

		IG			BBBs in Index		
Credit Factor	Statistic	WisdomTree Fundamental US Corporate Bond Index	ICE BofAML U.S. Corporate Index	Score	WisdomTree Fundamental US Corporate Bond Index	ICE BofAML U.S. Corporate Index	Score
Leverage	Total Debt to Ebitda	2.56	3.28	▲	2.87	3.40	▲
	Net Debt to Ebitda	1.98	2.67	▲	2.49	3.03	▲
	Debt to Assets	30%	32%	▲	32%	35%	▲
Interest Payment Coverage Ratios	EBITDA Coverage LTM	10.32	9.23	▲	9.52	7.33	▲
	EBIT Coverage LTM	7.62	5.46	▲	6.69	5.13	▲
Profitability	Sales Growth 1Y	8%	7%	▲	8%	7%	▲
	Gross Margin LTM	37%	33%	▲	35%	32%	▲
	EBITDA Margin LTM	29%	30%	▼	25%	29%	▼
	EBITDA Growth YoY	8%	8%	▲	8%	9%	▬
	ROIC	10%	8%	▲	10%	8%	▲
Liquidity and Free Cash Flow	FCF LTM	\$ 2,359	\$ 1,291	▲	\$ 1,437	\$ 905	▲
	FCF Ave 5Y	\$ 2,630	\$ 1,251	▲	\$ 1,213	\$ 833	▲
	FCF to Debt LTM	21%	12%	▲	18%	11%	▲
	ST Debt / FCF LTM	27%	34%	▲	34%	41%	▲
	Current Ratio LTM	1.2	1.1	▲	1.24	1.05	▲
Banking Quality	Loans to Deposits	72%	82%	▲	89%	97%	▲

Source: FactSet, as of 10/25/18. Past performance is not indicative of future results. You cannot invest directly in an index. *

Fundamentals calculated as the median value across the universe of bonds. Green scores indicate higher quality values, yellow scores indicate values in-line with the market-cap benchmark and red values indicate fundamentals which are worse off than the market cap index.

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Robert Seth Curtis



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Fundamental Physics Of Sound Shyh-yuan Lee,2020-10-16 This is a textbook on the basic sciences of sound It contains sufficient latest information on the subject and is divided into four parts that fit into the semester structure The first part deals with basic Newton s second law of motion simple harmonic oscillation and wave properties Newton s second law the net force is equal to the rate of change of momentum is used to derive the speed of waves in a medium The second part focuses on the psychoacoustics of our perception of three attributes of sound loudness pitch and timbre The third part discusses the basic physics of some musical instruments and human voice From the point of view of physics musical instruments and human speech are similar They are composed of a sound source and a resonator Human ingenuity has produced various aesthetic looking and ear pleasing instruments for musicians to perform Magical human evolution has also shaped our vocal folds and vocal tract so that we can dynamically change loudness pitch and timbre in an instant in a manner that no other musical instrument can emulate The fourth part includes electricity and magnetism room acoustics digital technology in acoustics effects of noise on human hearing and noise regulations for hearing protection that are relevant to sound wave production transmission storage and human ear protection Our ears are extremely sensitive Without proper protection loud noise including loud music can damage our ears Government regulation and education serve as a first line of protection in working environments This small book is comprehensible understandable and enjoyable to all eager students

Fundamentals and Flaws of Standards-Based Testing Charlie DePascale,2025-05-30 When put to the test will standards based reporting remain as fundamentally flawed as once feared or can next generation approaches refine the system for the better Fundamentals and Flaws of Standards Based Testing offers an inside perspective on the technical challenges encountered during each phase of the assessment cycle Careers in state testing are spent balancing technical logistical financial political psychological sociocultural emotional and measurement considerations while keeping an eye on the educational goals of the state assessment program This insightful and comprehensive book draws on measurement foundations and real life experiences in state testing to discuss critical and still unresolved technical and policy challenges that are being inherited by today s assessment specialists and psychometricians Going beyond core descriptions of psychometric and assessment development procedures and operational best practices in testing this book exposes graduate students and scholars of educational measurement and policy as well as testing industry professionals to real life pressures faced by those charged with designing implementing and maintaining a large scale state assessment program Standard setting test design score reporting validation and more are approached critically and with authentic context *Methods of Handling Test Scores* Luella Cole,Sidney Leavitt Pressey,1926 Fundamental Statistics for the Social and Behavioral Sciences Howard T. Tokunaga,2018-09-12 Fundamental Statistics for the Social and Behavioral Sciences Second Edition places statistics within the research process illustrating how they are used to answer questions and test ideas Students learn

not only how to calculate statistics but also how to interpret and communicate the results of statistical analyses in light of a study's research hypothesis. Featuring accessible writing and well integrated research examples, the book gives students a greater understanding of how research studies are conceived, conducted, and communicated. The Second Edition includes a new chapter on regression, covers how collected data can be organized, presented, and summarized, the process of conducting statistical analyses to test research questions, hypotheses, and issues, controversies, and examines statistical procedures used in research situations that vary in the number of independent variables in the study. Every chapter includes learning checks such as review questions and summary boxes to reinforce the content students just learned, and exercises at the end of every chapter help assess their knowledge. Also new to the Second Edition: animated video tutorials. The Fundamentals of Live Stock Judging and Selection Robert Seth Curtis, 1915 **Annual Report of the Board of School Commissioners to the**

Mayor and City Council of Baltimore for the Fiscal Year Ending ... Baltimore (Md.). Board of School Commissioners, 1913 *A Foundational Study in the Pedagogy of Arithmetic* Henry Budd Howell, 1914 Journal of Educational Psychology, 1910 LIFE, 1940-02-19 LIFE Magazine is the treasured photographic magazine that chronicled the 20th Century. It now lives on at LIFE.com, the largest most amazing collection of professional photography on the internet. Users can browse, search, and view photos of today's people and events. They have free access to share print and post images for personal use. **Frontiers of Fundamental Physics FFP16** Ekrem Aydiner, Burra G. Sidharth, Marisa

Michellini, Christian Corda, 2024-05-17 This book is a collection of contributions presented at the 16th annual international symposium Frontiers of Fundamental Physics FFP16 supported by Istanbul University. As a document of the latest occurrence of this very important gathering, it presents the most recent advances in fundamental physics and physics teaching. For nearly fifteen years, the FFP has attracted some of the greatest physicists in the world. The broad objective of the entire endeavor has been to enable scholars working in slightly different areas to meet on a single platform. Even with this particular year's safety restrictions arising from Covid, we feel that the general mission has been carried out as fully as in any year. The book features addresses given by a host of expert contributors, all of which are organized according to seven individual themes. The areas covered include Astronomy and Astrophysics, Particle Physics, Theoretical Physics, Gravitation and Cosmology, Computational Physics, Condensed Matter Physics, Complex Systems, and related areas. This book should prove to be a veritable bounty for anyone with an interest in the continued evolution of our understanding of the physical world.

Fundamentals of Audiology for the Speech-Language Pathologist Deborah R. Welling, Carol A. Ukstins, 2017-09-06 *Fundamentals of Audiology for the Speech Language Pathologist* Second Edition is specifically written for the speech language pathologist working with hearing impaired populations. This accessible text incorporates the expertise of audiologists along with the knowledge and experience of speech language pathologists. The theories and training of both disciplines are combined in order to facilitate the practical application of foundational audiological information into speech

language pathology practice Handbook of Banking and Finance in Emerging Markets Nguyen, Duc K.,2022-10-14
Emerging markets are increasingly facing significant challenges from a slowdown in productivity rising debt and trade tensions to the adverse effects of proliferating global uncertainty on domestic financial systems This incisive Handbook examines the ongoing dynamics of global financial markets and institutions within the context of such rising uncertainty and provides a comprehensive overview of innovative models in banking and finance *The Fundamental Voter* Pfizer-Pratt University Professor of Political Science John H Aldrich, PhD Candidate Suhyen Bae, Associate Bailey K Sanders,2024-06-11 In *The Fundamental Voter* John H Aldrich Suhyen Bae and Bailey K Sanders explain why the notion that we are divided into tribal loyalties is at best only partially correct and discuss how the divisions rest on much more substantive politics than they once did In the past the American public based voting primarily on partisan loyalties today they do so on five fundamental forces party ideology issues race and economics Since the 1980s these fundamentals have grown increasingly important such that voters are now sorted into two bitterly divided sides Voters have come to deeply dislike the opposition a state of affairs that threatens the peaceful progress of democratic politics in the United States **Fundamental Problems in Breast Cancer** Alexander H.G. Paterson, Alan W. Lees,2012-12-06 The chapters in this book are those presented at the Second International Symposium on Fundamental Problems in Breast Cancer held at Banff Alberta April 26 29 1986 This is therefore the second volume in the series of symposia held in the Canadian Rockies The aim of these symposia is to provide a supportive atmosphere for the development of new concepts as well as for the presentation of high quality scientific data This is reflected in the chapters presented here Many of the chapters put forward new hypotheses which will be tested in the clinic or laboratory in the next few years In choosing the subjects for discourse we preferred to tackle areas where controversy existed and in this book we have grouped the chapters around discussion themes The relative merits of mammography and physical examination in the detection of small lesions within the breast and the natural history of these lesions were important topics at the symposium and the results of early detection studies will have a major effect on health care costs We have devoted a large section of this book to this subject The mechanism of growth and response of endocrine sensitive tumors and current concepts of the statistics and cost benefit assessment of adjuvant chemotherapy trials comprise two other sections of the book where original and stimulating ideas were presented **Computational Modelling of Objects Represented in Images. Fundamentals, Methods and Applications** João Manuel R.S. Tavares, Jorge R.M. Natal,2018-05-08 This book contains keynote lectures and full papers presented at the International Symposium on Computational Modelling of Objects Represented in Images CompIMAGE held in Coimbra Portugal on 20 21 October 2006 International contributions from nineteen countries provide a comprehensive coverage of the current state of the art in the fields of Image Processing and Analysis Image Segmentation Data Interpolation Registration Acquisition and Compression 3D Reconstruction Objects Tracking Motion and Deformation Analysis Objects Simulation Medical Imaging Computational

Bioimaging and Visualization Related techniques also covered in this book include the finite element method modal analyses stochastic methods principal and independent components analyses and distribution models Computational Modelling of Objects Represented in Images will be useful to academics researchers and professionals in Computational Vision image processing and analysis Computer Sciences and Computational Mechanics Fundamentals of Vocational Psychology Charles Hurlbut Griffitts,1924 This book is designed primarily to serve as a textbook for classes in vocational psychology In the selection and presentation of material I have had in mind the fundamental problems of a psychological nature which confront both the employment manager and the vocational counselor Although the former is chiefly concerned with the problem of selecting individuals fitted for given kinds of work and the latter with helping individuals select the occupations for which they are best fitted their main problems are essentially the same Of equal importance to both are the ways in which individuals differ and the methods of detecting or measuring these differences A knowledge of the cause of such differences is also of value in dealing with many practical problems in either line of work PsycINFO Database Record c 2005 APA all rights reserved *Pronunciation Fundamentals* Tracey M. Derwing,Murray J. Munro,2015-07-15 The emergence of empirical approaches to L2 pronunciation research and teaching is a powerful fourth wave in the history of the field Authored by two leading proponents of evidence based instruction this volume surveys both foundational and cutting edge empirical work and pinpoints its ramifications for pedagogy The authors begin by tracing the history of pronunciation instruction and explicating L2 phonetic learning processes Subsequent chapters explore the themes strengths and ethical problems of the field through the lens of the intelligibility principle The importance of error gravity and the need for assessment and individualized instruction are highlighted and the role of L2 accents in social contexts is probed Material readily available elsewhere has been omitted in favour of an emphasis on the how why and when of pronunciation instruction Anyone with an interest in L2 pronunciation especially graduate students language teachers and experienced researchers will find much value in this indispensable resource *Fundamental Statistical Concepts and Techniques in the Biological and Environmental Sciences* A. Bradley Duthie,2024-10-08 Fundamental Statistical Concepts and Techniques in the Biological and Environmental Sciences With jamovi is an introductory textbook for learning statistics It starts with the very basics and prioritises helping the reader to develop a conceptual understanding of statistics and apply the most fundamental statistical tools New concepts are introduced with examples designed to be familiar to the reader serving as a useful starting point for exploring more abstract concepts Key Features Designed to be accessible for students learning statistics in biological and environmental sciences Utilizes the statistical software jamovi to explore new concepts Prioritizes good statistical judgement over adherence to protocols This book will be useful to students beginning their study of statistical concepts in biological and environmental sciences whilst also acting as an insightful resource for teachers using jamovi in the classroom Fundamental Statistical Concepts and Techniques in the Biological and Environmental Sciences With jamovi is a valuable resource for

anyone who wishes to understand and apply statistical techniques commonly used in the biological and environmental sciences

Bach Yo Tomita, 2017-07-05 For nearly two centuries Johann Sebastian Bach has been regarded as a cornerstone of Western musical culture His music inspired subsequent generations of composers and philosophers alike and continues to capture our imaginations in many ways Bach studies is part of this picture often seen as providing excellent examples of musicological scholarship The volume editor has chosen thirty one published articles which in his view not only represent a broad spectrum of the scholarly discussions on Bach s life and works but will also facilitate the on going study of Bach s creative genius The articles have been selected to ensure that this volume will be considered useful for not only those students who are currently engaging in Bach studies at universities but also for more seasoned Bach scholars as they consider the future direction of Bach studies

Fundamentals of Digital Marketing - (Theory, Practice, Assignments & Much More) Raj Padhiyar, 2020-03-25 Digital Marketing Bible for students to master it completely Indian Express India s 1st academic book on Digital Marketing Fundamentals Of Digital Marketing guides students marketers to understand changing landscape of marketing growing importance of Digital Marketing beyond just theory or overview by Asia s renowned Digital Marketer Only Indian to receive a Doctorate in Digital Marketing DR RAJ PADHIYAR This book is NOT just about THEORETICAL KNOWLEDGE ABOUT DIGITAL but it s a compilation of interesting anecdotes key statistics case studies practical tools and above all It provides key insights on the Digital Marketing industry in a multilayered multi faceted land with simple lucid language Some of the important topics covered in the book include SEO Social Media Email marketing Website creation Content marketing Affiliate Marketing Freelancing techniques lead generation Influencer Marketing E commerce ORM 20 other topics etc All major topic are covered with relevant latest examples of successful digital campaigns by top Indian startups brands their results which would give useful insights to students marketing managers This book has been launched at World Book Fair 2020 all the initial copies have been sold out in just 1 day This is a sort of academic book that guides students and marketers to understand the changing landscape of marketing and growing importance of digital marketing beyond just theory or overview India Education Diary

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