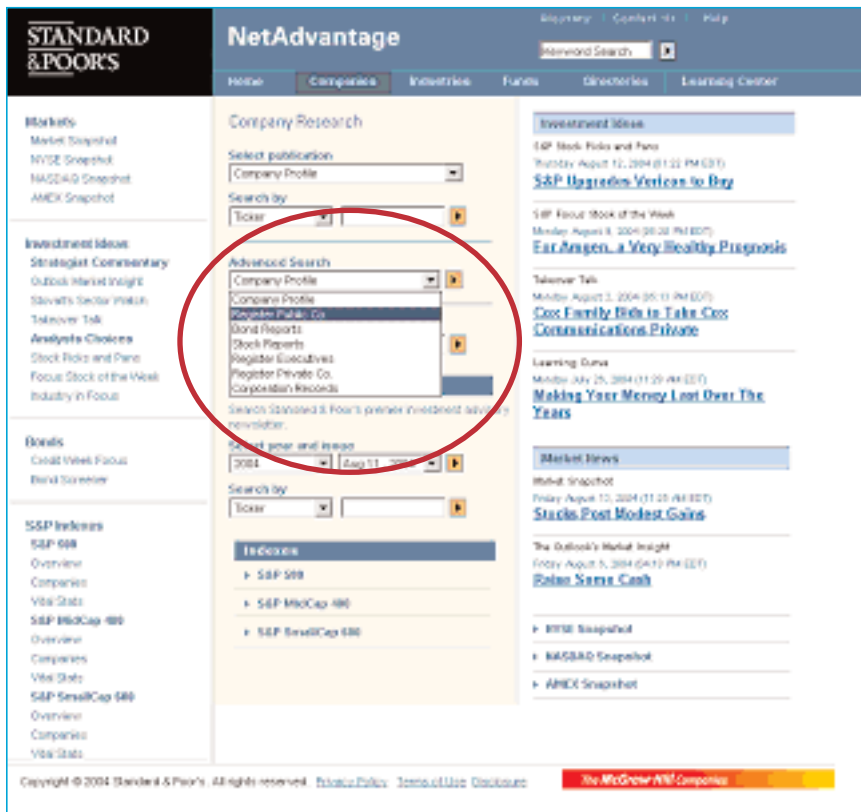
USING NAICS CODES TO SEARCH FOR COMPANY INFORMATION

Search Tips:

› Standard & Poor’s NetAdvantage users with subscriptions to the Register of Corporations, Executives and Directors can use **North American Industry Classification System (NAICS)** codes to locate company information.

To conduct a NAICS code search, select “Register Public Co.” or “Register Private Co.” from the Advanced Search menu on the “Companies” Main Page.

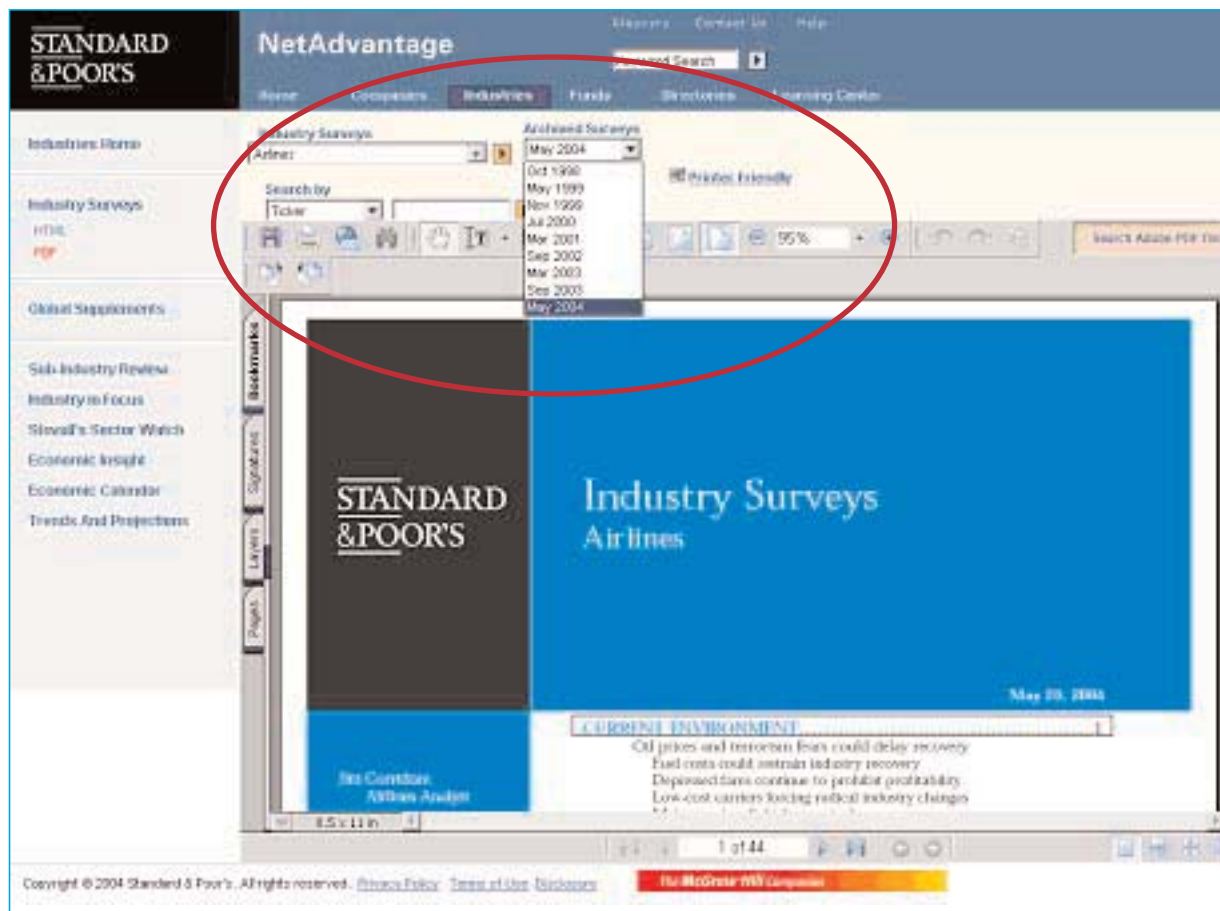
When the screening tool appears, input the appropriate NAICS code. Select the “=” operator if you wish to conduct a six-digit NAICS code search. Select the “Begins with” operator if you wish to input a 2, 3, 4 or 5 digit NAICS code.



STANDARD & POOR'S INDUSTRY SURVEYS

Archive

- › Standard & Poor's NetAdvantage maintains an archive of **Industry Surveys** dating back to 1998. To view an older version of an *Industry Survey*, first use the search tools to access the current Industry Survey. A drop down menu entitled “**Archived Surveys**” will appear above the main content area that will enable you to access prior editions of the report.



STANDARD & POOR'S NETADVANTAGE

Exporting Data

- › Standard & Poor's NetAdvantage allows you to export selected company or fund information into Microsoft Excel or a similar spreadsheet software program.

To export data, first conduct an Advanced Search using the tools located in the Companies or Funds sections:

From the results screen, select the companies or funds that you would like to include in your export set and then click on the "Export" command:

The screenshot shows the Standard & Poor's NetAdvantage website. The 'Advanced Search' section is highlighted, showing options for 'Company Profile' and 'Country Profile'. The 'Export' button is circled in red.

The screenshot shows the Standard & Poor's NetAdvantage search results page. The 'Export' button is circled in red. A red arrow points to the 'Select all results' option in the dropdown menu of the first record.

Company Name	Ticker	S&P Sector	S&P Sub-Industry	Last Closed Price	S&P Market Ranking	Total Return
—Select/DeSelect Results—						
—Select/DeSelect Results—	EB	Utilities	Multi-Utilities \$ Unregulated Power	9.89	5	41.72
Select all results						
Select all on this page						
DeSelect all results						
DeSelect all on this page						
—Select/DeSelect Results—						
☐ Affiliated Computer Services	ACS	Information Technology	Data Processing & Outsourced Services	50.91	5	16.02
☐ AirCan Helicopters	AAH	Industrials	Airlines	13.10	5	28.45
☐ Allstate Corp	ALL	Financials	Property & Casualty Insurance	45.17	5	25.73
☐ Amer Standard	ASD	Industrials	Building Products	38.32	5	58.63
☐ AmeriTrade Holding	AMTD	Financials	Investment Banking & Brokerage	9.83	5	47.03
☐ Amgen Inc	AMGN	Health Care	Biotechnology	53.32	5	-17.95
☐ Analog Devices	ADI	Information Technology	Semiconductors	42.17	5	23.08
☐ Amgen Corp	AMGN	Health Care	Health Care Distributors	24.64	5	41.09

To select all records, highlight the "Select all results" option from the drop down menu above the results set.

To select an individual record to export, click on the box next to the company or fund name.

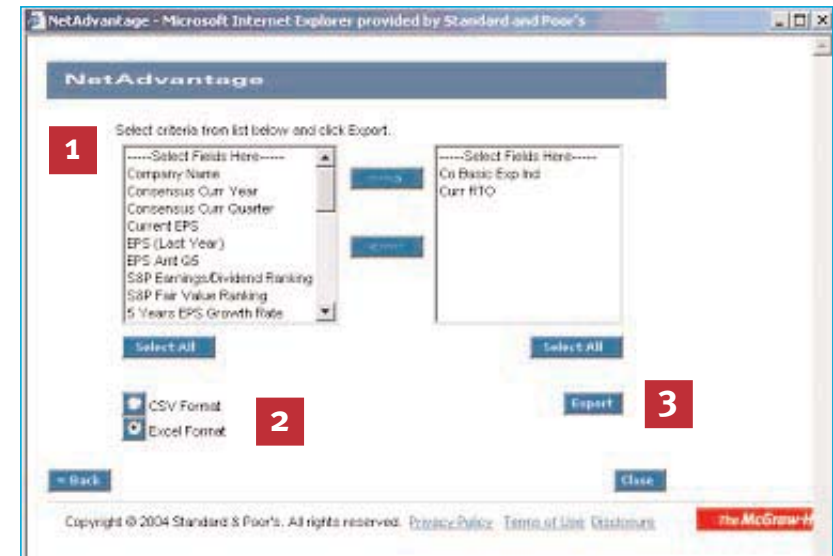
STANDARD & POOR'S NETADVANTAGE

Exporting Data (*continued*)

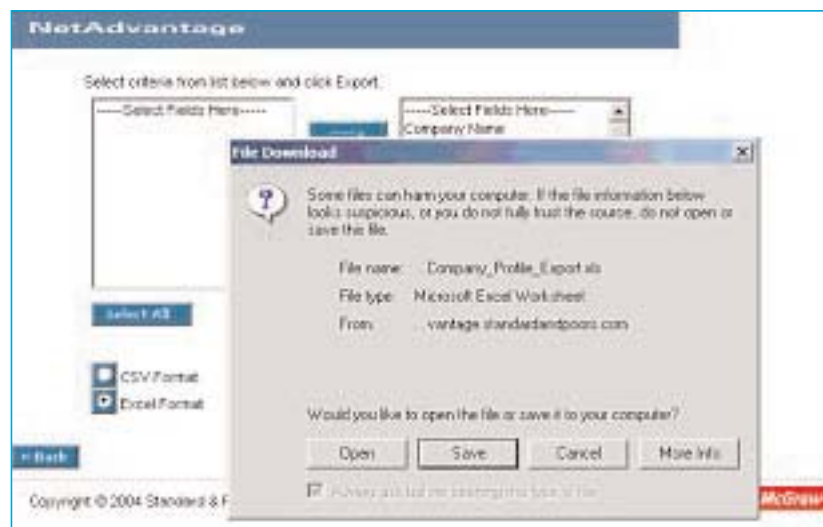
Next, a pop-up window will appear listing the data fields available for export. To create your export file: (1) select the fields that you would like included in your export file, (2) select the appropriate file format - Microsoft Excel (.xls) or Comma Separated Value (.csv) (3) click on the "Export" button.

To select items to include in your export set, first highlight the appropriate data item in the left-hand column. Click on the "Select All" button to highlight all available criteria. Next click on the right-facing arrow to move the selected item(s) into the right hand column. Items listed in the right hand column comprise the fields included in your export set.

To remove data fields from the export set, highlight the data item listed in the right hand column and click on the left-facing arrow to return it to the left-hand column.



View or Save the resulting file when prompted:



Company Name	Co Basic Exp Ind	Consensus Curr Year	Consensus Curr Quarter	Current EPS	Curr RTO
1. Phoenix Inc	2	4	1.94	1.98	2.1
3. Ingersoll Rand(A)	2	5	1.29	3.74	1.9
4. VCA Antech	2	1	0.43	1.06	1.5
5. Dineen Holdings	2	2	0.55	1.38	2.4
6. Actra Inc	2	7	1.66	5.91	2.6
7. Anyia Inc	0	0	0.12	-0.23	1.9
8. WebEx Communications	2	1	0.21	1.37	4.4
9. Rental Partners W	2	0	0.05	-0.82	2.0
10. Invrogen Corp	2	3	0.74	1.17	7.9
11. WKS Instruments	2	2	0.39	-0.32	3.6
12. Cornelian Colleges	2	1	0.28	0.71	1.2
13. U.S. Bancorp	2	2	0.53	1.93	2.0
14. P. F. Chang's China Bistros	2	1	0.32	0.97	1.2
15. Cumulus Media W	2	0	0.18	0.05	1.2
16. Sealed Air	2	3	0.88	2	1.2
17. La Quinta Corp(Unst)	2	0	-4.02	-0.58	1.9
18. Annaly Mortgage Mgmt	2	2	0.52	1.94	1.0
19. Taiwan Semiconductor Mfg ADS	2	1	0.15	0.34	5.3
20. Plentronix Int	2	1	0.14	-0.07	1.2
21. Wandawac Company	2	2	0.63	0.13	1
22. Kayaba Corp	2	1	0.37	1.10	0.7

STANDARD & POOR'S NETADVANTAGE

Key Contacts and Additional Help Resources

› For more information on Standard & Poor's NetAdvantage click on the link to the **Help** section located at the top of every page:

The screenshot shows the Standard & Poor's NetAdvantage website interface. At the top right, the 'Help' link is highlighted with a red rectangular box. Below the navigation tabs (Home, Companies, Industries, Funds, Directories, Learning Center), there is a search bar and a 'Help' link. The main content area displays the 'Help' page with the title 'How to use NetAdvantage's navigation'. The page includes instructions on using the dark blue tabs at the top of each page to access various sections, and provides information on how to visit the main Standard & Poor's home page.

› Library personnel may also contact our Customer Service department at **(800) 523-4534** between the hours of 8 am and 8 pm EST or e-mail **clientsupport@standardandpoors.com**.