

		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.

Fundamentals Score Only

Deborah R. Welling, Carol A. Ukstins

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the authors' names.

Fundamentals Score Only:

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

Methods of Handling Test Scores Luella Cole,Sidney Leavitt Pressey,1926 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 *The Fundamentals of Live Stock Judging and Selection* Robert Seth Curtis,1925 **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 **Rule 1 of Investing** Mike Turner,2018-09-04 In Rule 1 of Investing How to Always Be on the Right Side of the Market software designer and math genius Mike Turner shares his simple ingenious method for making winning stock trades Rule 1 begins with the foundation of Mike s entire system the one condition that must be met before you even think about investing It then reveals nine other rules Mike s system follows to produce its uncanny 80% win rate picking stocks and to generate returns almost three times better than the market Rule 1 is a must read investing guide for anyone struggling to profit in today s volatile market

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 Journal of Educational Psychology ,1910 *A Foundational Study in the Pedagogy of Arithmetic* Henry Budd Howell,1914 *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 Michelini,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 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 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 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 **Fundamentals of Statistical Reasoning in Education** Theodore Coladarci, Casey D. Cobb, 2013-12-31

Fundamentals of Statistical Reasoning in Education 4th Edition like the first three editions is written largely with students of education in mind Accordingly Theodore Coladarci and Casey D Cobb have drawn primarily on examples and issues found in school settings such as those having to do with instruction learning motivation and assessment The emphasis on educational applications notwithstanding the authors are confident that readers will find Fundamentals of Statistical Reasoning in Education 4th Edition of general relevance to other disciplines in the behavioral sciences as well The 4th Edition of Fundamentals is still designed as a one semester book The authors intentionally sidestep topics that few introductory courses cover e g factorial analysis of variance repeated measures analysis of variance multiple regression At the same time effect size and confidence intervals are incorporated throughout which today are regarded as essential to good statistical practice

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

Fundamental Considerations in Technology Mediated Language Assessment Karim Sadeghi, Dan Douglas, 2023-04-27 Fundamental Considerations in Technology Mediated Language Assessment aims to address issues such

as how the forced integration of technology into second language assessment has shaped our understanding of key traditional concepts like validity reliability washback authenticity ethics fairness test security and more Although computer assisted language testing has been around for more than two decades in the context of high stakes proficiency testing much of language testing worldwide has shifted to at home mode and relies heavily on the mediation of digital technology making its widespread application in classroom settings in response to the COVID 19 outbreak unprecedented Integration of technology into language assessment has brought with it countless affordances and at the same time challenges both theoretically and practically One major theoretical consideration requiring attention is the way technology has contributed to a reconceptualization of major assessment concepts constructs There is very limited literature available on the theoretical underpinnings of technology mediated language assessment This book aims to fill this gap This book will appeal to academic specialists practitioners or professionals in the field of language assessment advanced and or graduate students and a range of scholars or professionals in disciplines like educational technology applied linguistics and teaching English to speakers of other languages TESOL

The Fundamental Voter John H. Aldrich, Suhyen Bae, Bailey K. Sanders, 2024 Why is American politics so intense and emotionally competitive today and how did we get here 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 1950s and 1960s the American public based voting primarily on partisan loyalties Landslide presidential elections were once common but over the last forty years they have converged to very closely contested elections Congressional elections were increasingly incumbent centered before 1984 and decreasingly so afterward These changes reflect the changing nature of fundamental forces that shape the public s electoral opinions and voting behavior From a single such fundamental partisan identification the electorate now rests on five fundamental forces party ideology issues race and economics Since the 1980s these fundamentals have grown increasingly important and increasingly aligned such that voters are now sorted into two increasingly bitterly divided sides Believing that the other side is on the wrong side of nearly everything of political relevance voters like officials have come to deeply dislike the opposition a state of affairs that threatens to undermine the stability of democratic institutions in the United States

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Table of Contents Fundamentals Score Only

1. Understanding the eBook Fundamentals Score Only
 - The Rise of Digital Reading Fundamentals Score Only
 - Advantages of eBooks Over Traditional Books
2. Identifying Fundamentals Score Only
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Fundamentals Score Only
 - User-Friendly Interface
4. Exploring eBook Recommendations from Fundamentals Score Only
 - Personalized Recommendations
 - Fundamentals Score Only User Reviews and Ratings
 - Fundamentals Score Only and Bestseller Lists
5. Accessing Fundamentals Score Only Free and Paid eBooks
 - Fundamentals Score Only Public Domain eBooks
 - Fundamentals Score Only eBook Subscription Services
 - Fundamentals Score Only Budget-Friendly Options
6. Navigating Fundamentals Score Only eBook Formats

- ePub, PDF, MOBI, and More
- Fundamentals Score Only Compatibility with Devices
- Fundamentals Score Only Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Fundamentals Score Only
 - Highlighting and Note-Taking Fundamentals Score Only
 - Interactive Elements Fundamentals Score Only
- 8. Staying Engaged with Fundamentals Score Only
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Fundamentals Score Only
- 9. Balancing eBooks and Physical Books Fundamentals Score Only
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Fundamentals Score Only
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Fundamentals Score Only
 - Setting Reading Goals Fundamentals Score Only
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Fundamentals Score Only
 - Fact-Checking eBook Content of Fundamentals Score Only
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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web step 7 8 place in an oven preheated to 175 c and bake for 70 minutes take care to place a tray on a lower shelf under the crostata to catch any drippings halfway through take the crostata out of the oven and pierce the holes with a knife once again then return to the oven to bake step 8 8

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web apr 17 2019 wrap in plastic wrap and place in the fridge for one hour preheat oven to 350 f remove dough from the fridge remove 1 4 of the dough and roll the rest of the dough out with a rolling pin on a well floured surface until it s 1 8 thick roll the dough on to the rolling pin and transfer it to a tart pan

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web cut each wedge into 3 chunks toss the chunks with the orange zest cover the tart dough with the apple chunks leaving a 1 1 2 inch border combine the flour sugar salt cinnamon and allspice

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