

# Financial Services Laboratory

## Lesson ECO 003

### For Money & Banking

Designed by: David H. Myers and J. Richard Aronson  
Topic: Data Collection and Analysis

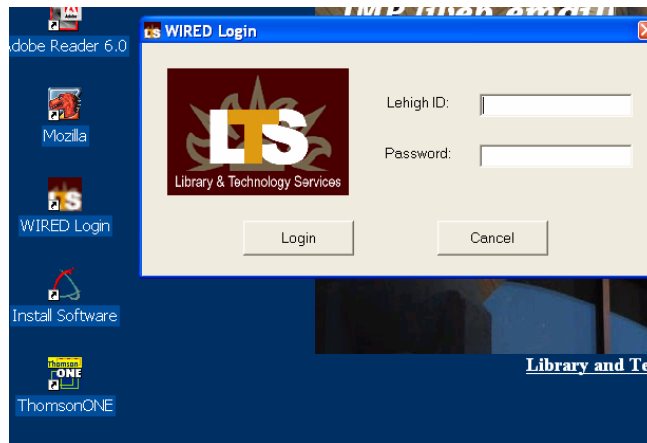
**Learning objective:** Collect and analyze real world financial and macroeconomic data.

#### Description:

This module is to assist students in the collection of data for the MARKET WATCH semester long assignment. In the FSL and on the web, students will locate and download data for stock indices, interest rates, currencies, money supply, and economic performance.

#### FSL computers & Thomson ONE

- Open laptop, turn on. Login is Administrator with no password (password field is blank) to Windows only (the box for Workstation only should be checked)
- For most of your data collection you will want to save an EXCEL file to the H:\ drive. To do this you must use WIRED LOGIN. After entering your Lehigh ID and Password, you must click on Login.

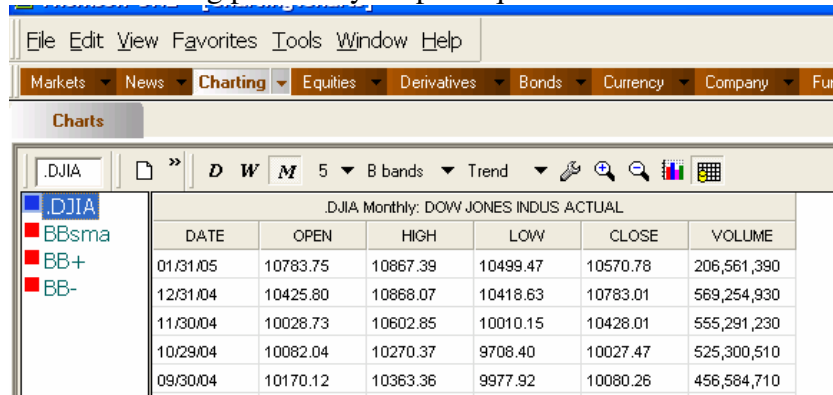


- To open ThomsonONE, click on the ThomsonONE icon.

#### Stock Prices

To access market data through Thomson ONE, click on the CHARTS tab. In the upper left corner enter the appropriate ticker symbol. If you need to find a ticker or symbol, use the TOOLS-SYMBOL BOOK tabs.

Once the chart has appeared you can change to a spreadsheet data view, by clicking on the spreadsheet icon. You also have the ability to change the time periods from 1 minute to monthly data. Use closing prices as your price quotes.



Index or Stock	Ticker Symbol
Dow Jones Industrial Average	.DJIA
London FT 100	UKX-LN
NASDAQ	.NCOMP-O
JPMorganChase	JPM

## Interest Rates

Within Thomson ONE, the interest rate information can be found under the BONDS tab. For Federal Funds Rates and Discount Rate go to the BENCHMARKS tab (see below).

- Prime Rate
- 3 month T-bill (symbol is US.03M or TFFD3\_MO-GA).

Market Libor		Fed Funds	
	1W	2.24	/ 2.30
	2W	2.25	/ 2.31
	3W	2.30	/ 2.36
2.470	1M	2.38	/ 2.44
2.540	2M	2.45	/ 2.51
2.640	3M	2.55	/ 2.61
2.720	4M	2.63	/ 2.69
2.800	5M	2.71	/ 2.77
2.870	6M	2.78	/ 2.84
2.930	7M	2.84	/ 2.90
2.990	8M	2.90	/ 2.96
3.050	9M	2.96	/ 3.02
3.120	10M	3.02	/ 3.08
3.170	11M	3.08	/ 3.12
3.230	12M	3.14	/ 3.20
Key Lending Rates			
	4.000	Discount	
	5.250	Fed Funds Effective	

Corporate bond rates and municipal bond rates are available for individual securities in the BOND SEARCH tab.

- Treasury bond rates (spot) can be found either on the US TREAS tab or by clicking through the IFR tab and then BOND DATA-AMERICAS-YIELD CURVE ANALYSIS. The result is shown below.

Thomson ONE - [Bonds|IFR]

File Edit View Favorites Tools Window Help

Markets News Charting Equities Derivatives Bonds Currency Company Fundamental Research Portfolios Earnings

Bond Search IFR Benchmarks US Treas Labor Com'l Paper MSCI Repurchase Bankers Acc Cert of D

Bond Data ABS/MBS Capital Mkts ForEx Emerging Mkts Refresh

IFR BondData America

CURRENT US TREASURY YIELD CURVE SUMMARY (ALL TIMES LOCAL)

ISSUE NY 09:15 AM NY 12:00 MIDDAY

FED FUNDS	2.25	2.25	0	2.25	2.25	0
3MO 09/06	2.30	2.21	0	2.30	2.21	0
6MO 11/15	2.56	2.40	-1	2.57	2.40	0
1YR 02/14	2.00	2.04	0	2.00	2.04	0
2YR 12/06	99.20	3.20	+1	99.21	3.18	+2
5YR 01/10	99.07	3.69		99.08	3.68	
10YR 11/14	100.12	4.20	+9	100.13	4.20	+10
30YR 02/31	109.19	4.73	+21	109.19	4.73	+21
=====						
3M-30Y SLOPE		+252		+252		
2Y-30Y SLOPE		+153		+155		
2Y-5Y SLOPE		+49		+50		
5Y-10Y SLOPE		+51		+52		
2Y-5Y-10Y BTRFLY		-2		-2		

Thomson ONE- IFR tab and then BOND DATA-AMERICAS-YIELD CURVE ANALYSIS-YIELD CURVE HISTORY

## Commodities

One place to find commodity prices is the New York Mercantile Exchange web site:

- Gold at [http://www.nymex.com/jsp/markets/gol\\_fut\\_cso.jsp](http://www.nymex.com/jsp/markets/gol_fut_cso.jsp)
- Light Sweet Crude Oil at [http://www.nymex.com/jsp/markets/lSCO\\_fut\\_cso.jsp](http://www.nymex.com/jsp/markets/lSCO_fut_cso.jsp)

## Currency Values

Foreign currency information can be found in Thomson ONE under the CURRENCY tab. For spot rates, go to the FOREX or FX SPOT tabs. The British pound is GBP. The Japanese yen is JPY. The Euro is EUR. Data is also available through the CHARTING tab with the appropriate symbols.

Markets News Charting Equities Derivatives Bonds Currency Company Fundamental Research

Forex FX Spot FX Forward

Overview

Overview	USD	GBP	EUR	CAD	JPY	CHF	SGD	Americas	Europe
	USD		EUR			GBP			
USD			0.7572 / 0.7575					0.5318 / 0.5319	
EUR	1.3202 / 1.3207							0.7019 / 0.7025	
GBP	1.8801 / 1.8805		1.4237 / 1.4247						
CHF	0.8515 / 0.8524		0.6452 / 0.6453					0.4530 / 0.4532	
JPY	0.0097 / 0.0097		0.0074 / 0.0074					0.0052 / 0.0052	
AUD	0.7659 / 0.7667		0.5802 / 0.5806					0.4073 / 0.4078	
CAD	0.8317 / 0.8322		0.6295 / 0.6306					0.4423 / 0.4426	
HKD	0.1283 / 0.1283		9.7157 / 9.7213					14.6494 / 14.6553	
SGD	0.6128 / 0.6131		0.4640 / 0.4644					0.3259 / 0.3261	
	AUD		CAD		HKD				
USD	1.3041 / 1.3050		1.2017 / 1.2023					7.7918 / 7.7933	
EUR	1.7225 / 1.7235		1.5867 / 1.5874					10.2879 / 10.2900	
GBP	2.4525 / 2.4550		2.2592 / 2.2613					14.6490 / 14.6590	
CHF	1.1111 / 1.1118		1.0237 / 1.0244					6.1125 / 6.1145	
JPY	0.0127 / 0.0127		0.0117 / 0.0117					0.0759 / 0.0760	
AUD			0.9211 / 0.9218					5.9710 / 5.9722	
CAD	1.0851 / 1.0862							6.4829 / 6.4842	
HKD	0.1674 / 0.1676		0.1542 / 0.1543						
SGD	0.7993 / 0.8004		0.7364 / 0.7371					4.7761 / 4.7770	

For forward rates, go to the FX FORWARD tab

Thomson ONE - [Currency\FX Forward]				
File Edit View Favorites Tools Window Help				
Markets News Charting Equities Derivatives Bonds Currency Company Fundamen				
Forex FX Spot FX Forward				
FX FORWARD				
	EUR/USD	USD/JPY	EUR/JPY	GBP/USD
0/N	0.01 / 0.13			-3.67 / -1.18
T/N	0.27 / 0.46	-2.60 / -2.58		-5.13 / -4.84
S/N	0.08 / 0.10	-0.68 / -0.65		-1.30 / -1.22
1W	0.53 / 0.58	-4.65 / -4.61		-8.70 / -8.60
2W	1.04 / 1.14	-9.37 / -9.29		-17.00 / -16.80
3W	2.15 / 2.25	-14.37 / -14.29		-25.25 / -24.95
1M	3.84 / 3.94	-21.70 / -21.62	-24.72 / -24.51	-36.95 / -36.75
2M	8.55 / 8.75	-42.55 / -42.35	-47.44 / -46.98	-67.80 / -67.50
3M	16.25 / 16.45	-67.25 / -67.05	-72.23 / -71.76	-98.30 / -97.90
4M	24.75 / 25.15	-92.30 / -91.90		-125.20 / -124.20
5M	35.10 / 35.60	-120.35 / -119.85		-153.05 / -152.05
6M	44.55 / 45.05	-145.95 / -145.30	-147.64 / -146.27	-173.90 / -172.90
7M	55.75 / 56.50	-173.00 / -172.00		-196.40 / -194.40
8M	67.50 / 68.50	-203.10 / -202.10		-217.00 / -215.00
9M	78.85 / 79.85	-229.45 / -228.45	-223.85 / -221.52	-234.25 / -232.25
10M	91.35 / 92.35	-258.55 / -257.55		-251.50 / -248.50
11M	104.15 / 105.15	-288.40 / -287.40		-268.50 / -265.50
12M	117.00 / 118.00	-317.75 / -316.75	-303.20 / -300.87	-281.75 / -278.75
15M	155.50 / 157.00	-406.10 / -403.10		-323.00 / -318.00
18M	194.00 / 196.00	-497.25 / -493.25		-362.50 / -357.50
2YR				

## Monetary Aggregates

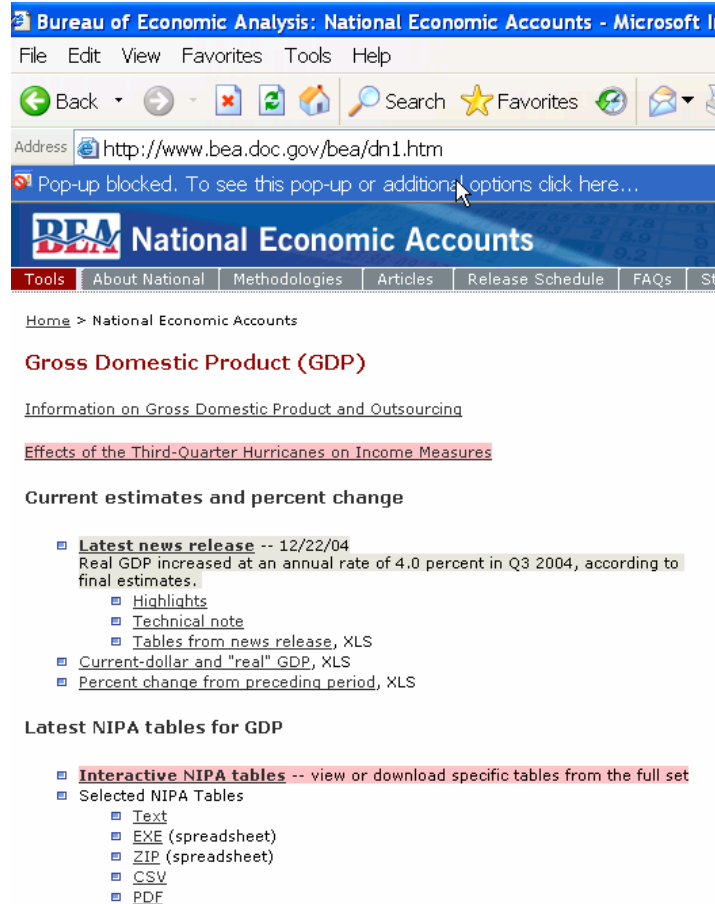
The best for monetary information is the Federal Reserve at [www.federalreserve.gov/releases](http://www.federalreserve.gov/releases).

- M1, M2 are H.6 data.
- Monetary Base and Total Reserves are H.3 data.

FRB: Statistics: Releases and Historical Data - Microsoft Internet Explorer	
File Edit View Favorites Tools Help	
Back Forward Stop Home Search Favorites	
Address http://www.federalreserve.gov/releases/	
	Commercial Paper <a href="#">Release</a>
H.10	Foreign Exchange Rates <a href="#">Daily update</a>
H.15	Selected Interest Rates <a href="#">Daily update</a>
<b>Weekly Releases</b>	
H.3	Aggregate Reserves of Depository Institutions and the Monetary Base <a href="#">Releases</a>   <a href="#">Historical data</a>
H.4.1	Factors Affecting Reserve Balances <a href="#">Releases</a>
H.6	Money Stock Measures <a href="#">Releases</a>   <a href="#">Historical data</a>
H.8	Assets and Liabilities of Commercial Banks in the United States <a href="#">Releases</a>   <a href="#">Historical data</a>
H.10	Foreign Exchange Rates <a href="#">Releases</a>   <a href="#">Summary indexes</a>   <a href="#">Currency weights</a>   <a href="#">Historical bilateral rates</a>   <a href="#">Daily update</a>
H.15	Selected Interest Rates <a href="#">Releases</a>   <a href="#">Historical data</a>   <a href="#">Daily update</a>
<b>Monthly Releases</b>	
U.S. Reserve Assets	

## Economic Performance

Most of the economic performance data is published through the Department of Labor ([www.dol.gov](http://www.dol.gov), see the bottom of this page for CPI) or the Bureau of Economic Advisors ([www.bea.doc.gov/bea/dn1.htm](http://www.bea.doc.gov/bea/dn1.htm) for GDP).



The screenshot shows a Microsoft Internet Explorer browser window displaying the Bureau of Economic Analysis (BEA) National Economic Accounts website. The address bar shows the URL <http://www.bea.doc.gov/bea/dn1.htm>. The page title is "National Economic Accounts". The navigation menu includes "Tools", "About National", "Methodologies", "Articles", "Release Schedule", "FAQs", and "Statistics". The main content area is titled "Gross Domestic Product (GDP)" and includes a link for "Information on Gross Domestic Product and Outsourcing" and a highlighted link for "Effects of the Third-Quarter Hurricanes on Income Measures". Under the heading "Current estimates and percent change", there is a "Latest news release" dated 12/22/04, stating that Real GDP increased at an annual rate of 4.0 percent in Q3 2004. Links for "Highlights", "Technical note", "Tables from news release, XLS", "Current-dollar and 'real' GDP, XLS", and "Percent change from preceding period, XLS" are provided. Below this, under "Latest NIPA tables for GDP", there is a link for "Interactive NIPA tables" and a list of file formats: Text, EXE (spreadsheet), ZIP (spreadsheet), CSV, and PDF.

The Index of Leading Economic Indicators is now published by the Conference Board and is only available through subscription. The Conference Board web site does have a graph of the index cycling at <http://www.conference-board.org/economics/index.cfm>. If you want to calculate the index the most recent weights are at <http://www.globalindicators.org/us/LatestReleases/>.