

Steep Sell-Off Spreads Fear To Wall Street

Dow Loses 460 Points Before Rebounding

By PETER EAVIS and LANDON THOMAS Jr.

The party is over. Waves of nervous selling buffeted the stock market in the United States on Wednesday, after a steep sell-off in Europe.

At one point, the Dow Jones industrial average had plunged 460 points, or 2.8 percent, though it later swung higher to close off 1.1 percent, or 173.45 points. The Standard & Poor's 500-stock index fell 0.8 percent, or 15.21 points.

Since their peak a month ago, American stocks have lost over \$2 trillion in value, losses that may ripple through the wider economy.

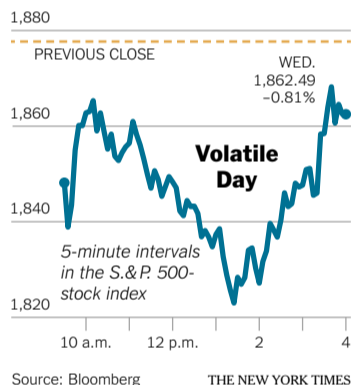
"It was a roller coaster, and I think you will have these wild price movements for a few more weeks," said Peter P. Costa, a top executive at Empire Executions, a trading firm on the floor of the New York Stock Exchange.

Dizzied by the turmoil, Wall Street experts agreed on one thing: The jarring day showed that fear had finally returned to markets that had become disconcertingly complacent.

"I think what is good is that it finally felt scary today," said James W. Paulsen, chief investment strategist at Wells Capital Management. "Prior to today, all the commentary was that this was a refreshing pause, but that's not what you are going to read tomorrow."

The steep plunges on Wednesday also signaled something more serious to other analysts and investors. They fear that governments and central banks have failed to anticipate a recent

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BACK TO EARTH Stocks may be falling into line with the rest of the economy. Page B1.

AIRBNB LISTINGS MOSTLY ILLEGAL, STATE CONTENDS

DATA ON NEW YORK CITY

Attorney General Finds Violations of Zoning or Other Laws

By DAVID STREITFELD

Airbnb, the pioneering home rental service, presents itself as useful and virtuous, but the reality is far less benign, according to a report that Eric T. Schneiderman, the New York attorney general, is releasing on Thursday.

The report will say nearly three-quarters of all Airbnb rentals in the city are illegal, violating zoning or other laws. Commercial operators, not hard-luck residents, supply more than a third of the units and generate more than a third of the revenue. At least a handful of landlords are running what amount to illegal hostels.

Property owners on Airbnb are indeed making money, but it is not being spread around. Most rentals are in three high-profile Manhattan neighborhoods. Queens, the Bronx and Staten Island barely figure.

Airbnb declined to aggressively dispute the numbers in the report, which draws on four years of data it provided to the attorney general after a court fight.

"We need to move forward," an Airbnb spokesman, Nick Papas, said. "We need to work together on some sensible rules that stop bad actors and protect regular people who simply want to share the home in which they live."

Airbnb, which is most likely contemplating a public offering in the next few years, seemed eager to avoid another fight. Its latest round of fund-raising put its valuation at \$10 billion.

The housing broker and its imitators, like the taxi service Uber and its clones, have been prompting upheaval just about everywhere they go.

Admirers say these stars of the so-called sharing economy are breaking up monopolies that have grown greedy and lazy. They are empowering individuals. Critics say that the start-ups are unsavory efforts to avoid regulation and taxes, and that the very term "sharing economy" is ridiculous.

In some contentious spots, like San Francisco, where the local government endorsed a plan last week to essentially legalize

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New Ebola Case Confirmed, U.S. Vows Vigilance



DANIEL BEREHULAK FOR THE NEW YORK TIMES

STEPS TO FOLLOW Stricter U.S. guidelines seek to be closer to those used by Doctors Without Borders in Liberia. Page A18.

Downfall for Hospital Where the Virus Spread

By KEVIN SACK

DALLAS — Some nurses donned layer after layer of protective garb but unknowingly raised their risk of exposure to the Ebola virus when taking the gear off. Some wore gowns that left their necks uncovered and haphazardly applied surgical tape to the bare spots. And it was two days after the Ebola victim Thomas Eric Duncan was admitted before personnel began wearing biohazard suits.

For Texas Health Presbyterian Hospital, the last two and a half weeks have been a nightmare without end. And with the announcement early Wednesday

Bungled Care in Dallas Raises Questions on Readiness

that a second nurse who cared for Mr. Duncan had been infected, scrutiny of the hospital intensified as officials sought to calm both workers and patients.

Long regarded as one of the finest hospitals in Texas, Presbyterian has faced continuing criticism — first for its initial misdiagnosis of Mr. Duncan, which delayed his care and placed others at risk; then for issuing contra-

dictory statements about why its doctors did not suspect Ebola; and now for failures in safety protocol that led to the infections of two of its own. If the hospital has served as a canary in a coal mine for the country's Ebola response, the results have not inspired confidence.

Dr. Thomas R. Frieden, director of the Centers for Disease Control and Prevention, who has received his own measure of criticism for the C.D.C.'s response, seemed to acknowledge as much on Wednesday when he described some of the hospital's lapses. He also announced that the second nurse would be flown to Emory University Hospital in

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Nurse Traveled on Airline Before Diagnosis

By MANNY FERNANDEZ and JACK HEALY

DALLAS — New shortcomings emerged Wednesday in the nation's response to the Ebola virus after it was revealed that a second nurse was infected with Ebola at a hospital here and that she had traveled on a commercial flight the day before she showed symptoms of the disease.

The nurse, Amber Joy Vinson, 29, was on the medical team that cared for the Ebola victim Thomas Eric Duncan after he was admitted to the hospital on Sept. 28 and put in isolation. Ms. Vinson should not have traveled on a commercial flight, the director of the federal Centers for Disease Control and Prevention said after learning that she was a passenger on Frontier Airlines Flight 1143 on Monday, flying from Cleveland to Dallas-Fort Worth.

But hours after the director, Dr. Thomas R. Frieden, made that statement, one official said that Ms. Vinson had indeed called the C.D.C. before boarding the plane, but was allowed to fly because she did not have a fever.

A second case of Ebola among the nearly 100 doctors, nurses and assistants who treated Mr. Duncan for 10 days at Texas Health Presbyterian Hospital was not unexpected. For days, federal health officials have warned that in addition to Nina Pham, the first nurse in Dallas to receive an Ebola diagnosis, other cases were likely.

But the appearance of a new Ebola patient replayed a public-health drama that unfolded here twice before in a two-week period. The day also provided more signs of concern about federal officials' ability to control the spread of the disease, particularly to health care workers, and indications that the issue was becoming politicized.

President Obama on Wednesday night changed his travel plans for a second day, canceling trips to Rhode Island and New York City that were scheduled for

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ANXIETY Americans' chances of infection are small, but perception of risk is far from a strictly rational calculation. PAGE A20

C.D.C. CHIEF UNDER FIRE Dr. Thomas R. Frieden faces the biggest test of his career. PAGE A19

In South, Clinton Tries to Pull Democrats Back Into the Fold

By AMY CHOZICK

LOUISVILLE, Ky. — The last time Hillary Rodham Clinton campaigned in Kentucky, she was delivering her victory speech after defeating Barack Obama in the state's 2008 Democratic presidential primary on the strength of a huge advantage among white working-class voters.

White Democrats voted for Mrs. Clinton over Mr. Obama by 49 percentage points in 2008, a telling indication of both her strength and Mr. Obama's trouble in attracting traditional Democratic voters.

When Mrs. Clinton returned here on Wednesday to campaign for the Senate candidate Alison Lundergan Grimes, a family friend, it was that appeal that Kentucky Democrats hoped would give Ms. Grimes a needed boost in her underdog campaign against Senator Mitch McConnell. The demand for Mrs. Clinton

— she has already been asked back to campaign again for Ms. Grimes — only underscores the racial and class divisions in the Democratic Party that emerged in 2008 and have been exacerbated during Mr. Obama's presidency, and which Mrs. Clinton would need to bridge if she runs for president again in 2016.

Mr. Obama is so unpopular in Kentucky that Ms. Grimes will not even say whether she voted for him. In a debate on Monday evening, Ms. Grimes cited "privacy at the ballot box" when asked again about it, though she has freely acknowledged voting for Mrs. Clinton in 2008 and at Wednesday's rally called Kentucky "Clinton country."

Many Democrats said Mr. Obama never made efforts to repair the divides that became apparent that year, leaving states like Kentucky and Arkansas vul-

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JAMIE SQUIRE/GETTY IMAGES

Royals Reach the World Series. Remember Them?

Kansas City completed a sweep of the Orioles, capping a rally after three dry decades. Page B14.

Feminist Critics of Video Games Facing Threats

By NICK WINGFIELD

Anita Sarkeesian, a feminist cultural critic, has for months received death and rape threats from opponents of her recent work challenging the stereotypes of women in video games. Bomb threats for her public talks are now routine. One detractor created a game in which players can click their mouse to punch an image of her face.

Not until Tuesday, though, did Ms. Sarkeesian feel compelled to

cancel a speech, planned at Utah State University. The day before, members of the university administration received an email warning that a shooting massacre would be carried out at the event. And under Utah law, she was told, the campus police could not prevent people with weapons from entering her talk.

"This will be the deadliest school shooting in American history, and I'm giving you a chance to stop it," said the email, which bore the moniker Marc Lépine, the name of a man who killed 14

women in a mass shooting in Montreal in 1989 before taking his own life.

The threats against Ms. Sarkeesian are the most noxious example of a weekslong campaign to discredit or intimidate outspoken critics of the male-dominated gaming industry and its culture. The instigators of the campaign are allied with a broader movement that has rallied around the Twitter hashtag #GamerGate, a term adopted by those who see ethical problems among game

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NATIONAL A14-22

G.O.P. Gets a Cash Boost

Republican Senate candidates have overcome Democrats' fund-raising edge and are now splurging on last-minute advertising. PAGE A21

Harvard Policy Called Unfair

Some faculty members asked Harvard to drop its sexual misconduct policy, calling it unfair to the accused. PAGE A14

INTERNATIONAL A6-13

Iraqi Premier's Political Fight

Iraq's new prime minister faces feuding within his own party that threatens to undermine the government. PAGE A13



NEW YORK A24-29

Citizenship After a Struggle

Mohammad Sarfaraz Hussain, above, a New Yorker from Pakistan, was tagged for deportation at age 18 after complying with the post-Sept. 11 "special registration" program. Now Mr. Hussain, an E.M.T., is becoming a citizen. PAGE A24

BUSINESS DAY B1-13

HBO Adds Streaming Service

The move, aimed at the millions of Americans who do not have cable or satellite subscriptions, intensifies a growing rivalry with Netflix. PAGE B1

Suit Against G.M. Broadens

A class-action lawsuit contends that G.M. concealed safety issues far beyond a defect linked to 27 deaths. PAGE B1

THURSDAY STYLES E1-10

Cashing In on Instagram

Luxury brands offer Instagram users with lots of followers prizes and other benefits in exchange for posts. PAGE E1



ARTS C1-8

A Haven for Social Justice

The new building in Michigan reflects the Arcus Foundation's ideals. PAGE C1

A Legacy of Blame

C. C. Wang's heirs have accused each other of looting his collected art. PAGE C1

HOME D1-8

Between Apocalypses

Dawn DeDeaux, an artist in New Orleans, is preparing her house there for the end of the world. PAGE D1

A Suite in Shangri La

Doris Duke's private quarters at her estate on Oahu are now on view. PAGE D4

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Timothy Egan

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