

*Towards a Digital Cooperative:
How the Associated Press
Distributes and Preserves the News*



Royal Mail Steam Ship "Scotia," off Cape Race, throwing overboard the New York Associated Press parcel.

Currier and Ives, ca. 1850. Courtesy American Antiquarian Society, Worcester, MA.

The news was taken off the "Scotia," and put on the AP's own steamer, heading to the telegraph head in Boston.

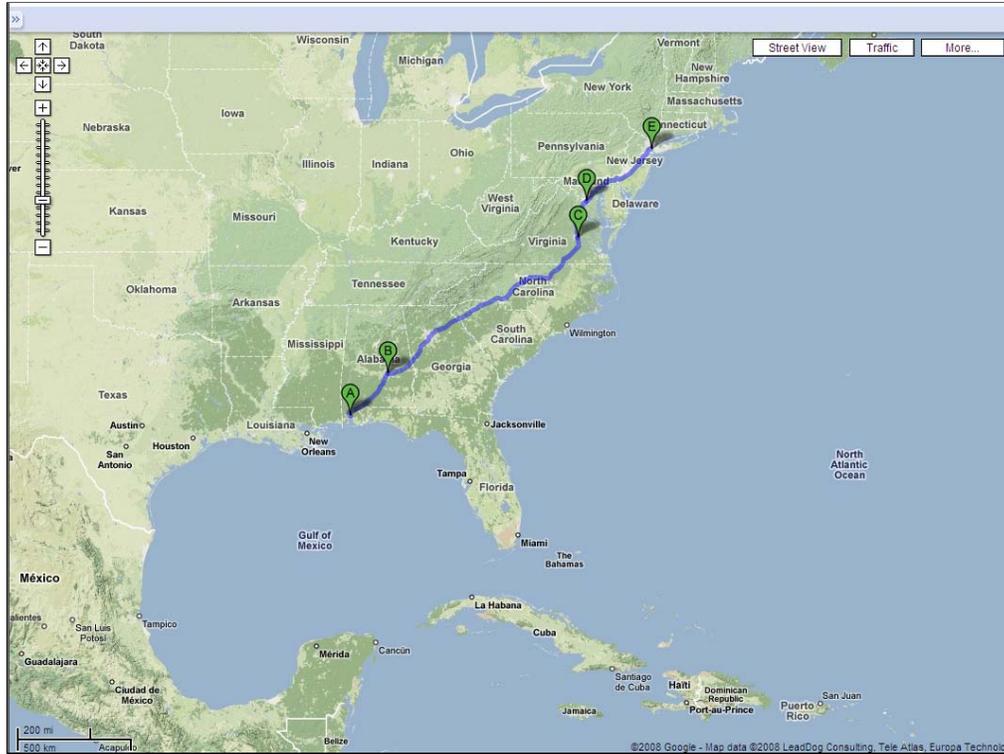
The point was to beat competing news organizations, to get the news right off the incoming ships at Halifax and get them to Boston.



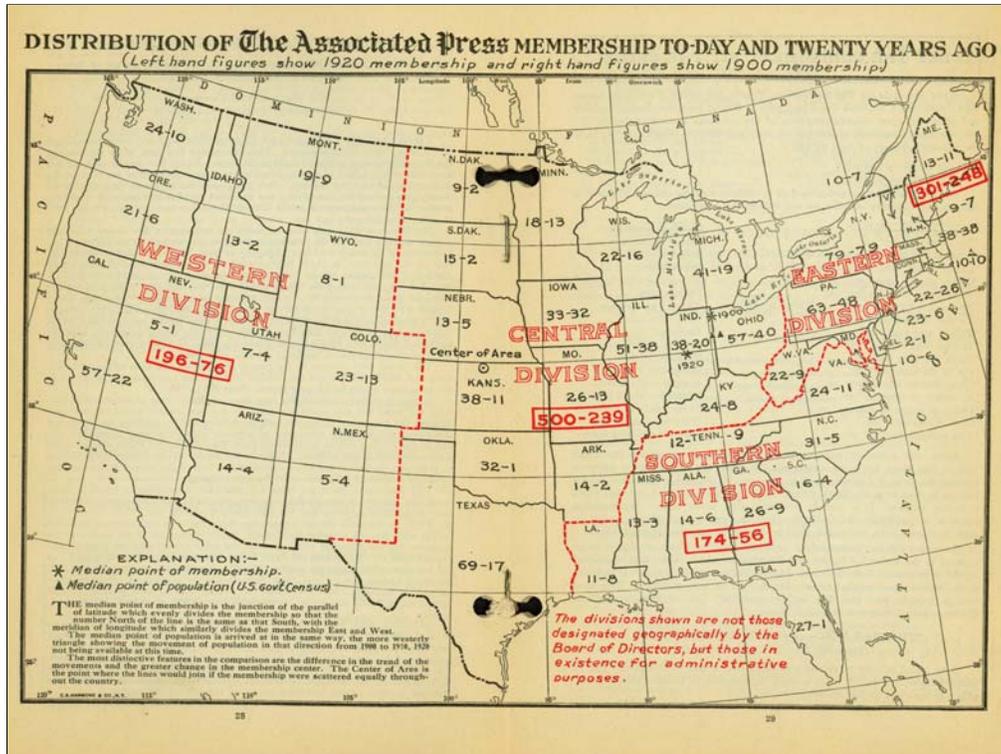
Jeremiah Gurney, daguerreotype, n.d. Nancy Day and Moses Yale Beach.
National Portrait Gallery, Smithsonian Institution, Washington, D.C.

Moses Yale Beach, a native of Wallingford, Connecticut, tried his hand at several inventions without success before coming to New York in 1835.

There, he joined his wife's brother, Benjamin H. Day [q.v.], the owner of the *Sun*, as manager of the mechanical department of that newspaper. Day had started the *Sun* on Sept. 3, 1833, and in January 1834 took in his principal reporter, George W. Wisner, as a partner. In 1835 Beach bought Wisner's share for \$5,200, and in 1838 Day's interest for \$40,000. The *Sun* was then popular, having a circulation of 30,000 copies daily, but its profits, which at one time under Day had reached \$20,000 a year, were small. It appeared for a time as if Beach would record another failure. "The first six months after he became entire owner of the paper," says Dr. Davis, "it did not prove as profitable as he had expected and he was ready to sell it out; and he offered it and all the property he then possessed if anyone would take it off his hands and pay his obligations (about \$20,000) to Mr. Day; but, not succeeding in effecting a sale he went to work with renewed ardor and before two years had passed the last dollar was paid off." At the age of thirty-eight Beach's unflagging industry was at last rewarded by the beginning of real success. Beach devoted himself more to the success of his newspapers than to the political quarrels which marked most journals of his day. His principal adversary was Horace Greeley, who founded the *New York Tribune* in 1841, three years after Beach became owner of the *Sun*. The newsboys of these rival journals fought in the streets, and Greeley's *Tribune* denounced Beach's *Sun* as "the slimy and venomous instrument of Locofocoism, Jesuitical and deadly in politics and grovelling in morals." But the truth was that Beach was an honorable man of business, bent on keeping his *Sun* in its enviable place as the most popular newspaper in the world. On its tenth birthday, Sept. 3, 1843, he was employing eight editors and reporters, twenty compositors



Dispatches were carried across the Gulf of Mexico from Veracruz to the port at Mobile, Alabama. There, they were given to the pony express rider, Riddle, who carried them to Montgomery, where they joined the coaches of the Great Southern Mail for the 700 mile journey to the telegraph head just south of Richmond. From there, they were telegraphed to Washington and to New York. Beach offered an equal share in the pony venture to the New York daily papers, and four accepted.



“Distribution of The Associated Press Membership To-Day and Twenty Years Ago.”
The Service Bulletin, 1920 July 1.
 Associated Press Corporate Archives.

Associated Press rewrites its history in light of Moses Y. Beach documents

Beach relative donates war info documents to AP

By Dan Champagne
Record-Journal staff

WALLINGFORD — Traces of Moses Yale Beach can be found all over town. There is an elementary school named in his honor. His monument is the most prominent in historic Center Street Cemetery, standing at least 20 feet tall. And his North Main Street mansion has been converted into a bank.

Thanks to a quick conversation at a cocktail party, the legacy of the late newspaper publisher of the New York Sun was suddenly finally the Associated Press in 1846, two years earlier than originally documented.

Brewster Yale Beach, Beach's great-great-grandson, recently turned over documents to the Associated Press that showed Beach had tried to share information about the U.S. war with Mexico with other newspapers in 1846.

"I think this means more recognition for the town... I think it's another star for the town."

— May Chapman, president of the Wallingford Historical Society

This means a number of things for us, said Valerie Edme, director of the Associated Press's corporate affairs. "It's certainly a privilege to be in charge of documenting the history of an institution such as the AP, which has changed the world. It also means that the AP is committed to reviewing and revising its own history, which is always a great undertaking whether it's an individual reviewing his or her own part or an institution reviewing its own past."

The discovery may have caused a great deal of excitement among the Associated



This is the Moses Y. Beach mansion on North Main Street, which is now a bank.



This is the Moses Y. Beach School which bears the name of the 19-century journalist.



Moses Y. Beach

Press.

The documents came down to me through the family over the years and I just inherited them," said Beach, 80, of Millbrook, N.Y. "My father was interested in those things, but he didn't give much attention to it. I can still hear my father saying, 'I don't know what the hell he do with them.'"

The Associated Press thought so much of the documents that it held a special reception for Brewster Yale Beach and his family and friends Dec. 11 at its New York City headquarters. The documents are now on display at the Associated Press offices with the title "70 clues for all of the New York Sun and the Origins of the Associated Press."

Beach said the reception was an endless stream of accolades from Tom Curley, the president and chief executive officer.

19th-century papers shed new light on origin of the AP

By Richard Pyle
Associated Press

NEW YORK — A collection of 19th-century documents newly acquired by the Associated Press shows that the world's largest newsgathering organization dates its origin to 1846, two years earlier than traditionally accepted by newspaper historians and the AP itself.

The documents were provided to the AP's corporate archives by Brewster Yale Beach, a great-great-grandson of Moses Yale Beach, the second owner/publisher of the original New York Sun and the driving force in creating the alliance of newspapers sharing news dispatches that became known as the Associated Press.

The papers show that in May 1846, Beach offered to share news from the U.S. war with Mexico with rival newspapers. The resulting agreement formed the basis for cooperative news gathering by telegraph and as Samuel J.B. May's revolutionary invention began a swift expansion throughout the country, linking New York to points north, west, and south. Those agreements evolved into the AP

that today has 4,000 employees and delivers news around the clock to more than 100 countries and 1 billion readers, listeners and viewers.

Historically, the AP has dated its origin to a meeting of New York City publishers at the box office in May 1848. According to the Beach documents, the inaugural meeting took place two years earlier with the agreement to share news from the war with Mexico.

"These documents are a significant discovery, not only for the historical record of the Associated Press but because they also reaffirm the AP's fundamental role, covering the news in war and peace, as envisioned by the member newspapers that created it," said Tom Curley, AP's president and CEO.

For scholars of the era, they clarify what historian Richard Schickel called "mind-bogglingly impressive" and confusing information about the AP's origins.

Schickel, author of the 1989 book "The Nation's Newsmakers," was among

"The fun kept thanking me for this," he said. "I kept trying to tell him that all I did was carry the gene line and I could get a drop of blood, I'll give you the drop of blood and you could have the gene too so you could stop thanking me."

Brewster Yale Beach remembers traveling to the Associated Press offices in a box with his father, Brewster Sperry Beach, to view a portrait of his great-great-grandfather.

He never thought the documents were of great importance until he met Kelly-Sue Tumery, the recently retired vice president of the Associated Press, at a friend's cocktail party about three months ago.

"I had never really thought about their importance," he admitted.

Kemper said some historians had already known about Beach's role in the Associated Press in 1846, but never had the papers to prove it. "Papers that are in private hands, if they're known, are

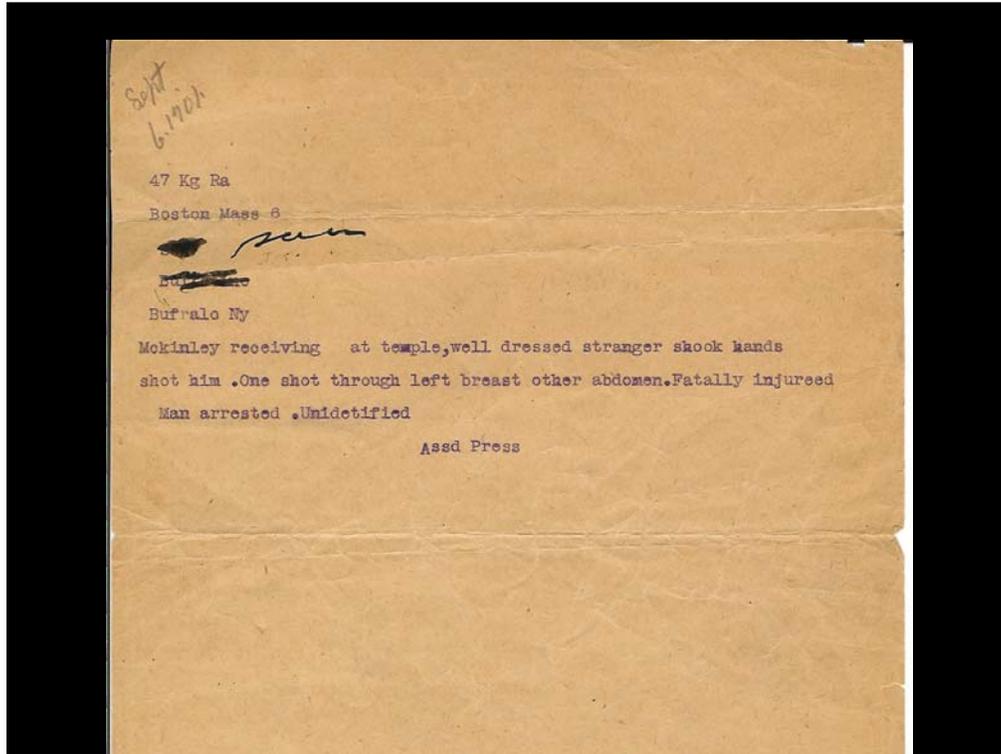
Photo see AP / 10

The Wallingford Record-Journal, January 30, 2006. The section illustrates how an AP member can structure an AP story to suit a local audience. Moses Yale Beach was a Wallingford, Connecticut native.

Associated Press Dispatch
Little Rock, January 20. - Leading republicans from different sections have been in consultation in this city for the past week, discussing the political condition of the State, and as to the course to be pursued in the coming campaign. Little feeling was manifested throughout the consultation for and for Senator Powell. The general resolution was introduced to test the feeling of the meeting but was almost unanimously voted down. The question of a thorough organization of the party and a vigorous and aggressive campaign with a complete ticket from Governor to Township Constables was warmly discussed and enthusiastically endorsed. The prevailing sentiment was that all true men with a regard to their back seat and all our younger and less objectionable leaders come to the front. It is claimed that ample financial assistance has been promised the new movement from Washington. The report of the leaders will be to place a ticket in the field composed of moderate ~~residents~~ citizens, and by whatever means possible stand around it the support and co-operation of all disaffected political elements. It is impossible to divine who has been selected as the basis of the movement, but it is hinted that he was chosen because of his special fitness for the position, and that it is one less a personage than ~~some~~ ~~one~~ ~~of~~ ~~the~~ ~~city~~ ~~is~~ ~~not~~ ~~in~~ ~~the~~ ~~city~~, consequently could not be interviewed. As to the truth or

Associated Press manuscript news dispatch, 20 January 1882. William Henry Smith Papers.

Indiana Historical Society, Indianapolis, Indiana.



Cable dispatch sent from Buffalo, New York to Boston, Massachusetts on September 6, 1901, announcing that President McKinley had been shot. It would have been impossible to know that he had been "fatally injured," as he lingered for eight days before dying. Associated Press Corporate Archives

A5LR

-95-

LITTLE ROCK--SECOND ADD SEVENTH LEAD LITTLE ROCK INTEGRATION
X X X THE SCENE.

POLICEMEN IMMEDIATELY BEGAN ESCORTING THE EIGHT CHILDREN FROM
THE SCHOOL. THEY TOOK THEM TO POLICE CARS AND DROVE AWAY.

THE CROWD HOWLED AS THE CARS DROVE OFF.

SUPERINTENDENT OF SCHOOLS VIRGIL BLOSSOM SAID HE ASKED ASSISTANT
CHIEF OF POLICE GENE SMITH, ON THE SCENE AT THE SCHOOL, IF SMITH
THOUGHT IT WOULD BE BEST FOR THE NEGRO CHILDREN TO BE WITHDRAWN.

SMITH SAID HE DID AND BLOSSOM ORDERED THE PRINCIPAL, JESS MATTHEWSZE

THOUGHT IT WOULD BE BEST FOR THE NEGRO CHILDREN TO BE WITHDRAWN.

SMITH SAID HE DID AND BLOSSOM ORDERED THE PRINCIPAL, JESS MATTHEWS,
TO SEND THEM HOME.

THE WITHDRAWAL BEGAN IMMEDIATELY.

A6LR

THERE WAS NO IMMEDIATE CLARIFICATION AS TO WHETHER THE NEGROES
WILL TRY TO REENTER TOMORROW OR LATER.

THE NEGROES HAD ENTERED SCHOOL QUIETLY WHILE THE CROWD'S
ATTENTION WAS DIVERTED BY ANOTHER INCIDENT--AND THEN A SWIRL OF
SNARLING MEN AND SCREAMING WOMEN TRIED TO BREAK THROUGH POLICE
LINES.

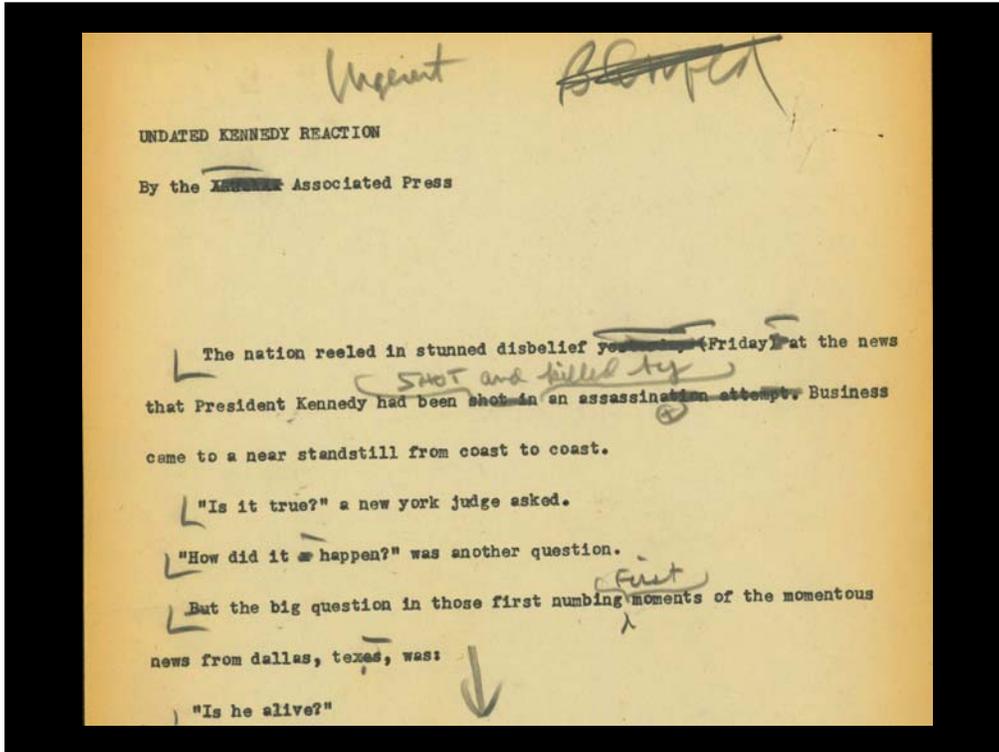
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AP wirecopy: Second Add, Seventh Lead Little Rock Integration, September 25, 1957. Part of several sheets of wirecopy that carry the dispatches of Special Correspondent Relman Morin, whose coverage of the integration of Central High School in Little Rock that day won him the Pulitzer Prize in 1958. AP Corporate Archives.

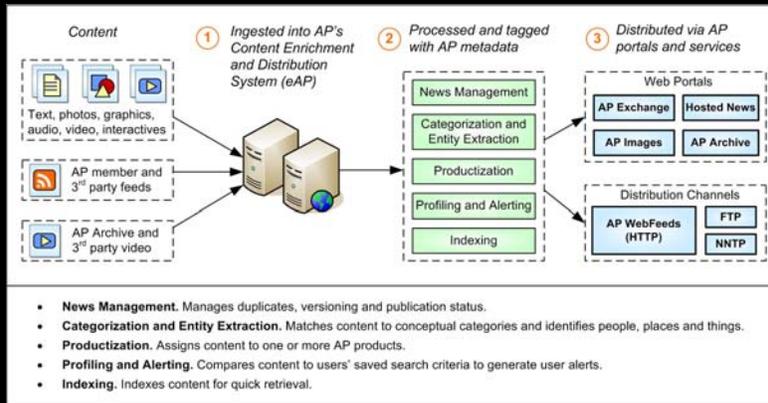


The newsroom on election night, 1932 at AP headquarters, 383 Madison Avenue. Of note are the numerous piles of wire copy piling up on spindles and flowing from the receiving telegraph machines. The operators in the lower left are “punching” in the outgoing stories and in the process creating perforated tape that was read as electronic signals. The receiving telegraph translated the signals into words.

AP Corporate Archives.



Copy hand-edited by a General Desk editor on November 22, 1963, prior to filing on the wire. Vast amounts of copy were saved that day, in contrast to most other days, as editors instantly understood the historical impact of the day, and the value of the copy in their hands. AP Corporate Archives.



AP News System Flow Overview, 2008 October.

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Industry Groups: 8500

*** Version history. (* = this story, F = final, S = semifinal) ***

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fd93681P00 09-14-2008 21:56:52 F BC-American International Group-Restructur

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% CHARLOTTE, N.C. (AP) _ The Wall street Journal reported Sunday that American International Group Inc. plans to
disclose a restructuring By early Monday that's likely to include the disposal of major assets including its aircraft-
leasing business and other holdings.
% AIG's chief executive, Robert Willumstad, who took the reins on the world's largest insurer in June, has indicated he
was willing to shed some assets, saying about a month ago that a "less complex AIG would be a better competitor."
% The need to restructure was likely exacerbated by a 45 percent drop in AIG's stock last week. The stock fell more than
30 percent on Friday alone, as Standard & Poor's warned that it could cut AIG's credit rating by one to three notches
because of concerns that AIG will have difficulty accessing capital in the short term.
% The Journal said on its Web site Sunday that AIG was talking to several private equity firms about getting more
capital and was hoping to raise more than $10 billion.
% AIG spokesman Nicholas Ashoohm declined to comment.
% The New York-based insurer has already raised $20 billion in fresh capital this year.
% Like other insurers, AIG has been hit hard by deterioration in the credit markets amid concerns that complex,
structured investments it insures will increasingly default. For the three quarters ended in June, AIG lost about $25
billion in the value of credit default swaps _ or default protection for bondholders _ and about $15 billion on other
investments.

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- September 14, 7:50 p.m. Second version of the story (first was First Lead). Augstums reports from Charlotte that the *Wall St. Journal* is reporting that AIG plans to disclose restructuring plans by early Monday. The story is moving only on the F (financial) wire and APFN, the premier financial services wire.

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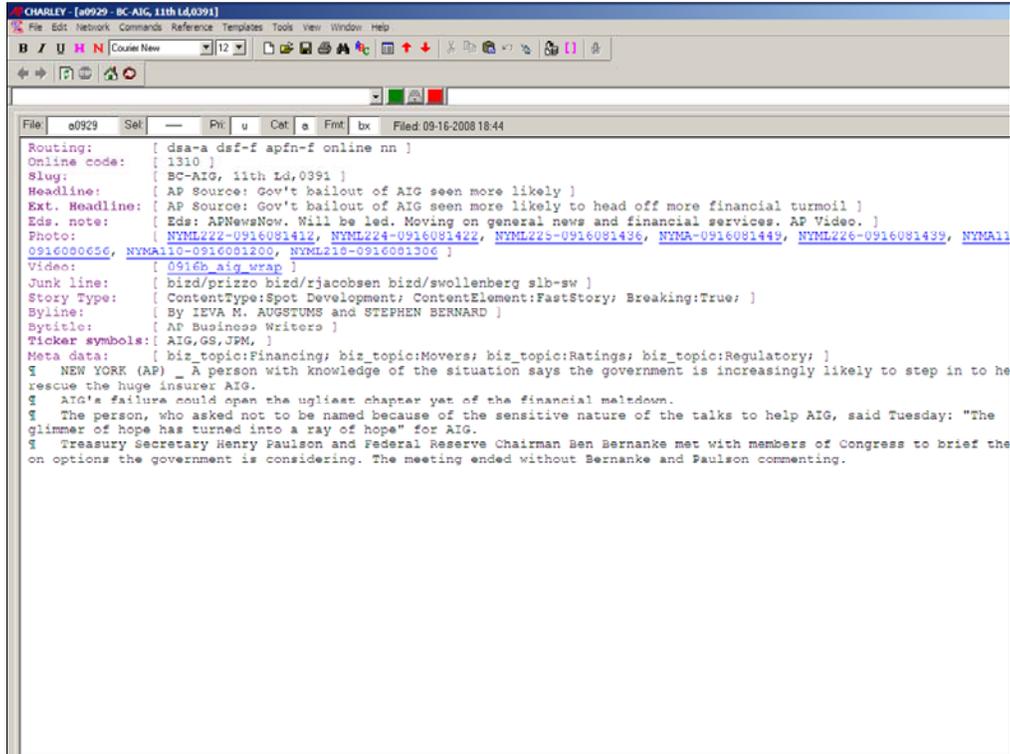
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*** Version history. (* = this story, F = final, S = semifinal) ***
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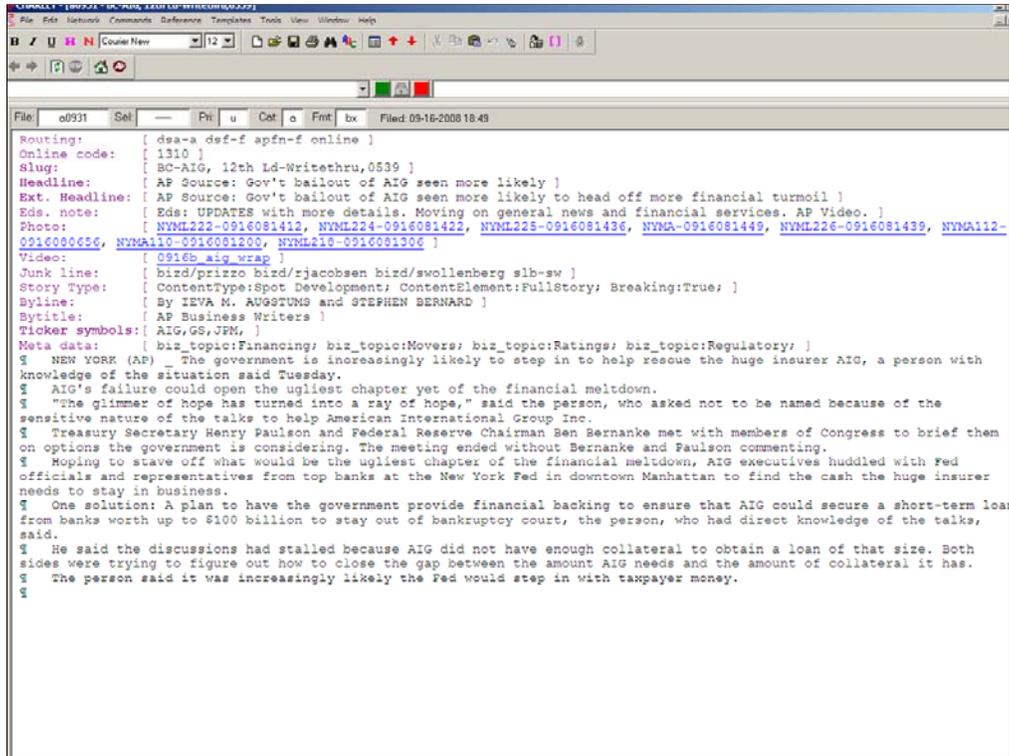
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% NEW YORK (AP) - New York's governor says he will allow American International Group Inc. to use $20 billion in
subsidiary assets to provide the cash needed for the troubled insurer to stay in business.
% Governor David Paterson said Monday he asked state insurance regulators to essentially allow AIG to provide a bridge
loan to itself. Paterson has also asked the head of New York's insurance department to talk with federal regulators about
more loans. Paterson says AIG remains financially sound.
% AIG has been battered over the past year by billions of dollars of losses tied to deterioration in the mortgage and
credit markets.
% Shares of AIG fell 51 percent to $5.93 in afternoon trading. It had been down 63 percent before Paterson's comments.

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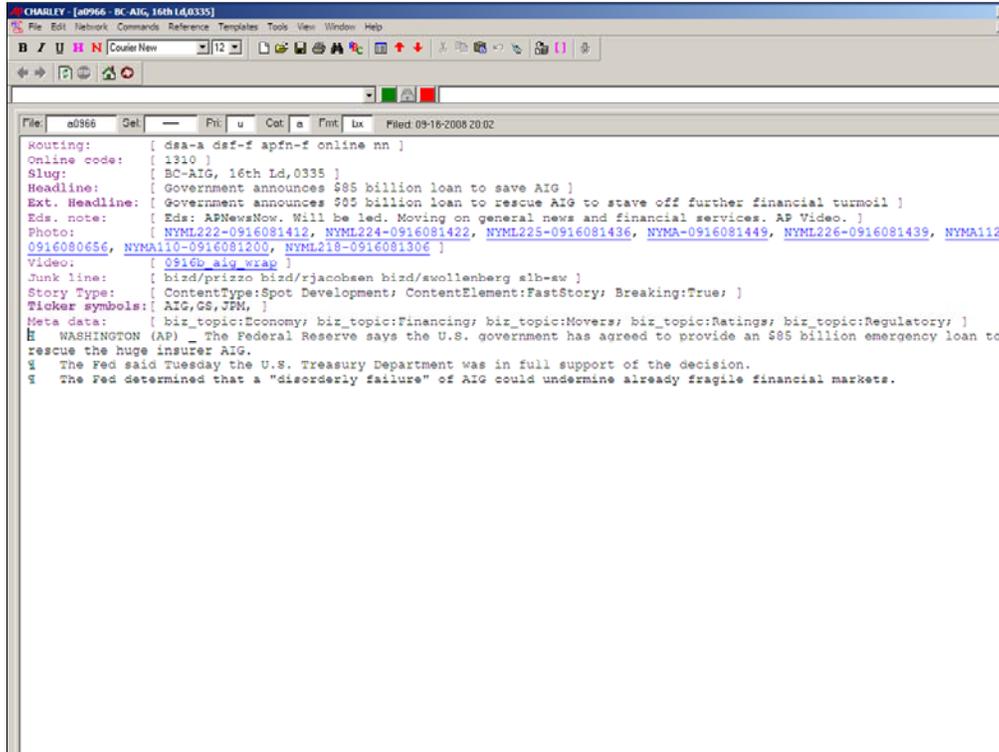
•September 15, 12:35 p.m., the AP Business Desk in New York files the first lead of the day in the AIG story (now slugged BC-AIG), incorporating Augstums' previous reporting. The story is a breaking news story ("Breaking:True) or NewsNow, and is routed on the A or national wire, the F or financial wire, the premium APFN service, and online. News Now means it is written so that broadcasters can read it. Reports that New York Governor David Paterson will allow AIG to use \$20 billion in subsidiary assets to provide cash to stay in business. Shares of AIG had fallen 51% in afternoon trading.



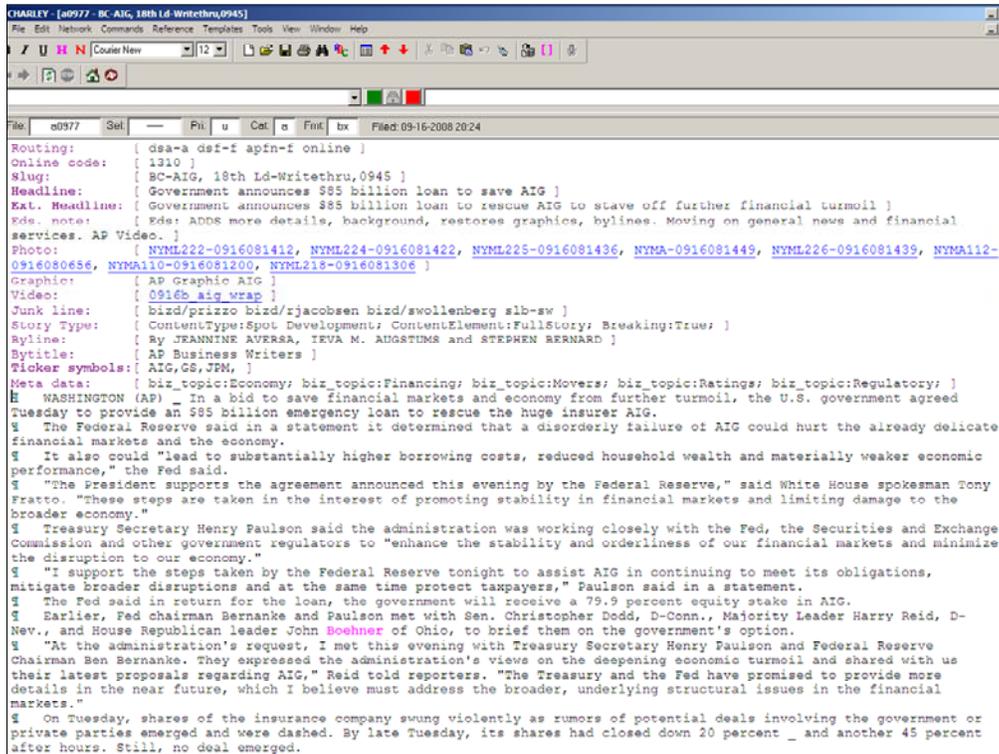
- September 16, 6:44 p.m. 11th Lead. Business Desk in New York files a Source Report (“A person with knowledge of the situation says...”). New Headline. NewsNow. Adds the required bylines for source reports (Ieva M. Augstums in Charlotte, Stephen Bernard in New York). There are two new headlines: the first under 50 characters; the second under 94. Editor notes the story “will be led” or added to as more information becomes available. You can link to photos and video. Ticker symbols are highlighted for the use of financial websites like Yahoo Finance, which will show these stocks and link to their performance, and pull stories relating to these companies.



- September 16, 6:49 p.m. 12th Lead Writethru. The print version of the previous. Same headline, but with updates and more details. The lead is reversed from previous (“The goverment is increasingly likely to step in to help rescue the huge insurer AIG, a person with knowledge of the situation said Tuesday.”)



- September 16, 8:02 p.m. 16th Lead. New Headline. NewsNow. The dateline switches to Washington because the Federal Reserve is making an announcement that the U.S. government has agreed to provide an 85 billion emergency loan to AIG. Broadcasters interrupted their programming to read the report.



- September 16, 8:24 p.m. 18th Lead Writethru. First bylined story from Washington. Adds Jeannine Aversa (Washington) to Augstums (Charlotte) and Bernard (New York). Editor notes: ADDS more details, background, restores graphics, bylines. Aversa takes over the story from Washington.

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% WASHINGTON (AP) — Another day, another bailout.
% The U.S. government stepped in Tuesday to rescue American International Group Inc., one of the world's largest
insurers, with an $85 billion injection of taxpayer money.
% It was the second time this month the feds put taxpayer money on the hook to rescue a private financial company,
saying its failure would further disrupt markets and threaten the already fragile economy.
% AIG said it will repay the money in full with proceeds from the sales of some of its assets.
% Under the deal, the Federal Reserve will provide a two-year $85 billion emergency loan to AIG, which teetered on the
edge of failure because of stresses caused by the collapse of the subprime mortgage market and the credit crunch that
ensued. In return, the government will get a 79.9 percent stake in AIG and the right to remove senior management.
% The move was similar to government's seizure on Sept. 7 of mortgage giants Fannie Mae and Freddie Mac, where the
Treasury Department said it was prepared to put up as much as $100 billion over time in each of the companies if needed to
keep them from going broke.
% The Fed said it determined that a disorderly failure of AIG could hurt the already delicate financial markets and the
economy.
% It also could "lead to substantially higher borrowing costs, reduced household wealth and materially weaker economic
performance," the Fed said in a statement.
% The decision to help AIG marked a reversal for the government from the weekend, when it refused to use taxpayer money
to bail out Lehman Brothers Holdings Inc. Lehman, which filed for bankruptcy protection Monday, collapsed under the weight
of mounting losses related to its real estate holdings.
% The White House said it backed the Fed's decision Tuesday.
% "These steps are taken in the interest of promoting stability in financial markets and limiting damage to the broader
economy," White House spokesman Tony Fratto said.
% After meeting with Treasury Secretary Henry Paulson and Fed Chairman Ben Bernanke in a late-night briefing on Capitol
Hill, Congressional leaders said they understood the need for the bailout.
% "The administration is approaching an unprecedented step, but unfortunately we are living in unprecedented times.
Hearing of these plans, you have to stop to catch your breath. But upon reflection, the alternatives are much worse," said
Sen. Charles Schumer, D-N.Y.
% In a statement late Tuesday, AIG's board of directors said the loan will protect all AIG policy holders, address
concerns of rating agencies and buy the company time to sell off assets.
% "We expect that the proceeds of these sales will be sufficient to repay the loan in full and enable AIG's businesses
to continue as substantial participants in their respective markets," the statement said. "In return for providing this
essential support, American taxpayers will receive a substantial majority ownership interest in AIG."
% New York officials said the deal helps avert off a fiscal crisis for the state. AIG is based in New York.
% "Policy holders will be protected, jobs will be saved," New York Gov. David Paterson said Tuesday night.
% The Fed's move was part of a concerted push to help calm jittery markets and investors around the world.
% On Monday, the Fed decided to keep the two biggest banks open for business, but scheduled to shut down

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•September 17, 1:51 a.m. This is the overnight story, recast with a softer, more analytical approach. Note the lead: “Another day, another bailout.” There was no more hard news to require a new headline. Morning papers would have taken this story.

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Industry Groups:  8500 8700
Profiler Categories: Business Financial Labor Legal Municipal
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*** Version history. (* = this story, F = final, S = semifinal) ***

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Copyright 2008 By The Associated Press. All Rights Reserved.
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% _ WASHINGTON (AP) _ American taxpayers awoke Wednesday to learn they may end up owning one of the world's largest
insurers. They might now lose some sleep wondering whether the government's $85 billion loan to American International
Group Inc. was a wise investment.
% If the gamble succeeds, the company nurses itself back to health, unhinged financial markets calm down and taxpayers
turn a profit.
% If it fails, the American public feels the hit _ and possibly finds itself rescuing other major financial
institutions, swelling the deficit and potentially driving up interest rates on mortgages, student loans and other debt.
% Analysts said Wednesday the odds are pretty high that the rescue will be a good investment for taxpayers, with AIG
paying off the loan at a relatively high interest rate and the government potentially making money off its nearly 80
percent equity stake in the company.
% In 1979, the U.S. guaranteed $1.2 billion worth of loans to the struggling automaker Chrysler. When the company
rebounded four years later, the government reaped more than $300 million in profits.

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•September 17, 7:20 p.m. This is the final story of the day, by Jeanne Aversa, with a lead that sets the story on Wednesday and recasts it: “American taxpayers awoke Wednesday...”

Using named entities identified in the content and auto-categorization rules, we can apply the following metadata

Subjects:

Business, Economy, Monetary policy, Economic policy, Central Bank, Industries, Financial Services, Insurance, Property and casualty insurance providers, Non-life insurance providers, Banking, credit and investment services, Banks, Government business and finance

Government and politics, Government policy, Economic policy, Government regulations and licensing, Securities regulations, Government bodies, Executive branch, Cabinets

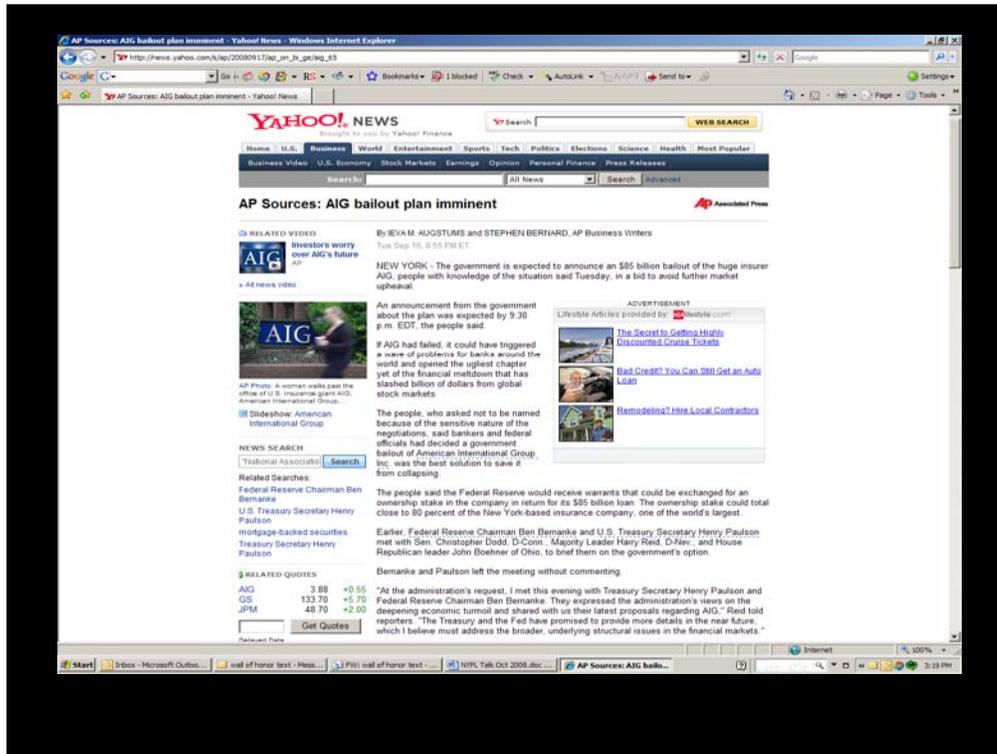
People

- > Henry M. Paulson Jr: Politician, Business leader
- > Christopher Dodd: Politician
- > Harry Reid: Politician
- > John Boehner: Politician
- > Ben Bernanke: Business leader

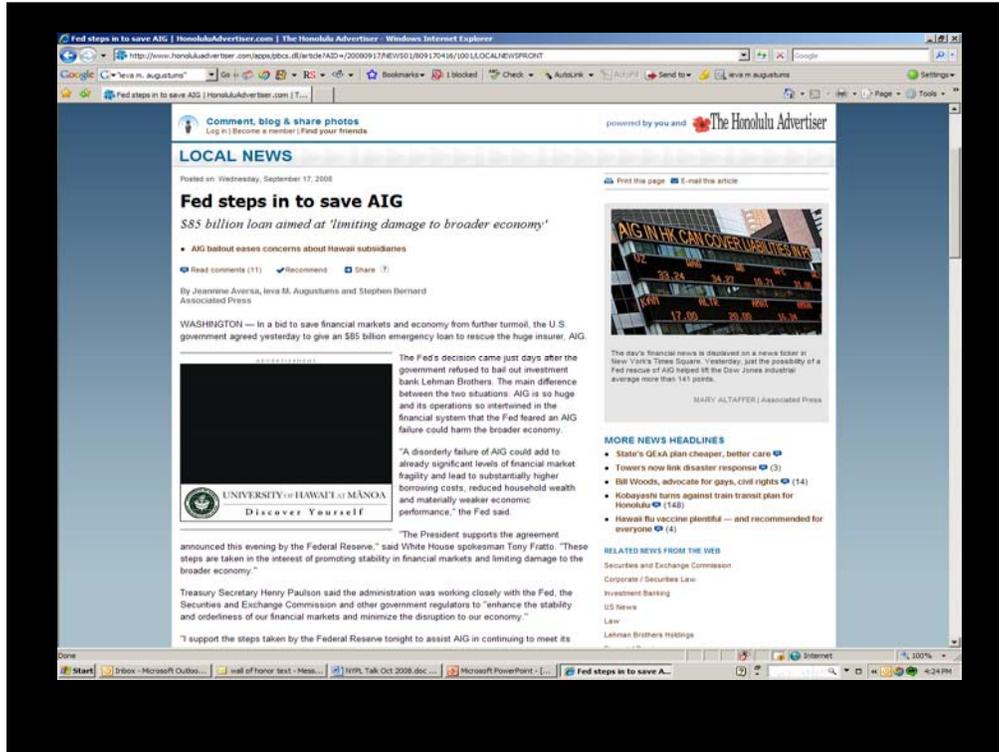
Company

- > AMERICAN INTERNATIONAL GROUP, INC.
- > Ticker: aig
- > Exchange: XNYS
- > AP Industry: Financial services, Insurance, Property and casualty insurance providers, Non-life insurance providers

Slide provided courtesy of AP's Information Management Team. Shows the AP's content enrichment process using the AIG story. Subjects are applied based on categorization rules; entities are applied by matching/disambiguation rules. Additional information applied using hydration.



Screen shot showing the AIG story on the Yahoo Financial Site, at 8:55 p.m. Eastern Time on September 16, leading off with: "The government is expected to announce...." This is based on AP's 12th Lead Writethru of 6:49 p.m. Note the ticker symbols highlighted on the left side: AIG, JPM, and GS.



Honolulu Advertiser website, showing the first Washington dateline story, which moved September 16 at 8:24 p.m. Site includes AP photo, links to related local stories, related news on the Web, and options for emailing the story.

Text Summary previous | more

Date: 9/25/2008 6:17 PM
 BC-AIG-Greenberg-Stock.2nd.Ld.Writethru/278
 Eds: ADD5 more details about Greenberg's holdings.
 Former AIG CEO Greenberg says plans to sell stock.

CHARLOTTE, N.C. (AP) — Former American International Group Inc. chief executive Maurice "Karl" Greenberg intends to sell his AIG stock, according to a regulatory filing on Thursday. Greenberg, who ran AIG for nearly four decades, said he plans to sell shares of the New York-based insurer for "liquidity and other purposes," according to a filing with the Securities and Exchange Commission.

Greenberg will sell the stock in the open market, and the sales may "materially" decrease the holdings that he controls, according to the filing. Greenberg, through a personal stake, family trust and companies that he controls, owns more than 10 percent of AIG, making him its largest shareholder before the company agreed to a federal bailout that will give the government 80 percent ownership.

His personal stake, according to Thomson Reuters, is about 36.9 million shares. AIG shares tumbled 29 cents, or 8.8 percent, to \$3.02 in trading Thursday, valuing Greenberg's personal stake at roughly \$111.4 million.

AIG traded as high as \$70.13 last October, as the credit crisis was unfolding. Assuming he held approximately the same size stake at that time, his holdings would have lost about \$2.4 billion in value over that period.

Late Tuesday, AIG said it signed a definitive agreement with the Federal Reserve Bank of New York for a two-year, \$85 billion emergency loan at an interest rate of about 11.5 percent. AIG had teetered on the edge of failure because of stresses caused by the collapse of the subprime mortgage market and the credit crunch that ensued.

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Summary	
Date:	9/25/2008 6:17 PM
Slug:	BC-AIG-Greenberg-Stock.2nd.Ld.Writethru
Headline:	Former AIG CEO Greenberg says plans to sell stock
Byline:	
Byline Title:	
Copyright Holder:	AP
Priority:	r (4)
With Photo:	
DateLine:	CHARLOTTE, N.C.
Lead:	
Editors' Note:	Eds: ADD5 more details about Greenberg's holdings.
Word Count:	278
File Name (Transact):	fd41b
Editorial Type:	Lead
AP Category:	f
Format:	bx

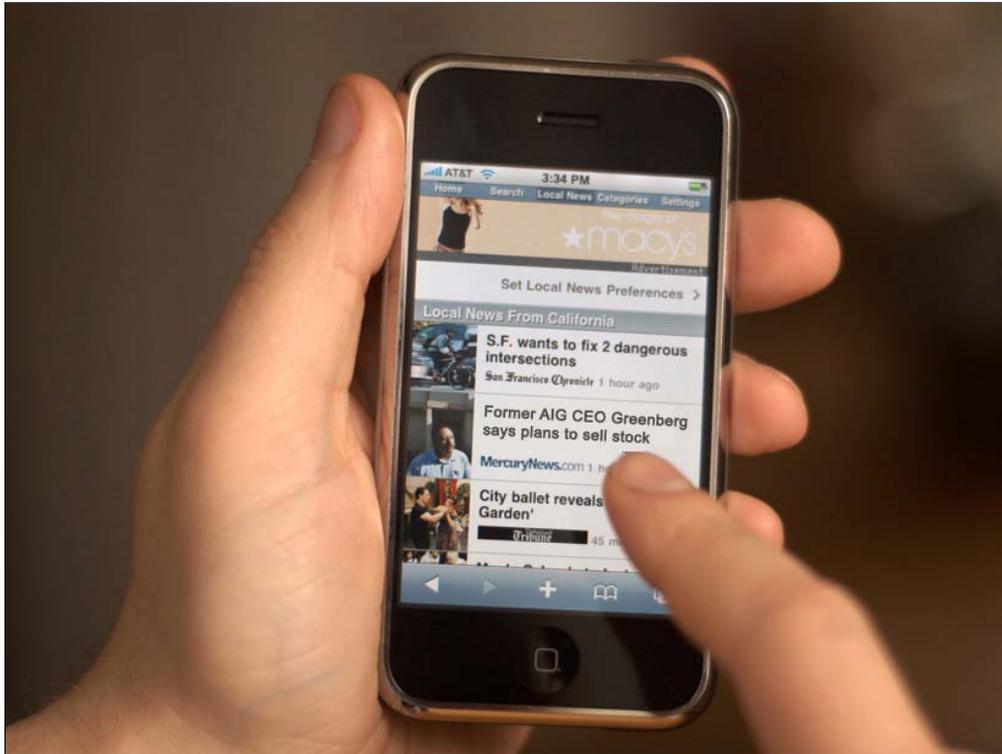
BC-AIG-Greenberg-Stock.2nd.Ld.Writethru

Suggested | Related

Text	0
Photo	0
Graphic	0
Video	0
Audio	0
Interactive	0

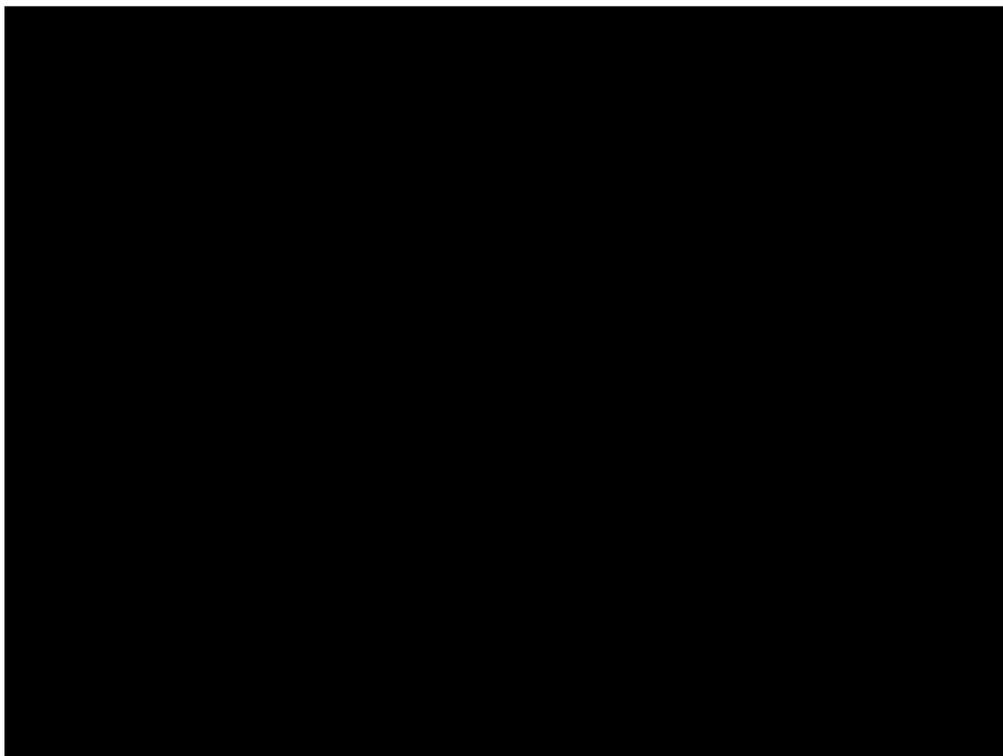
- 1  [Financial Meltdown AIG](#) (68.48%)
- 2  [Financial Meltdown AIG](#) (68.48%)
- 3  [WALL ST AIG](#) (66.32%)
- 4  [Gen Re AIG Indemnity](#) (66.31%)
- 5  [WALL ST AIG](#) (66.22%)

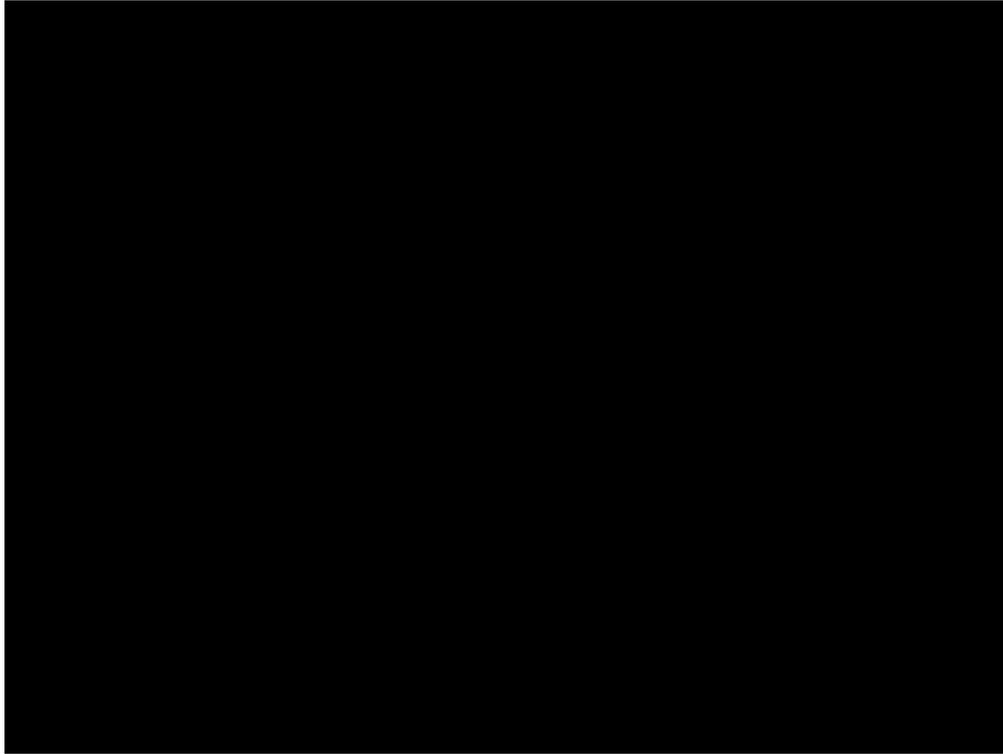
AP Exchange Screen Shot. AIG-Greenberg-Stock Story, September 25, 1008. 2nd Lead Writethru. An enormous change over Reporter's Workbench.



This is the same story about Maurice Greenberg, appearing on an I-Phone, through a Web feed on the Mobile News Network.

Courtesy of Will Kugelman.

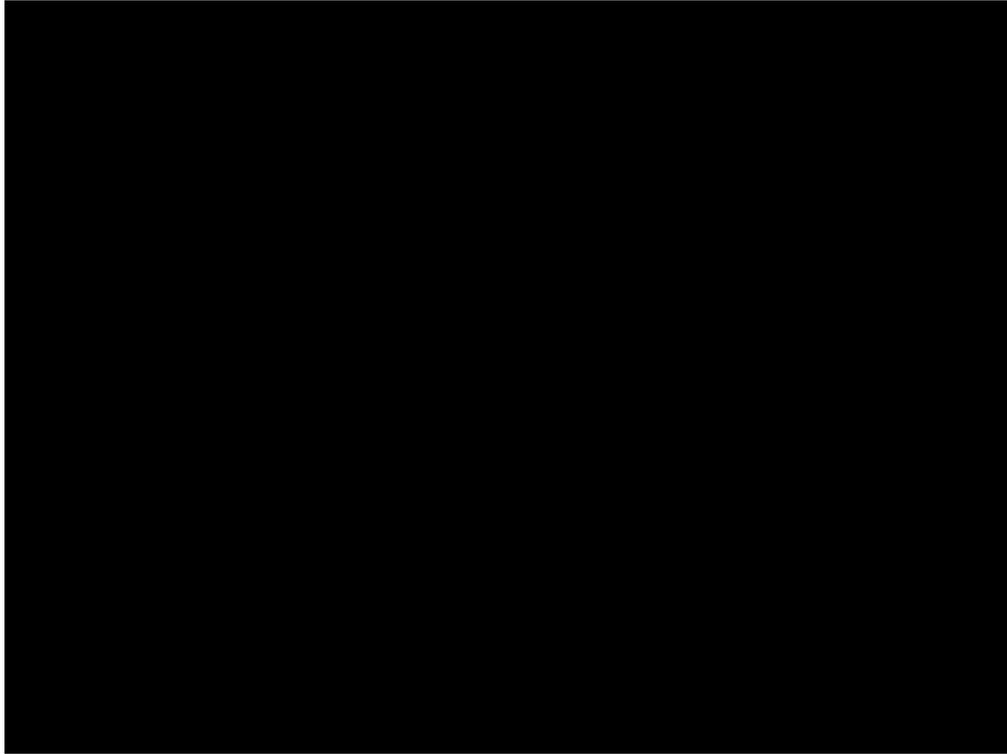




Subjects applied based on categorization rules

Entities applied by matching/disambiguation rules

Additional information applied using hydration



Subjects applied based on categorization rules

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