DIV OR DIVIDEND:
Refers to the current dollar amount of the dividend per share. The dividend is the annual income paid to shareholders.

YLD%:
Shows the value of the stock's dividend as a percentage of the stock's price, which is calculated by dividing the dividend by the day's closing price.

PE, OR PRICE-TO-EARNINGS RATIO:
The price-to-earnings ratio shows the stock's price in relation to the company's earnings. Investors use this figure to get an idea of the stock's value and whether it may be a good investment. To determine the price-to-earnings ratio, divide the company's current stock price per share by its earnings per share (EPS) for the past four quarters.

VOL:
Represents a stock's trading volume for that day, often listed in hundreds of shares, or *round lots*. For example, if the trading volume is 1026, it means 102,600 shares were traded that day.

YTD % CHG	52-WEEK HI	52-WEEK LO	STOCK (SYM)	DIV	YLD %	PE	VOL 100s	CLOSE	NET CHG
24.0	7.50	5.35	Dimon DMN	.30	4.0	13	1792	7.44	0.14
26.3	21.55	13.48	Disney DIS	.21	1.0	39	121919	20.60	0.02
8.2	27.48	23.70	Disney 6.875Corts KVJ n	1.72	6.4	...	21	27	-0.18
27.8	13.05	7.50	Dist&Srv ADS DYS	.21e	1.6	...	635	12.78	0.08
▲ 248.4	11.70	2.70	djOrthopedics DJO			...	dd	2250	13.10	1.40
60.7	19.95	9.50	DlrGenl DG	.14	.7	23	20111	19.20	0.27
-2.2	26.60	14.35	DlrThrfty DTG			...	15	1567	20.68	1.03
▲ 26.9	27.30	17.55	DomResBlkWar DOM	2.56e	9.3	...		279	27.47	0.42
15.1	66.15	35.40	DominRes D	2.58	4.1	13	11423	63.21	-0.22
10.8	55	36.77	Domin un	4.38	8.1	...		879	53.80	-0.10
7.2	11.73	8.60	Domtar DTC	.17fg	...	...		456	10.78	-0.17
▲ 29.9	46.14	29.91	Donaldson DCI	.36	.8	23		1285	46.76	0.75
24.1	28.40	16.94	Donnelly DNY	1.00	3.7	24		6381	27.02	0.19
65.0	47.79	21.01	DoralFnl DRL s	.56	1.2	15		3462	47.18	0.49
8.4	34.70	22.85	DoverCp DOV	.54	1.7	35		7956	31.61	0.28
12.2	13	7.41	DoverDwns DDE	.20	2.0	13		304	10.20	0.12
-1.1	5.55	3.07	Dover Motor DVD	.04	.9	cc		240	4.60	0.01
5.1	34.19	24.10	DowChem DOW	1.34	4.3	dd	36249	31.20	-0.05

NET CHG OR CHANGE:
Is the amount the closing price moved, higher or lower, from the previous day's closing price.

YTD % CHG:
The percentage change in the stock price since January 1 of the current year.

LOW OR LO:
Indicates the stock's lowest price over the last 52 weeks.

HIGH OR HI:
Indicates the stock's highest price over the last 52 weeks.

CLOSE OR LAST:
Indicates the price of each share at the end of the trading day. That's what your stock is worth, at least for that day.

The Power of Compounding

When you save and invest your money, you help the money itself earn more money. The ability of money to grow on its own can be extremely valuable to achieving long-term goals and in giving you financial security when you grow older.

Money earns more money when it draws *simple* and *compound* interest. Simple interest is the interest earned on the deposit amount, or principal. For example, if you put $100 into an account that earns 6 percent interest annually, that investment would be worth $106 at the end of the year.

Compound interest, in addition to paying interest on the principal, pays interest on the interest earned. To illustrate how compounding works, imagine what happens to a $100 investment when the earned interest is withdrawn each year and not left in the account to draw more interest. Say the $100 earns 10 percent, compounded annually. At the end of the first year, the total investment is worth $110. If you withdraw the $10 and leave the $100 invested, you will have $110 at the end of the second year. If you do this each year for 10 years, your $100 investment will have earned $100, all of which was withdrawn and spent.

But consider what would happen if you did not withdraw the first $10 of interest. If you leave it with the original $100, the second year's interest will be based on $110, not $100. At the end of the second year, your investment will have earned $11 and the total will have grown to $121. Again, if you reinvest your earnings, you will earn 10 percent on $121 instead of $100, as in the first example.

If you do this for 10 years, your initial $100 investment will have earned $159.39, which is $59.39 more than if you withdrew the interest each year. What is more, the investment's total value will have grown to $259.39, with the earnings becoming greater with each passing year. That is why compounding makes such a dramatic difference over time.

You can earn compound interest from a savings account that pays compound interest, and by investing in stocks. As you know, many companies pay their stockholders dividends annually or quarterly. If you choose to reinvest the dividends instead of receiving them as income, you will own more shares in the company and increase potential earnings by receiving more dividends.

Compounding

Year	Spend earnings	Reinvest earnings
1	$ 10	$ 10.00
2	$ 10	$ 11.00
3	$ 10	$ 12.10
4	$ 10	$ 13.31
5	$ 10	$ 14.64
6	$ 10	$ 16.11
7	$ 10	$ 17.72
8	$ 10	$ 19.49
9	$ 10	$ 21.44
10	$ 10	$ 23.58
Total earnings	$100	$159.39

Compound interest draws the best return because it pays interest on the initial deposit and on the interest your money earned.