The **Dow Today** is trading up 32 points (+0.3) as of Tuesday, 26 June. General Electric (GE), is leading with about 10 cents (+0.5) raising the Dow by 0.76 points (2.4%). For all of you who are new or who want to join the stock market, a Dow is a stock market index created by the wall street journal editor, Charles Dow. This stock index shows how large, public companies in the United States are trading in the stock market. Some of these companies include Bank of America, Boeing, American Express, Coca-Cola, DuPont, Pfizer, General Electric, Hewlett-Packard, Caterpillar, Intel, IBM, JP Morgan Chase, Wal-Malt, Walt Disney, Microsoft, McDonald’s and Travelers just to mention a few of them. The Dow is one of the most famous and closely followed indices in the stock market today. The other indices that are similarly popular include NASDAQ Composite, Russell 2000 and S&P 500. The Dow is not only influenced by economic reports but also by political and social proceedings.

The **Dow Today**, Wednesday 27 June, has suffered a big loss as it has dropped to about 2%. This has been so as a result of the negative economic reports that are occurring all over the world; Europe’s private sector has shrank at its worst state in nearly four years, and domestically, United States has registered greater levels of unemployment in the past two weeks. The worst hit companies are Alcoa, Hewlett-Packard and Bank of America. Alcoa was sold off after its earnings were cut down due to the low prices of aluminum that are being experienced on the market. Hewlett-Packard continues to decline (about 4.09%) since it is facing stiff competition from Microsoft which has introduced its own surface tablet. And the Bank of America has lost about 3.93% due to the sensitivity it has towards the global economy, and also because of the down grading of Moody’s credit rating which is being anticipated on the stock market very soon.

The actions of the **Dow Today** show that industrial futures are down to 8 points to about 12,478. And the Standard and Poor’s futures are nailed on 0.30 points to 1,315.80. United States futures are all wavering as evidenced due to the structural concerns that are coming to Europe; change of governments and economic down turn. But this news should not discourage all new investors as wealth has been made before amid such problems.